

**Department of Managed Health Care/Department of Insurance
Medical Loss Ratio Reporting Form
Dental Coverage**

1.	MLR Reporting Year	2017
2.	Enter DMHC Health Plan ID. Insurers may leave this field blank	
3.	Legal Name	National Guardian Life Insurance Company
4.	DBA	National Guardian Life Insurance Company
5.	Federal Tax Exempt Status? Please enter Yes or No	No

Cell Key:

Blank cells require input from Health plan or Health insurer

Version 4.22.15

Revised Version 5.26.15

Revised Version 4.15.16 corrected dates for Cycle Year
(CY)2015-2016 on TABs Parts 1, 2 and 4.

Revised Version 5.10.17 12/31 and 3/31 Columns years to be
auto populated on TABs Parts 1 and 2.

Federal Tax Exempt
 No

Part 1

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

	Health Insurance Coverage							
	DHMO Products							
	Individual		Small Group		Large Group		Individual	
1	2	3	4	5	6	7	8	
Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	
1. Premium								
1.1 Total direct premium earned	\$ -	\$ -	\$ 641,775	\$ 641,775	\$ 543,041	\$ 543,041	\$ 369,270	\$ 369,270
2. Claims								
2.1 Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ 421,423	\$ 401,779	\$ 366,588	\$ 339,967	\$ 242,481	\$ 231,179
3. Federal and State Taxes and Licensing or Regulatory Fees								
3.1 Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year								
3.1 a Federal income taxes deductible from premium in MLR calculations	\$ -	\$ -	\$ 4,263	\$ 4,263	\$ -	\$ -	\$ -	\$ -
3.1 b Other Federal Taxes (other than income tax) and assessments deductible from premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3.2 State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3.2 a State income, excise, business, and other taxes	\$ -	\$ -	\$ 15,082	\$ 15,082	\$ -	\$ -	\$ -	\$ -
3.2 b State premium taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3.2 c Community benefit expenditures	\$ -	\$ -	\$ (2)	\$ (2)	\$ (2)	\$ (2)	\$ (1)	\$ (1)
3.3 Regulatory authority licenses and fees	\$ -	\$ -	\$ 19,343	\$ 19,343	\$ 16,366	\$ 16,366	\$ 11,130	\$ 11,130
3.4 Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ 19,343	\$ 19,343	\$ 16,366	\$ 16,366	\$ 11,130	\$ 11,130
4. Non-Claims Costs								
4.1 Direct sales salaries and benefits	\$ -	\$ -	\$ 2,757	\$ 2,757	\$ 2,333	\$ 2,333	\$ 1,586	\$ 1,586
4.2 Agents and brokers fees and commissions	\$ -	\$ -	\$ (7,495)	\$ (7,495)	\$ (6,342)	\$ (6,342)	\$ (4,312)	\$ (4,312)
4.3 Other taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4.3a Taxes and assessments (exclude amounts reported in Section 3 or Line 10)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4.3b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)	\$ -	\$ -	\$ (722)	\$ (722)	\$ (611)	\$ (611)	\$ (415)	\$ (415)
4.4 Other general and administrative expenses	\$ -	\$ -	\$ (5,460)	\$ (5,460)	\$ (4,620)	\$ (4,620)	\$ (3,141)	\$ (3,141)
4.5 Total non-claims costs	\$ -	\$ -	\$ (7,722)	\$ (7,722)	\$ (6,973)	\$ (6,973)	\$ (4,856)	\$ (4,856)
5. Other Indicators or Information								
5.1 Number of covered lives			4,879	4,879	4,129	4,129	2,808	2,808
5.2 Member months			60,194	60,194	50,933	50,933	34,635	34,635
5.3 Number of life-years			5,016	5,016	4,244	4,244	2,886	2,886
6. Net investment income and other gain / (loss)								
7. Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)								
Grand Total as of 12/31/2017 for ALL markets in col. 1-12.	\$ -	\$ -	\$ 106,388	\$ 106,388	\$ 106,388	\$ 106,388	\$ 106,388	\$ 106,388

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 1 - Summary of Data

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

		Health Insurance Coverage DPPO & Indemnity Products			
		Small Group		Large Group	
		Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018
		9	10	11	12
Part 1					
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.					
1.	Premium				
1.1	Total direct premium earned	\$ 13,625,383	\$ 13,625,383	\$ 4,936,732	\$ 4,936,732
2.	Claims				
2.1	Total incurred claims (MLR Form Part 2, Line 2.11)	\$ 8,947,123	\$ 8,530,084	\$ 3,241,712	\$ 3,090,610
3.	Federal and State Taxes and Licensing or Regulatory Fees				
3.1	Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year				
3.1 a	Federal income taxes deductible from premium in MLR calculations	\$ 90,515	\$ 90,515	\$ 32,795	\$ 32,795
3.1 b	Other Federal Taxes (other than income tax) and assessments deductible from premium				
3.2	State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)	\$ 320,197	\$ 320,197	\$ 116,013	\$ 116,013
3.2 a	State income, excise, business, and other taxes	\$ (51)	\$ (51)	\$ (18)	\$ (18)
3.2 b	State premium taxes	\$ 410,661	\$ 410,661	\$ 148,790	\$ 148,790
3.2 c	Community benefit expenditures				
3.3	Regulatory authority licenses and fees				
3.4	Total Federal and State Taxes and fees to be excluded from premium	\$ 58,534	\$ 58,534	\$ 21,208	\$ 21,208
4.	Non-Claims Costs				
4.1	Direct sales salaries and benefits	\$ (159,123)	\$ (159,123)	\$ (57,653)	\$ (57,653)
4.2	Agents and brokers fees and commissions				
4.3	Other taxes				
4.3a	Taxes and assessments (exclude amounts reported in Section 3 or Line 10)				
4.3b	Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)	\$ (15,319)	\$ (15,319)	\$ (5,550)	\$ (5,550)
4.4	Other general and administrative expenses	\$ (115,906)	\$ (115,906)	\$ (41,995)	\$ (41,995)
4.5	Total non-claims costs	\$ 103,595	\$ 103,595	\$ 37,535	\$ 3,755
5.	Other indicators or information				
5.1	Number of covered lives	1,277,959	1,277,959	463,029	463,029
5.2	Member months	106,497	106,497	38,586	38,586
5.3	Number of life-years				
6.	Net investment income and other gain / (loss)				
7.	Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)				

Cell Keys:

- Blank cells require input from Health plan or Health insurer
- Grey cells require no data input
- Pink cells require no data input - locked down
- Blue cells: computed cell (formula cell)

Part 2

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

	Health Insurance Coverage										Health Insura			
	DHMO Products					Large Group					Individual		DPO & Indor	
	Individual		Small Group		Large Group		Small Group		Large Group		Individual		Small	
	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018
1.	NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.													
	Premium:													
1.1	Direct premium written	\$ 649,330	\$ 649,330	\$ 649,330	\$ 649,330	\$ 549,433	\$ 549,433	\$ 549,433	\$ 549,433	\$ 373,617	\$ 373,617	\$ 373,617	\$ 373,617	\$ 13,785,770
1.2	Unearned premium prior year	\$ 12,079	\$ 12,079	\$ 12,079	\$ 12,079	\$ 10,221	\$ 10,221	\$ 10,221	\$ 10,221	\$ 6,950	\$ 6,950	\$ 6,950	\$ 6,950	\$ 256,455
1.3	Unearned premium MLR Reporting year	\$ 19,634	\$ 19,634	\$ 19,634	\$ 19,634	\$ 16,613	\$ 16,613	\$ 16,613	\$ 16,613	\$ 11,297	\$ 11,297	\$ 11,297	\$ 11,297	\$ 416,842
1.4	Premium balances written or													
2.1	Claims Paid													
2.1a	Claims paid during the MLR reporting year regardless of incurred date	\$ 402,404	\$ 402,404	\$ 401,237	\$ 401,237	\$ 340,496	\$ 340,496	\$ 339,599	\$ 339,599	\$ 231,539	\$ 231,539	\$ 230,868	\$ 230,868	\$ 6,543,351
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year													
2.2	Direct claim liability	\$ 38,998	\$ 38,998	\$ 38,998	\$ 38,998	\$ 32,998	\$ 32,998	\$ 32,998	\$ 32,998	\$ 22,439	\$ 22,439	\$ 22,439	\$ 22,439	\$ 827,958
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date			\$ 542	\$ 542									
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year	\$ 26,724	\$ 26,724	\$ 542	\$ 542	\$ 22,613	\$ 22,613	\$ 459	\$ 459	\$ 15,377	\$ 15,377	\$ 15,377	\$ 15,377	\$ 567,360
2.3	Direct claim liability prior year	\$ 17,759	\$ 17,759			\$ 15,027	\$ 15,027			\$ 10,218	\$ 10,218			\$ 377,038
2.4	Direct claim reserves													
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date	\$ 11,014	\$ 11,014			\$ 9,320	\$ 9,320			\$ 6,338	\$ 6,338			\$ 233,844
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year													
2.5	Direct claim reserves prior year													
2.5a	Experience rating refunds (rate credits) paid													
2.5b	Experience rating refunds, with all incurred dates, paid in the MLR reporting year													
2.6	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year													
2.7	Reserve for experience rating refunds (rate credits)													
2.7a	Reserve in MLR reporting year regardless of incurred date													
2.7b	Reserves specific to the MLR reporting year through 3/31 of the following year													
2.8	Reserve for experience rating refunds (rate credits) prior year													
2.9	Incurred dental incentive pool and bonuses													
2.9a	Paid dental incentive pools and bonuses MLR Reporting year													
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year													
2.9c	Accrued dental incentive pools and bonuses prior year													
2.10	Contingent benefit and lawsuit reserves													
2.11	Total incurred claims	\$ 421,423	\$ 421,423	\$ 401,779	\$ 401,779	\$ 356,568	\$ 356,568	\$ 339,967	\$ 339,967	\$ 242,481	\$ 242,481	\$ 231,179	\$ 231,179	\$ 6,947,123

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 2 - Premium and Claims

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

Line	Description	Loss Coverage Line Product Group		
		Total as of 03/31/2018	Total as of 12/31/2017	Total as of 03/31/2018
Part 2				
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.				
1.	Premium:			
1.1	Direct premium written	\$ 13,785,770	\$ 4,984,844	\$ 4,984,844
1.2	Unearned premium prior year	\$ 266,455	\$ 92,918	\$ 92,918
1.3	Unearned premium MLR Reporting year	\$ 416,842	\$ 151,030	\$ 151,030
1.4	Premium balances written off			
2.	Claims:			
2.1	Claims Paid		\$ 3,095,417	\$ 3,095,440
2.1a	Claims paid during the MLR reporting year regardless of incurred date	\$ 6,518,575		
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year			
2.2	Direct claim liability		\$ 289,965	
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date	\$ 11,509	\$ 205,572	\$ 4,170
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year			
2.3	Direct claim liability prior year			
2.4	Direct claim reserves		\$ 136,608	
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date			
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year			
2.5	Direct claim reserves prior year			
2.6	Experience rating refunds (rate credits) paid		\$ 84,728	
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year			
2.6b	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year			
2.7	Reserve for experience rating refunds (rate credits)			
2.7a	Reserve in MLR reporting year regardless of incurred date			
2.7b	Reserves specific to the MLR reporting year through 3/31 of the following year			
2.8	Reserve for experience rating refunds (rate credits) prior year			
2.9	Incurred dental incentive pool and bonuses			
2.9a	Paid dental incentive pools and bonuses MLR Reporting year			
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year			
2.9c	Accrued dental incentive pools and bonuses prior year			
2.10	Contingent benefit and lawsuit reserves			
2.11	Total incurred claims	\$ 8,530,084	\$ 3,241,712	\$ 3,090,610

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

Part 3

Description of Expense Element (by Type) 1	NEW 2	Detailed Description of Expense Allocation Methods 3
1. Incurred Claims		
Claims paid		Claims paid are allocated to the dental market based on actual claims paid by state. For the purposes of MLR reporting, they are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
Direct claim liability		The direct claim liability is allocated to the dental market based on actual claims activity. For the purposes of MLR reporting, they are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
2. Federal and State Taxes and Licensing or Regulatory Fees		
2.a Federal taxes and assessments		
Federal income taxes		Federal income taxes are allocated to the dental market based on the actual premium activity of the market segment. For the purposes of MLR reporting, federal income taxes are allocated to each state based on the actual premium activity by state. They are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
2.b State insurance, premium and other taxes		
State premium taxes		State premium taxes are allocated to the dental market based on the actual premium activity of the market segment. For purposes of MLR reporting, state premium taxes are allocated to each state by multiplying the actual premium activity by that state's effective tax rate with the Company. They are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
2.c Community benefit expenditures		
None		The Company does not have community benefit expenditures.
2.d Regulatory authority licenses and fees		
Insurance department licenses & fees		Insurance department licenses & fees are allocated to the dental market based on the actual premium activity. For the purposes of MLR reporting, they are further allocated to each dental market segment by the percentage of group/individual policies in each segment.

3. Non-Claims costs		
3.a Direct sales salaries and benefits		
Employee salaries		Employee salaries are allocated to the dental market based on the actual premium activity of the market segment. For the purposes of MLR reporting, employee salaries are allocated to each state based on the actual premium activity by state. They are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
Employee benefits		Employee benefits are allocated to the dental market based on the actual premium activity of the market segment. For the purposes of MLR reporting, employee benefits are allocated to each state based on the actual premium activity by state. They are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
3.b Agents and brokers fees and commissions		
Commissions Incurred		Commissions incurred are allocated to the dental market based on the actual premium activity of the market segment. For the purposes of MLR reporting, commissions incurred are allocated to each state based on the actual premium activity by state. They are further allocated to each dental market segment by the percentage of group/individual policies in each segment.
3.c Other taxes		
None		The Company does not have any other taxes.
3.d Other general and administrative expenses		
All other general & administrative expenses		Other general & administrative expenses are allocated to the dental market based on the actual premium activity of the market segment. For the purposes of MLR reporting, other general & administrative expense are allocated to each state based on the actual premium activity by state. They are further allocated to each dental market segment by the percentage of group/individual policies in each segment.

Cell Keys:
Blank cells require input from Health plan or Health Insurer
Grey cells require no data input
Pink cells require no data input - locked down
Blue cells: computed cell (formula cell)

Part 4

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dba
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

		Health Insurance Coverage						
		Individual					Small Group	
		PY2	PY1	CY	Total	PY2	PY1	CY
		1	2	3	4	5	6	7
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.								
1.	Medical Loss Ratio Numerator							
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)	\$ 17,837	\$ -	\$ -	\$ 17,837	\$ 191,020	\$ 675,132	\$ 401,779
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)	\$ 17,837	\$ -	\$ -	\$ 17,837	\$ 191,020	\$ 675,132	\$ 401,779
1.3	MLR numerator (Line 1.2)	\$ 17,837	\$ -	\$ -	\$ 17,837	\$ 191,020	\$ 675,132	\$ 401,779
2.	Medical Loss Ratio Denominator							
2.1	Premium earned (Part 1 Line 1.1)	\$ 28,610	\$ -	\$ -	\$ 28,610	\$ 296,852	\$ 1,018,450	\$ 641,775
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)	\$ 1,437	\$ -	\$ -	\$ 1,437	\$ 14,914	\$ 52,475	\$ 19,343
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ 27,173	\$ -	\$ -	\$ 27,173	\$ 281,938	\$ 965,975	\$ 622,432
3.	Life-years (Part 1 Line 5.3)	266	0	0	266	2,758	9,753	5,016
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1) 4.1 MLR	Not Required to Calculate						

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.										Large Group				Int
	Total	PY2	PY1	CY	Total	PY2	PY1	PY2	PY1					
	8	9	10	11	12	13	14	13	14					
1. Medical Loss Ratio Numerator														
1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)		\$ 21,225	\$ 84,392			\$ 160,537	\$ 306,282	\$ 160,537	\$ 306,282					
1.2 Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)	\$ 1,267,931	\$ 21,225	\$ 84,392	\$ 339,967	\$ 445,584	\$ 160,537	\$ 306,282	\$ 160,537	\$ 306,282					
1.3 MLR numerator (Line 1.2)	\$ 1,267,931	\$ 21,225	\$ 84,392	\$ 339,967	\$ 445,584	\$ 160,537	\$ 306,282	\$ 160,537	\$ 306,282					
2. Medical Loss Ratio Denominator														
2.1 Premium earned (Part 1 Line 1.1)	\$ 1,957,077	\$ 32,984	\$ 127,307	\$ 543,041	\$ 703,332	\$ 257,485	\$ 462,032	\$ 257,485	\$ 462,032					
2.2 Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)	\$ 86,732	\$ 1,657	\$ 6,560	\$ 16,366	\$ 24,583	\$ 12,936	\$ 23,806	\$ 12,936	\$ 23,806					
2.3 MLR Denominator (Line 2.1 - Line 2.2)	\$ 1,870,345	\$ 31,327	\$ 120,747	\$ 526,675	\$ 678,749	\$ 244,549	\$ 438,226	\$ 244,549	\$ 438,226					
3. 3.1 Life-years (Part 1 Line 5.3)	17,527	306	1,219	4,244	5,769	2,392	4,425	2,392	4,425					
4. MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)	67.8%				65.6%									
4.1 MLR														

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID

0

Legal Name

National Guardian Life Insurance Company
 dBA

National Guardian Life Insurance Company

MLR Reporting Year

2017

		Health Insurance Coverage						
		DPPO & Indemnity Products						
		Small Group						
Individual		CY	PY1	CY	PY2	Total	Total	PY2
		15	18	19	17	16	20	21
Part 4								
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.								
1.	Medical Loss Ratio Numerator							
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)							
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)	\$ 231,179	\$ 6,413,758	\$ 8,530,084	\$ 1,676,729	\$ 697,998	\$ 16,620,571	\$ 233,568
1.3	MLR numerator (Line 1.2)	\$ 231,179	\$ 6,413,758	\$ 8,530,084	\$ 1,676,729	\$ 697,998	\$ 16,620,571	\$ 233,468
2.	Medical Loss Ratio Denominator							
2.1	Premium earned (Part 1 Line 1.1)	\$ 369,270	\$ 9,675,275	\$ 13,625,383	\$ 2,605,698	\$ 1,088,787	\$ 25,906,356	\$ 362,818
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)	\$ 11,130	\$ 498,511	\$ 410,661	\$ 130,914	\$ 47,872	\$ 1,040,086	\$ 18,228
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ 358,140	\$ 9,176,764	\$ 13,214,722	\$ 2,474,784	\$ 1,040,915	\$ 24,866,270	\$ 344,590
3.	Life-years (Part 1 Line 5.3)	2,866	92,656	106,497	24,210	9,703	223,363	3,371
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1) 4.1 MLR					67.1%	66.8%	

Cell Keys:

Blank cells require input from Health plan or Health insurer

Grey cells require no data input

Pink cells require no data input - locked down

Blue cells: computed cell (formula cell)

Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 4 - MLR Calculation

Health Plan ID
 0
 Legal Name
 National Guardian Life Insurance Company
 dBA
 National Guardian Life Insurance Company
 MLR Reporting Year
 2017

Part 4				
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.				
		PY1 22	CY 23	Total 24
Large Group				
1.	Medical Loss Ratio Numerator			
	1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)	\$ 1,265,873		
	1.2 Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)	\$ 1,265,873	\$ 3,090,610	\$ 4,589,951
	1.3 MLR numerator (Line 1.2)	\$ 1,265,873	\$ 3,090,610	\$ 4,589,951
2.	Medical Loss Ratio Denominator			
	2.1 Premium earned (Part 1 Line 1.1)	\$ 1,909,594	\$ 4,936,732	\$ 7,209,144
	2.2 Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)	\$ 98,390	\$ 148,790	\$ 265,408
	2.3 MLR Denominator (Line 2.1 - Line 2.2)	\$ 1,811,204	\$ 4,787,942	\$ 6,943,736
3.	3.1 Life-years (Part 1 Line 5.3)	18,287	38,586	60,244
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)			66.1%

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 5 - Additional Responses

Health Plan ID

0

Legal Name

National Guardian Life Insurance Company

dBA

National Guardian Life Insurance Company

MLR Reporting Year

2017

Part 5

		Tax Rate
1. If a health plan or health insurer uses the highest premium tax rate in the State, the health plan or health insurer must report applicable highest State health premium tax		
2. If the health plan or health insurer included deferred experience for prior year and excluded deferred experience for current year, provide the total direct written premium and total incurred claims for the deferred experience by market.		
Deferred experience for prior year		
Deferred experience for current year		
3. If the health plan or health insurer novated any business in the MLR reporting year effective during the reporting year provide the name of the entity to whom the business was sold or transferred and the date of the sale or transfer.		
Name of Entity to whom business was sold or transferred	Effective date of sale or transfer	

Cell Keys:
 Blank cells require input from Health plan or Health insurer
 Grey cells require no data input
 Pink cells require no data input - locked down
 Blue cells: computed cell (formula cell)

**Department of Managed Health Care
Medical Loss Ratio Reporting Form: Dental Coverage
Attestation**

Health Plan ID

0

Legal Name

National Guardian Life Insurance Company

dBA

National Guardian Life Insurance Company

MLR Reporting Year

2017

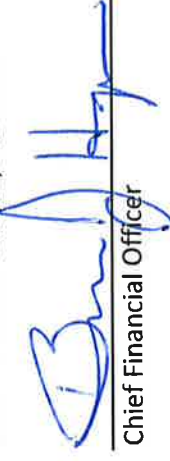
Attestation

Attestation Statement

The officers of this reporting Health plan being duly sworn, each attest that he/she is the described officer of the reporting Health plan, and that this MLR Reporting Form, the Company/Health plan Associations, and any supplemental submission that the Health plan includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Managed Health Care's guidance and reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Managed Health Care.



Chief Executive Officer/President



Chief Financial Officer