

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

1. MLR Reporting Year	2014 & 1st Quarter 2015
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	n/a
3. Legal Name	Reliance Standard Life Insurance (
4. DBA	n/a
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

Health Plan ID  
 n/a  
 Legal Name  
 Reliance Standard Life Insurance Company  
 dBA  
 n/a  
 MLR Reporting Year  
 2014 & 1st Quarter 2015

Federal Tax Exempt  
 No

# Part 1

NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.	Health Insurance Coverage											
	DHMO Products						DPPO & Indemnity Products					
	Individual		Small Group		Large Group		Individual		Small Group		Large Group	
	Total as of 12/31/14	Total as of 3/31/15	Total as of 12/31/14	Total as of 3/31/15	Total as of 12/31/14	Total as of 3/31/15	Total as of 12/31/14	Total as of 3/31/15	Total as of 12/31/14	Total as of 3/31/15	Total as of 12/31/14	Total as of 3/31/15
	1	2	3	4	5	6	7	8	9	10	11	12
1. Premium												
1.1 Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,487,380	\$ 2,539,250	\$ 4,221,070	\$ 4,309,094
2. Claims												
2.1 Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,903,894	\$ 1,917,021	\$ 3,467,613	\$ 3,491,520
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									\$ 125,286	\$ 126,777	\$ 129,760	\$ 131,719
3.1.a Federal income taxes deductible from premium in MLR calculations									\$ -	\$ -	\$ 23,192	\$ 23,192
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									\$ 58,453	\$ 59,672	\$ 99,195	\$ 101,294
3.2.b State premium taxes												
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 183,739	\$ 186,449	\$ 252,137	\$ 256,165
4. Non-Claims Costs												
4.1 Direct sales salaries and benefits												
4.2 Agents and brokers fees and commissions									\$ 167,072	\$ 200,336	\$ 283,520	\$ 339,969
4.3 Other taxes												
4.3.a Taxes and assessments (exclude amounts reported in Section 3 or Line 10)												
4.3.b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)												
4.4 Other general and administrative expenses												
4.5 Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 167,072	\$ 200,336	\$ 283,520	\$ 339,969
5. Other Indicators or Information												
5.1 Number of covered lives									5,578	5,578	13,613	13,613
5.2 Member months									70,768	70,768	163,263	163,263
5.3 Number of life-years									5,897	5,897	13,605	13,605
		Grand Total as of 12/31/12 for ALL markets in col. 1-12										
6. Net investment income and other gain / (loss)												
7. Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)												

Cell Keys:  
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 Grey cells require no data input  
 Pink cells require no data input - locked down  
 Blue cells: computed cell (formula cell)



Health Plan ID \_\_\_\_\_  
 n/a  
 Local Name \_\_\_\_\_  
 Reliance Standard Life Insurance Company  
 dBA \_\_\_\_\_  
 n/a  
 MLR Reporting Year \_\_\_\_\_  
 2014 & 1st Quarter 2015

### Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
<b>1. Incurred Claims</b>		
Small/Large group claims		The portion of claims from small or large group is estimated based on the average loss ratio for each category measured based on existing definitions for internal metrics.
<b>2. Federal and State Taxes and Licensing or Regulatory Fees</b>		
2.a Federal taxes and assessments		
2.b State insurance, premium and other taxes		
2.c Community benefit expenditures		
2.d Regulatory authority licenses and fees		
<b>3. Non-Claims costs</b>		
3.a Direct sales salaries and benefits		
3.b Agents and brokers fees and commissions		
3.c Other taxes		
3.d Other general and administrative expenses		

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

**Health Plan ID**

n/a

**Legal Name**

Reliance Standard Life Insurance Company

**dBA**

n/a

**MLR Reporting Year**

2014 & 1st Quarter 2015

## 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.

Per CDI we do not need to complete this tab.

Chief Executive Officer/President

Per CDI we do not need to complete this tab.

Chief Financial Officer