

2024 FORMULAS FOR THE

LIFE, HEALTH & ANNUITY GUARANTY ASSOCIATION ASSESSABLE PREMIUM EXHIBIT – Part 2

Listed are the various formulas that will be used in determining the state level assessable premium base for the Life, Health & Annuity Guaranty Association assessments. All line references are to the Assessable Premium Exhibit Part 2. Pay special attention to any state specific notes. You must complete every line of the Assessable Premium Exhibit Parts 1 and 2 for all states, District of Columbia and Puerto Rico in which you are licensed or had business during the reporting year along with a grand total page for Parts 1 and 2. DO NOT SUBMIT the Exhibits for American Samoa, Guam, U.S. Virgin Islands, Canada, and other alien jurisdictions.

The formulas have been obtained from the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) and are based upon the Assessable Premium Exhibit Parts 1 and 2 that have been adopted by the NAIC for 2024. These formulas are subject to review by the Life & Health State Guaranty Associations and may be changed. You will be notified of any changes that may affect the 2024 assessable premium base.

Please note effective 2013 Puerto Rico is no longer a member of NOLHGA. You must still complete and file the Puerto Rico exhibit forms with the NAIC and applicable Puerto Rico regulatory agency. The formula in the attached chart for PR is based on the last known act to NOLHGA in 2013.

Changes from 2023 (also highlighted in yellow below):

Connecticut, District of Columbia, New Hampshire and South Carolina – correction to A&H formula (CHIP is deductible)

District of Columbia, Kansas and New Mexico – correction to A&H formula (Medicaid is deductible)

New York -1) added line 19.4 for allocated annuities to line 22, 2) Stop Loss is not deductible.

Vermont – correction to remove lines 19.1 and 19.2 for unallocated annuities from line 22 as amounts from lines 19.1 and 19.2 were initially included in both Allocated and Unallocated Annuities.

Abbreviations used in the following chart under the Notes column:

COLI – Corporate Owned Life Insurance
BOLI – Bank Owned Life Insurance
CHIP – Children’s Health Insurance Program
UA – Unallocated Annuity
AA – Allocated Annuity
PBGC – Pension Benefit Guaranty Corporation
APE – Assessable Premium Exhibit
FEHBA – Federal Employees Health Benefits Act
MEWA -Multiple Employer Welfare Arrangement

State Specific Formulas for the Life, Health and Annuity Guaranty Association Assessable Premium Exhibit
PART 2

	Life Insurance Premiums	Allocated Annuity and Other Allocated Fund Deposits	Accident and Health	Unallocated Annuity and Other Unallocated Fund Deposits	NOTES
Alabama	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.4 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid/CHIP not deductible UA not covered UA govt 401,403,457 not covered
Alaska	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA for book value/ Not issued to ee union or govt lottery not covered UA PBGC not covered
Arizona	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 not covered
Arkansas	Line 11 - 12.1 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$1 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 1M UA book value not covered UA PBGC not covered
California	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.4 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP not deductible UA not covered UA govt 401,403,457 not covered
Colorado	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA not covered UA govt 401,403,457 not covered
Connecticut	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid / CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Delaware	Line 11 - 12.1 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$1 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 1M UA book value not covered UA PBGC not covered
District of Columbia	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million MedicaidCHIP both deductible UA not covered UA govt 401,403,457 not covered

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Florida	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid/CHIP both deductible UA not covered UA govt 401,403,457 not covered
Georgia	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 + 19.1 + 19.2 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA 5M UA book value not covered UA PBGC not covered UA govt 401,403,457 covered like UA up to 5M
Hawaii	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.4 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP not deductible UA not covered UA govt 401,403,457 not covered
Idaho	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/ CHIP both deductible UA not covered UA govt 401,403,457 not covered
Illinois	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Indiana	Line 11 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Iowa	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 + 18.2 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value & gov't lottery not covered UA PBGC not covered
Kansas	Line 11 - 12.2 - 21	Line 11 + 19.4 + 19.8 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid is deductible/CHIP not deductible UA 457 covered like AA UA not covered UA govt 401,403,457 not covered
Kentucky	Line 11 - 12.1 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$1 million Medicaid/ CHIP both deductible UA not covered UA govt 401,403,457 not covered
Louisiana	Line 11 - 21	Line 11 + 14 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid/CHIP both deductible AA & UA 403(b) in separate account from C4 L14 and C4 L19.7 captured separately UA not covered UA govt 401,457 not covered

	Life Insurance Premiums	Allocated Annuity and Other Allocated Fund Deposits	Accident and Health	Unallocated Annuity and Other Unallocated Fund Deposits	NOTES
Maine	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 covered like AA
Maryland	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 not covered
Massachusetts	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.4 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP not deductible UA not covered UA govt 401,403,457 not covered
Michigan	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.4 + 13.5 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP/Stop Loss not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Minnesota	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 + 17.5 + 19.5 - 20.2 - 21	COLI/BOLI – all subject to assessment Deduct on APE L21 C1 premiums for credit life contracts Medicaid deductible, CHIP not deductible UA 10M UA book value not covered UA PBGC not covered UA govt 401,403,457 covered like UA up to 10M
Mississippi	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Missouri	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP deductible UA not covered UA govt 401,403,457 not covered
Montana	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Nebraska	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 not covered
Nevada	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 covered like AA

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New Hampshire	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.3 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not excluded UA PBGC not covered
New Jersey	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.6 - 16.3 - 17.4 + 18.1 + 19.6 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid/CHIP both deductible UA govt 401,403,457 covered like UA up to 2M UA 2M UA book value not excluded, assess up to 2M UA NOT issued to ee union assessed up to 2M UA Govt lottery covered, assess up to 2M PBGC not covered, not assessed
New Mexico	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid is deductible, CHIP is not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
New York	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 + 13.5 - 13.99 - 21	Line 11 - 15.2 - 15.3 - 16.2 - 17.2 - 17.3 + 19.1 - 20.1 - 21	COLI/BOLI – all subject to assessment Medicare/Medicaid/FEHBA/CHIPMEWA deductible. Stop Loss is not deductible. UA 1M UA book value not excluded UA govt 401,403,457 covered like UA up to 1M
North Carolina	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
North Dakota	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Ohio	Line 11 - 12.2 - 21	Line 11 + 14 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 + 14 - 15.4 - 16.2 - 17.3 + 19.1 + 19.2 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA 5M UA book value not covered UA govt 401,403,457 covered like UA to 5M All 403 (AA & UA) in UA acct UA PBGC not covered
Oklahoma	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 not covered

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Oregon	Line 11 - 21	Line 11 - 21	Line 11 - 13.99 + 13.4 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid/CHIP not deductible UA not covered UA govt 401,403,457 covered like AA
Pennsylvania	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Puerto Rico	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.5 - 13.6 - 21	Line 11 - 15.4 – 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicare/Medicaid/FEHBA/CHIP not deductible Stop loss/MEWA deductible UA not covered UA govt 401,403,457 not covered
Rhode Island	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.4 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid /CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
South Carolina	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA not covered UA govt 401,403,457 not covered
South Dakota	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 not covered
Tennessee	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA not covered UA govt 401,403,457 not covered
Texas	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Utah	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Vermont	Line 11 – 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered

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Virginia	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Washington	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
West Virginia	Line 11 - 12.2 - 21	Line 11 - 21	Line 11 - 13.99 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.3 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid deductible, CHIP not deductible UA govt 401,403,457 covered like AA UA 5M UA book value not covered UA PBGC not covered
Wisconsin	Line 11 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 + 13.5 + 13.7 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – all subject to assessment Medicaid deductible, CHIP/stop loss/ASO not deductible UA not covered UA govt 401,403,457 not covered
Wyoming	Line 11 - 12.2 - 21	Line 11 + 19.4 - 21	Line 11 - 13.99 - 21	Line 11 - 15.4 - 16.2 - 17.4 - 20.2 - 21	COLI/BOLI – limited to \$5 million Medicaid/CHIP both deductible UA not covered UA govt 401,403,457 not covered