

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

CONTACT PERSON: _____ TELEPHONE: _____ EMAIL ADDRESS: _____ ON BEHALF OF: _____ NAME: <u>Justin C. Schrader</u> TITLE: <u>Chief Financial Examiner</u> AFFILIATION: <u>Nebraska Department of Insurance</u> ADDRESS: <u>1135 M St. Ste. 300</u> <u>Lincoln, NE 68501-2089</u>	DATE: <u>11/05/2020</u>	FOR NAIC USE ONLY
	Agenda Item # <u>2020-33BWG</u> Year <u>2021</u> Changes to Existing Reporting [X] New Reporting Requirement []	REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT
	No Impact [X] Modifies Required Disclosure []	DISPOSITION
	[] Rejected For Public Comment [] Referred To Another NAIC Group [X] Received For Public Comment [] Adopted Date _____ [] Rejected Date _____ [] Deferred Date _____ [] Other (Specify) _____	

BLANK(S) TO WHICH PROPOSAL APPLIES

- | | | |
|--|---|---|
| <input checked="" type="checkbox"/> ANNUAL STATEMENT | <input checked="" type="checkbox"/> INSTRUCTIONS | <input checked="" type="checkbox"/> CROSSCHECKS |
| <input checked="" type="checkbox"/> QUARTERLY STATEMENT | <input checked="" type="checkbox"/> BLANK | |
| <input type="checkbox"/> Life, Accident & Health/Fraternal | <input type="checkbox"/> Separate Accounts | <input type="checkbox"/> Title |
| <input checked="" type="checkbox"/> Property/Casualty | <input type="checkbox"/> Protected Cell | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Health | <input type="checkbox"/> Health (Life Supplement) | |

Anticipated Effective Date: Annual 2021

IDENTIFICATION OF ITEM(S) TO CHANGE

Modify Annual Statement Lines (ASLs) used on Underwriting and Investment (U&I) Exhibits, State Page and Insurance Expense Exhibit (IEE). Change Health ASL categories used in Property to be consistent with other statement types. Update ASL references used in crosschecks. Update definitions used in the appendix for the Health ASLs. See next page for details

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of the proposal is to provide consistency in the granularity of reporting of ASLs on the U&I pages, IEE and State Page and consistency in Health ASLs used across statement types. See next page for details.

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

IDENTIFICATION OF ITEM(S) TO CHANGE

Modify the Annual Statement Line (ASL) numbers on the Underwriting and Investment Exhibits, State Page and Insurance Expense Exhibit to show the same ASL numbers. Make the same modification to the Quarterly Part 1 and Part 2.

Eliminate Interrogatory Questions 1 for the Insurance Expense Exhibit Interrogatories.

Change the Health ASL categories to match the Lines of Business (LOB) categories used in the Health and Life\Fraternal statements. Add the appropriate LOB definitions for those lines to the Lines of Business definitions in the appendix of the annual statement instructions.

Modify the ASL references in the State Page and Insurance Expense Exhibit instructions to reflect additions of ASL numbers to the Underwriting and Investment Exhibits, State Page and Insurance Expense Exhibit.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The differences in line titles and degree of granularity between schedules results in difficulty cross-comparing information from one schedule to another. For example, “Allied” is reported as a single line on the Underwriting and Investment Exhibit – Part 1B Premiums Written while the Exhibit of Premiums and Losses (EPL) reports, “Allied Lines,” “Multiple Peril Crop,” “Federal Flood,” “Private Crop,” and “Private Flood” all as separate components of “Allied.” The level of granularity on the EPL should be carried throughout the financial blank to ensure consistency in the review of the data across schedules.

Changing the Health ASL categories to match the Lines of Business (LOB) categories used in the Health and Life\Fraternal statements brings consistency of the LOB categories used in reporting in Health, Life\Fraternal and Property.

ANNUAL STATEMENT BLANK – PROPERTY

Underwriting & Investment Exhibit I Parts 1, 1A, 1B, 2, and 2A

Line of Business	
1.	Fire
2.1	Allied lines
2.2	Multiple peril crop
2.3	Federal flood
2.4	Private crop
2.5	Private flood
3.	Farmowners multiple peril
4.	Homeowners multiple peril
5.1	Commercial multiple peril (non-liability portion)
5.2	Commercial multiple peril (liability portion)
6.	Mortgage guaranty
8.	Ocean marine
9.	Inland marine
10.	Financial guaranty
11.1	Medical professional liability—occurrence
11.2	Medical professional liability—claims-made
12.	Earthquake
13.1	Comprehensive (hospital and medical) individual
13.2	Comprehensive (hospital and medical) Group group accident and health
14.	Credit accident and health (group and individual)
15.1	Vision only Other accident and health
15.2	Dental only
15.3	Disability income
15.4	Medicare supplement
15.5	Medicaid title XIX
15.6	Medicare title XVIII
15.7	Long-term care
15.8	Federal employees health benefits plan premium
15.9	Other health
16.	Workers' compensation
17.1	Other liability—occurrence
17.2	Other liability—claims-made
17.3	Excess workers' compensation
18.1	Products liability—occurrence
18.2	Products liability—claims-made
19.1, 19.2	Private passenger auto liability
19.1	Private passenger auto no-fault (personal injury protection)
19.2	Other private passenger auto liability
19.3, 19.4	Commercial auto liability
19.3	Commercial auto no-fault (personal injury protection)
19.4	Other commercial auto liability
21.1	Private passenger Auto auto physical damage
21.2	Commercial auto physical damage
22.	Aircraft (all perils)
23.	Fidelity
24.	Surety
26.	Burglary and theft
27.	Boiler and machinery
28.	Credit
29.	International
30.	Warranty
31.	Reinsurance-nonproportional assumed property
32.	Reinsurance-nonproportional assumed liability
33.	Reinsurance-nonproportional assumed financial lines
34.	Aggregate write-ins for other lines of business
35.	TOTALS
DETAILS OF WRITE-INS	
3401.
3402.
3403.
3498.	Sum. of remaining write-ins for Line 34 from overflow page
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)

Insurance Expense Exhibit Parts II and III

1.	Fire
2.1	Allied Lines
2.2	Multiple Peril Crop.....
2.3	Federal Flood.....
2.4	Private Crop.....
2.5	Private Flood
3.	Farmowners Multiple Peril.....
4.	Homeowners Multiple Peril
5.1	Commercial Multiple Peril (Non-Liability Portion)
5.2	Commercial Multiple Peril (Liability Portion).....
6.	Mortgage Guaranty
8.	Ocean Marine
9.	Inland Marine
10.	Financial Guaranty
11.1	Medical Professional Liability—Occurrence
11.2	Medical Professional Liability—Claims-Made.....
12.	Earthquake.....
13.1	Comprehensive (Hospital and Medical) Individual
13.2	Comprehensive (Hospital and Medical) Group A&H (See Interrogatory 1)
14.	Credit A&H
15.1	Vision Only Other A&H (See Interrogatory 1).....
15.2	Dental Only
15.3	Disability Income
15.4	Medicare Supplement.....
15.5	Medicaid Title XIX
15.6	Medicare Title XVIII
15.7	Long-Term Care.....
15.8	Federal Employees Health Benefits Plan Premium
15.9	Other Health
16.	Workers' Compensation.....
17.1	Other Liability—Occurrence.....
17.2	Other Liability—Claims-Made
17.3	Excess Workers' Compensation.....
18.1	Products Liability—Occurrence.....
18.2	Products Liability—Claims-Made
19.1, 19.2	Private Passenger Auto Liability
19.1	Private Passenger Auto No-Fault (Personal Injury Protection).....
19.2	Other Private Passenger Auto Liability.....
19.3, 19.4	Commercial Auto Liability
19.3	Commercial Auto No-Fault (Personal Injury Protection).....
19.4	Other Commercial Auto Liability
21.1	Private Passenger Auto Physical Damage.....
21.2	Commercial Auto Physical Damage
22.	Aircraft (all perils).....
23.	Fidelity
24.	Surety
26.	Burglary and Theft
27.	Boiler and Machinery.....
28.	Credit
29.	International
30.	Warranty.....
31.	Reinsurance-Nonproportional Assumed Property
32.	Reinsurance-Nonproportional Assumed Liability
33.	Reinsurance-Nonproportional Assumed Financial Lines.....
34.	Aggregate Write-Ins for Other Lines of Business.....
35.	TOTAL (Lines 1 through 34)
DETAILS OF WRITE-INS	
3401.
3402.
3403.
3498.	Summary of remaining write-ins for Line 34 from overflow page.....
3499.	TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)

DRAFTING NOTE: ASL 31, 32 and 33 would be X'd out for Part II.

Exhibit of Premiums and Losses (Statutory Page 14)

Line of Business
1. Fire.....
2.1 Allied Lines
2.2 Multiple Peril Crop.....
2.3 Federal Flood.....
2.4 Private Crop.....
2.5 Private Flood.....
3. Farmowners Multiple Peril.....
4. Homeowners Multiple Peril.....
5.1 Commercial Multiple Peril (Non-Liability Portion).....
5.2 Commercial Multiple Peril (Liability Portion).....
6. Mortgage Guaranty
8. Ocean Marine.....
9. Inland Marine.....
10. Financial Guaranty.....
11.1 Medical Professional Liability—Occurrence.....
11.2 Medical Professional Liability—Claims-Made.....
12. Earthquake
13.1 Comprehensive (Hospital and Medical) Individual (b).....
13.2 Comprehensive (Hospital and Medical) Group—Accident and Health (b).....
14. Credit A&H (Group and Individual).....
15.1 Vision Only—Collectively Renewable A&H (b).....
15.2 Dental Only—Non-Cancelable A&H (b).....
15.3 Disability Income—Guaranteed Renewable A&H (b).....
15.4 Medicare Supplement—Non-Renewable for Stated Reasons Only (b).....
15.5 Medicaid Title XIX (b)—Other Accident Only.....
15.6 Medicare Title XVIII (b)—Exempt from State Taxes or Fees.....
15.7 Long-Term Care—All Other A&H (b).....
15.8 Federal Employees Health Benefits Plan Premium (b).....
15.9 Other Health (b).....
16. Workers' Compensation
17.1 Other Liability—Occurrence.....
17.2 Other Liability—Claims-Made.....
17.3 Excess Workers' Compensation
18.1 Products Liability—Occurrence.....
18.2 Products Liability—Claims-Made.....
19.1 Private Passenger Auto No-Fault (Personal Injury Protection).....
19.2 Other Private Passenger Auto Liability
19.3 Commercial Auto No-Fault (Personal Injury Protection).....
19.4 Other Commercial Auto Liability.....
21.1 Private Passenger Auto Physical Damage
21.2 Commercial Auto Physical Damage
22. Aircraft (all perils)
23. Fidelity
24. Surety.....
26. Burglary and Theft.....
27. Boiler and Machinery
28. Credit.....
29. International
30. Warranty
31. Reinsurance-Nonproportional Assumed Property.....
32. Reinsurance-Nonproportional Assumed Liability.....
33. Reinsurance-Nonproportional Assumed Financial Lines.....
34. Aggregate Write-Ins for Other Lines of Business
35. TOTAL (a)
DETAILS OF WRITE-INS
3401.
3402.
3403.
3498. Summary of remaining write-ins for Line 34 from overflow page .
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)

DRAFTING NOTE: ASL 31, 32 and 33 would be X'd.

QUARTERLY STATEMENT BLANK – PROPERTY

PART 1 – LOSS EXPERIENCE and PART 2 – DIRECT PREMIUMS WRITTEN

Line of Business	
1.	Fire
2.1	Allied lines
2.2	Multiple peril crop.....
2.3	Federal flood
2.4	Private crop
2.5	Private flood
3.	Farmowners multiple peril
4.	Homeowners multiple peril.....
5.	Commercial multiple peril
6.	Mortgage guaranty
8.	Ocean marine.....
9.	Inland marine.....
10.	Financial guaranty
11.1.	Medical professional liability -occurrence.....
11.2.	Medical professional liability -claims made
12.	Earthquake.....
13.1	Comprehensive (hospital and medical) individual.....
13.2	Comprehensive (hospital and medical) Group-group accident and health
14.	Credit accident and health
15.1	Vision only Other accident and health
15.2	Dental only
15.3	Disability income
15.4	Medicare supplement
15.5	Medicaid title XIX
15.6	Medicare title XVIII
15.7	Long-term care
15.8	Federal employees health benefits plan premium
15.9	Other health
16.	Workers' compensation
17.1.	Other liability occurrence
17.2.	Other liability-claims made
17.3	Excess Workers' Compensation.....
18.1.	Products liability-occurrence.....
18.2.	Products liability-claims made
19.1, 19.2	Private passenger auto liability
19.1	Private passenger auto no-fault (personal injury protection)
19.2	Other private passenger auto liability.....
19.3, 19.4	Commercial auto liability
19.3	Commercial auto no-fault (personal injury protection).....
19.4	Other commercial auto liability.....
21.1	Private passenger Auto-auto physical damage
21.2	Commercial auto physical damage
22.	Aircraft (all perils).....
23.	Fidelity
24.	Surety
26.	Burglary and theft.....
27.	Boiler and machinery
28.	Credit.....
29.	International
30.	Warranty
31.	Reinsurance-Nonproportional Assumed Property
32.	Reinsurance-Nonproportional Assumed Liability
33.	Reinsurance-Nonproportional Assumed Financial Lines.....
34.	Aggregate write-ins for other lines of business
35.	TOTALS
DETAILS OF WRITE-INS	
3401.
3402.
3403.
3498.	Sum. of remaining write-ins for Line 34 from overflow page
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)

INSURANCE EXPENSE EXHIBIT

For The Year Ended December 31, 2021

(To Be Filed by April 1)

Detail Eliminated to Conserve Space

INTERROGATORIES

~~1.~~ Change in reserve for deferred maternity and other similar benefits are reflected in:

~~1.1~~ Premiums Earned..... [-]

~~1.2~~ Losses Incurred..... [-]

~~1.3~~ Not Applicable..... [-]

~~2~~1. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:

~~2~~1.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2.....
\$.....

~~2~~1.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2.....
\$.....

~~2~~1.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2.....
\$.....

~~2~~1.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2.....
\$.....

~~2~~1.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2.....
\$.....

~~3~~2. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:

~~3~~2.1 Net Investment Income, Page 4, Line 9, Column 1
\$.....

~~3~~2.2 Net realized Capital Gain or (Loss), Page 4, Line 10, Column 1
\$.....

~~4~~3.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? Yes [] No []

~~4~~3.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? Statement may be attached. Yes [] No []

~~4~~3.3 If yes, explain:
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ANNUAL STATEMENT INSTRUCTIONS – PROPERTY

EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF...

(Statutory Page 14 Data)



Detail Eliminated to Conserve Space

Column 1 – Direct Premiums Written

The amounts reported on the GT (Grand Total) Page for the lines in this column should agree with the amounts reported for the identical line in Column 1 of the Underwriting and Investment Exhibit, Part 1B, ~~with the following exceptions:~~

~~The sum of Lines 2.1, 2.2, 2.3, 2.4 and 2.5 should equal Underwriting and Investment Exhibit, Part 1B, Column 1, Line 2.~~

~~The sum of Lines 5.1 and 5.2 should equal Underwriting and Investment Exhibit, Part 1B, Column 1, Line 5.~~

~~Line 11 should equal the sum of Lines 11.1 and 11.2, Underwriting and Investment Exhibit, Part 1B, Column 1.~~

~~The sum of Lines 15.1 through 15.8 should equal Underwriting and Investment Exhibit, Part 1B, Column 1, Line 15.~~

~~Line 18 should equal the sum of Lines 18.1 and 18.2, Underwriting and Investment Exhibit, Part 1B, Column 1.~~

~~The sum of Lines 19.1 and 19.2 should equal Underwriting and Investment Exhibit, Part 1B, Column 1, Line 19.1 and 19.2.~~

~~The sum of Lines 19.3 and 19.4 should equal Underwriting and Investment Exhibit, Part 1B, Column 1, Line 19.3 and 19.4.~~

~~The sum of Lines 21.1 and 21.2 should equal Underwriting and Investment Exhibit, Part 1B, Column 1, Line 21.~~

Column 2 – Direct Premiums Earned

May be estimated by formula on the basis of countrywide ratios for the respective lines of business except where adjustments are required to recognize special situations.

Column 5 – Direct Losses Paid (Deducting Salvage)

The amounts reported on the GT (Grand Total) Page for the lines in this column should agree with the amounts reported for the identical line in Column 1 of the Underwriting and Investment Exhibit, Part 2, Column 1, ~~with the following exceptions:~~

~~The sum of Lines 2.1, 2.2, 2.3, 2.4 and 2.5 should equal Underwriting and Investment Exhibit, Part 2, Column 1, Line 2.~~

~~The sum of Lines 5.1 and 5.2 should equal Underwriting and Investment Exhibit, Part 2, Column 1, Line 5.~~

~~Line 11 should equal the sum of Lines 11.1 and 11.2, Underwriting and Investment Exhibit, Part 2, Column 1.~~

~~The sum of Lines 15.1 through 15.8 should equal Underwriting and Investment Exhibit, Part 2, Column 1, Line 15.~~

~~Line 18 should equal the sum of Lines 18.1 and 18.2, Underwriting and Investment Exhibit, Part 2, Column 1.~~

~~The sum of Lines 19.1 and 19.2 should equal Underwriting and Investment Exhibit, Part 2, Column 1, Line 19.1 and 19.2.~~

~~The sum of Lines 19.3 and 19.4 should equal Underwriting and Investment Exhibit, Part 2, Column 1, Line 19.3 and 19.4.~~

~~The sum of Lines 21.1 and 21.2 should equal Underwriting and Investment Exhibit, Part 2, Column 1, Line 21.~~

Column 7 – Direct Losses Unpaid

The amounts reported on the GT (Grand Total) Page for the lines in this column should agree with the amounts reported for the identical line in Column 1 plus Column 5 of the Underwriting and Investment Exhibit, Part 2A, with the following exceptions:

~~The sum of Lines 2.1, 2.2, 2.3, 2.4 and 2.5 should equal Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5, Line 2.~~

~~The sum of Lines 5.1 and 5.2 should equal Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5, Line 5.~~

~~Line 11 should equal the sum of Lines 11.1 and 11.2, Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5.~~

~~The sum of Lines 15.1 through 15.8 should equal Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5, Line 15.~~

~~Line 18 should equal the sum of Lines 18.1 and 18.2, Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5.~~

~~The sum of Lines 19.1 and 19.2 should equal Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5, Line 19.1 and 19.2.~~

~~The sum of Lines 19.3 and 19.4 should equal Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5, Line 19.3 and 19.4.~~

~~The sum of Lines 21.1 and 21.2 should equal Underwriting and Investment Exhibit, Part 2A, Column 1 plus Column 5, Line 21.~~



INSURANCE EXPENSE EXHIBIT

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INTERROGATORIES

Interrogatory 4-3 shall be used to explain any item or items requiring special comment or explanation. Disclose the method of allocation for any items in Parts II and III that are not allocated by means defined in the Uniform Classification of Expenses found in the Appendix of the *Annual Statement Instructions*.

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Part II – Allocation to Lines of Business Net of Reinsurance

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For Columns 1, 3, 7, 13 and 19, the amounts reported in these columns for the individual lines should equal the amounts reported in the identical lines of annual statement schedules as referenced parenthetically below each respective column heading in the exhibit, ~~with the following exceptions:~~

~~The sum of IEE Lines 2.1, 2.2, 2.3, 2.4 and 2.5 should equal Line 2 of the annual statement schedules as referenced parenthetically below each respective column heading in the exhibit for Columns 1, 3, 7, 13 and 19.~~

~~The sum of IEE Lines 5.1 and 5.2 should equal Line 5 of the annual statement schedules as referenced parenthetically below each respective column heading in the exhibit for Columns 1, 3, 7, 13 and 19.~~

~~IEE Line 11 should equal the sum of Lines 11.1 and 11.2 of the annual statement schedules as referenced parenthetically below each respective column heading in the exhibit for Columns 1, 3, 7, 13 and 19.~~

~~IEE Line 18 should equal the sum of Lines 18.1 and 18.2 of the annual statement schedules as referenced parenthetically below each respective column heading in the exhibit for Columns 1, 3, 7, 13 and 19.~~

~~The sum of IEE Lines 21.1 and 21.2 should equal Line 21 of the annual statement schedules as referenced parenthetically below each respective column heading in the exhibit for Columns 1, 3, 7, 13 and 19.~~

~~IEE Line 31, 32 and 33 should equal the sum of Lines 31, 32 and 33 of the annual statement schedules as referenced parenthetically below each respective column heading in the exhibit for Columns 1, 3, 7, 13 and 19.~~

Allocate by lines of business for Column 5, Dividends to Policyholders, Column 21, Agents' Balances, Column 23, Commission and Brokerage Expenses Incurred, Column 25, Taxes, Licenses & Fees Incurred, Column 27, Other Acquisitions, Field Supervision, and Collection Expenses Incurred, Column 29, General Expenses Incurred, and Column 31, Other Income Less other Expenses.

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Part III – Allocation to Lines of Direct Business Written



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For Column 1, the amounts reported in the individual lines should agree with the identical lines on the Underwriting and Investment Schedule, Part 1B, Column 1, ~~with the following exceptions:~~

~~The sum of IEE Lines 2.1, 2.2, 2.3, 2.4 and 2.5 should equal the Underwriting and Investment Exhibit, Part 1B, Column 1, Line 2.~~

~~The sum of IEE Lines 5.1 and 5.2 should equal the Underwriting and Investment Exhibit, Part 1B, Column 1, Line 5.~~

~~IEE Line 11 should equal the sum of Lines 11.1 and 11.2, Underwriting and Investment Exhibit, Part 1B, Column 1.~~

~~IEE Line 18 should equal the sum of Lines 18.1 and 18.2, Underwriting and Investment Exhibit, Part 1B, Column 1.~~

~~The sum of IEE Lines 21.1 and 21.2 should equal the Underwriting and Investment Exhibit, Part 1B, Column 1, Line 21.~~



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APPENDIX

PROPERTY AND CASUALTY LINES OF BUSINESS

These definitions should be applied when reporting all applicable amounts for the following schedules: Underwriting and Investment Exhibit Parts 1, 1A, 1B, 2, and 2A; Exhibit of Premiums and Losses (Statutory Page 14); and the Insurance Expense Exhibit. Policy fees, service charges or membership charges are to be included with the line of business or in Other Income, as determined by *SSAP No. 53—Property Casualty Contracts – Premiums*.

Detail Eliminated to Conserve Space

Line 13 – Comprehensive (Hospital and Medical) Policies that provide fully insured indemnity, HMO, PPO, or Fee for Service coverage for hospital, medical, and surgical expenses. This category excludes Short-Term Medical Insurance, the Federal Employees Health Benefit Program and non-comprehensive coverage such as basic hospital only, medical only, hospital confinement indemnity, surgical, outpatient indemnity, specified disease, intensive care, and organ and tissue transplant coverage as well as any other coverage described in the other categories of this exhibit.

Line 14 – Credit Accident and Health Coverage provided to, or offered to, borrowers in connection with a consumer credit transaction where the proceeds are used to repay a debt or an installment loan in the event the consumer is disabled as the result of an accident, including business not exceeding 120 months duration (Group and Individual).

Line 15 – Other Accident and Health Accident and health coverages not otherwise properly classified as Comprehensive (Hospital and Medical) and Health or Credit Accident and Health. Include all Medicare Part D Prescription Drug Coverage, whether sold on a stand-alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.

15.1 – Vision Only

Include: Policies providing for vision only coverage issued as stand-alone vision or as a rider to a medical policy that is not related to the medical policy through premiums, deductibles or out-of-pocket limits. Does not include self-insured business, federal employees health benefit plans (FEHBP), or Medicare and Medicaid programs.

15.2 – Dental Only

Include: Policies providing for dental only coverage (dental treatment benefits such as routine dental examinations, preventive dental work, and dental procedures needed to treat tooth decay and diseases of the teeth and jaw) issued as stand-alone dental or as a rider to a medical policy that is not related to the medical policy through premiums, deductibles or out-of-pocket limits. If dental benefits are part of a comprehensive medical plan, then include data under comprehensive/major medical category. Does not include self-insured business, as well as federal employee's health benefits plans (FEHBP), or Medicare and Medicaid programs.

15.3 – Disability Income

Include: Policies that provide a weekly or monthly income benefit for more than five years for individual coverage and more than one year for group coverage for full or partial disability arising from accident and/or sickness. Include policies that provide Overhead Expense Benefits. Does not include credit disability.

Policies that provide a weekly or monthly income benefit for up to five years for individual coverage and up to one year for group coverage for full or partial disability arising from accident and/or sickness. Include policies that provide Overhead Expense Benefits. Does not include credit disability.

15.4 – Medicare Supplement

Include: Policies that qualify as Medicare Supplement policy forms as defined in the NAIC Medicare Supplement Insurance Minimum Standards Model Act. This includes standardized plans, pre-standardized plans and Medicare select. Does not include Medicare (Title XVIII) or Medicaid (Title XIX) risk contracts.

15.5 – Medicaid title XIX

Include: Policies issued in association with the Federal/State entitlement program created by Title XIX of the Social Security Act of 1965 that pays for medical assistance for certain individuals and families with low incomes and resources.

15.6 – Medicare title XVIII

Include: Policies issued as Medicare Advantage Plans providing Medicare benefits to Medicare eligible beneficiaries created by title XVIII of the Social Security Act of 1965. This includes Medicare Managed Care Plans (i.e., HMO and PPO) and Medicare Private Fee-for-Service Plans. This also includes all Medicare Part D Prescription Drug Coverage through a Medicare Advantage product and whether sold directly to an individual or through a group.

15.7 – Long-Term Care

Include: Policies that provide coverage for not less than one year for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services provided in a setting other than an acute care unit of a hospital, including policies that provide benefits for cognitive impairment or loss of functional capacity. This includes policies providing only nursing home care, home health care, community-based care, or any combination. Do not include coverage provided under comprehensive/major medical policies, Medicare Advantage, or for accelerated death benefit-type products.

15.8 – Federal Employees Health Benefits Plan Premium

Include: Business allocable to the Federal Employees Health Benefit Plan premium that are exempted from state taxes or other fees by Section 8909(f)(1) of Title 5 of the United States Code. Does not include Medicare and Medicaid programs.

15.9 – Other Health

Include: Stop loss/excess loss and any other accident and health coverages not specifically required in Annual Statement lines 13, 14, 15.1 through 15.8.

~~Line 13 – Group Accident and Health – Coverage written on a group basis (e.g., employees of a single employer and their dependents) that pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Excludes amounts attributable to uninsured accidents and health plans and the uninsured portion of partially insured accident and health plans. Coverage is usually provided in the following manner:~~

~~A single policy called a “master contract” is issued to the group policyholder to cover a group of individuals who have a defined relationship (other than insurance) to the policyholder, such as:~~

- ~~• employee/employer~~
- ~~• member/union~~
- ~~• debtor/creditor~~

~~The contract provides specified types of insurance coverage for the individuals in a group. Policies generally provide benefits for one or more of the following coverages: short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits, and dental expense benefits.~~

~~Line 14 – Credit Accident and Health (Group and Individual) – Coverage provided to, or offered to, borrowers in connection with a consumer credit transaction where the proceeds are used to repay a debt or an installment loan in the event the consumer is disabled as the result of an accident, including business not exceeding 120 months duration.~~

~~Line 15 – Other Accident and Health – Accident and health coverages not otherwise properly classified as Group Accident and Health or Credit Accident and Health (e.g., collectively renewable and individual non-cancelable, guaranteed renewable, non-renewable for stated reasons only, etc.). Include all Medicare Part D Prescription Drug Coverage, whether sold on a stand alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.~~

~~Line 15.1 – Collectively Renewable A&H~~

~~Include: Amounts pertaining to policies that are made available to groups of persons under a plan sponsored by an employer, or an association or a union or affiliated associations or unions or a group of individuals supplying materials to a central point of collection or handling a common product or commodity, under which the reporting entity has agreed with respect to such policies that renewal will not be refused, subject to any specified age limit, while the insured remains a member of the group specified in the agreement unless the reporting entity simultaneously refuses renewal to all other policies in the same group. A sponsored plan shall not include any arrangement~~

~~where a reporting entity's customary individual policies are made available without special underwriting considerations and where the employer's participation is limited to arranging for salary allotment premium payments with or without contribution by the employer. Such plans are sometimes referred to as payroll budget or salary allotment plans. A sponsored plan may be administered by an agent or trustee.~~

~~Amounts pertaining to policies issued by a company or group of companies under a plan, other than a group insurance plan, authorized by special legislation for the exclusive benefit of the aged through mass enrollment.~~

~~Amounts pertaining to policies issued under mass enrollment procedures to older people, such as those age 65 and over, in some geographic region or regions under which the reporting entity has agreed with respect to such policies that renewal will not be refused unless the reporting entity simultaneously refuses renewal to all other policies specified in the agreement.~~

~~Line 15.2 — Non Cancelable A&H~~

~~Include: — Amounts pertaining to policies, which are guaranteed renewable for life or to a specified age, such as 60 or 65, at guaranteed premium rates.~~

~~Line 15.3 — Guaranteed Renewable A&H~~

~~Include: — Amounts pertaining to policies that are guaranteed renewable for life or to a specified age, such as 60 or 65, but under which the reporting entity reserves the right to change the scale of premium rates.~~

~~Line 15.4 — Non Renewable for Stated Reasons Only~~

~~Include: — Amounts pertaining to policies in which the reporting entity has reserved the right to cancel or refuse renewal for one or more stated reasons, but has agreed implicitly or explicitly that, prior to a specified time or age, it will not cancel or decline renewal solely because of deterioration of health after issue.~~

~~Line 15.5 — Other Accident Only~~

~~Include: — Policies that provide coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accidents not included in Annual Statement lines 13, 14, 15.1 through 15.4, 15.6 and 15.8. Types of coverage include student accident, sports accident, travel accident, blanket accident, specific accident or accidental death and dismemberment (AD&D).~~

~~Line 15.6 — Medicare Title XVIII Exempt from State Taxes or Fees~~

~~Report Medicare Title XVIII premiums that are exempted from state taxes or other fees by Section 1854(g) of the federal Medicare Prescription Drug, Improvement, and Modernization Act of 2003. This includes, but is not limited to, premiums written under a Medicare Advantage product, a Medicare PPO product or a stand-alone Medicare Part D product.~~

~~Line 15.7—All Other A&H~~

~~Include: Any other accident and health coverages not specifically required in Annual Statement lines 13, 14, 15.1 through 15.6 and 15.8.~~

~~Line 15.8—Federal Employees Health Benefits Plan Premium~~

~~Include: Premiums, dividends and losses allocable to the Federal Employees Health Benefits Plan that are exempted from state taxes or other fees by Section 8909(f)(1) of Title 5 of the U.S. Code.~~



Detail Eliminated to Conserve Space

