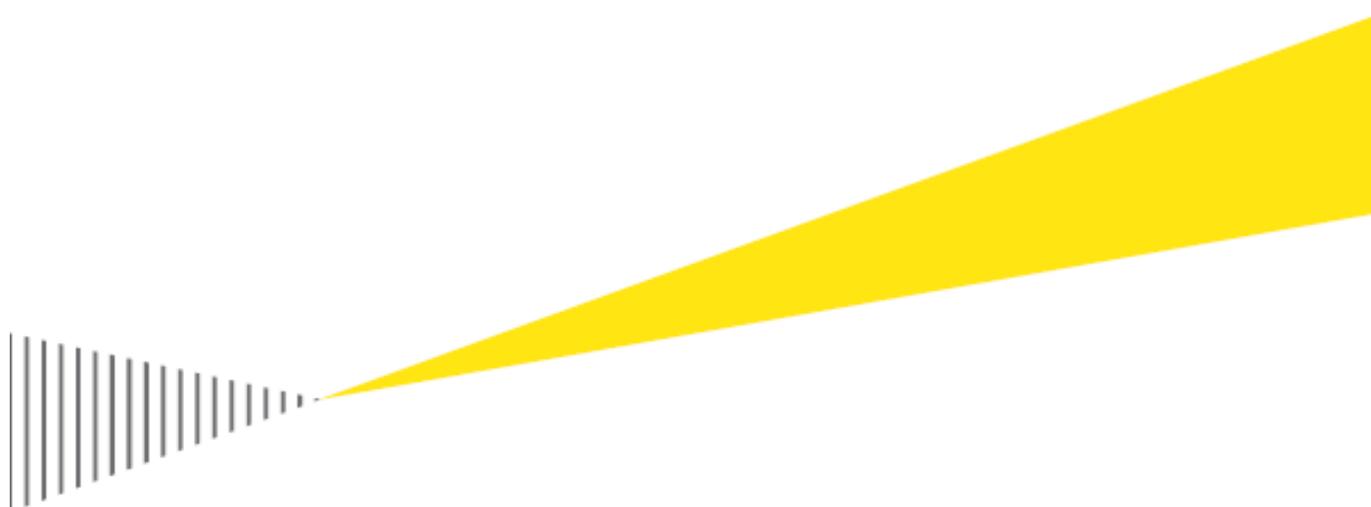


STATUTORY-BASIS FINANCIAL STATEMENTS  
AND SUPPLEMENTARY INFORMATION

DentaQuest USA Insurance Company, Inc.  
Years Ended December 31, 2016 and 2015  
With Report of Independent Auditors

Ernst & Young LLP



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