

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

<p align="right">DATE: <u>03/01/2024</u></p> <p>CONTACT PERSON: _____</p> <p>TELEPHONE: _____</p> <p>EMAIL ADDRESS: _____</p> <p>ON BEHALF OF: _____</p> <p>NAME: <u>Dale Bruggeman</u></p> <p>TITLE: <u>Chair SAPWG</u></p> <p>AFFILIATION: <u>Ohio Department of Insurance</u></p> <p>ADDRESS: <u>50W. Town St., 3rd Fl., Ste. 300</u> <u>Columbus, OH 43215</u></p>	<p align="center">FOR NAIC USE ONLY</p> <p>Agenda Item # <u>2024-10BWG</u></p> <p>Year <u>2024</u></p> <p>Changes to Existing Reporting [X]</p> <p>New Reporting Requirement []</p> <hr/> <p align="center">REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT</p> <p>No Impact [X]</p> <p>Modifies Required Disclosure []</p> <p>Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]</p> <p><i>***If Yes, complete question below***</i></p> <p align="center">DISPOSITION</p> <p>[] Rejected For Public Comment</p> <p>[] Referred To Another NAIC Group</p> <p>[] Received For Public Comment</p> <p>[] Adopted Date _____</p> <p>[] Rejected Date _____</p> <p>[] Deferred Date _____</p> <p>[] Other (Specify) _____</p>
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BLANK(S) TO WHICH PROPOSAL APPLIES

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> ANNUAL STATEMENT | <input checked="" type="checkbox"/> INSTRUCTIONS | <input type="checkbox"/> CROSSCHECKS |
| <input checked="" type="checkbox"/> QUARTERLY STATEMENT | <input type="checkbox"/> BLANK | |
| <input checked="" 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 checked="" type="checkbox"/> Health | <input type="checkbox"/> Health (Life Supplement) | <input type="checkbox"/> Life (Health Supplement) |

Anticipated Effective Date: Annual 2024

IDENTIFICATION OF ITEM(S) TO CHANGE

Remove the ACA SSAP No. 107 disclosure on the transitional reinsurance program and the risk corridors program from Note 24E in the Notes to Financials (Note 24F for Property/Casualty) in the Annual Statement Instructions.

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

This proposal updates Notes to Financial Statement for the Statutory Accounting Principles Working Group's disclosure on updating SSAP No. 107 disclosures. (SAPWG Ref # 2024-13)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

Revised 11/17/2022

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:

=====**Detail Eliminated To Conserve Space**=====

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

The financial statements shall disclose the admitted assets, liabilities and revenue elements ~~by~~ for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Risk adjustment user fees payable for ACA Risk Adjustment
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
 - Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment
 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
 - ~~Ceded reinsurance premiums due to ACA Reinsurance~~
 - ~~Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments~~

- ~~ACA Reinsurance contributions not reported as ceded premium~~
- ~~Temporary ACA Risk Corridors Program~~
 - ~~Accrued retrospective premium due to ACA Risk Corridors~~
 - ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~
 - ~~Effect of ACA Risk Corridors on net premium income (paid/received)~~
 - ~~Effect of ACA Risk Corridors on change in reserves for rate credits~~

(3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions for the risk adjustment program for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
- ~~Temporary ACA Risk Corridors Program~~
 - ~~Accrued retrospective premium due to ACA Risk Corridors~~
 - ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~

(4) Roll-Forward of Risk ~~Corridors~~ Adjustment Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk ~~corridors~~ adjustment asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll-forward will reflect the prior year-end balance for the specified benefit year.

(5) ACA Risk ~~Corridors~~-Adjustment Receivable as of Reporting Date

The following information is required for risk ~~corridors~~-adjustment balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)
- Amounts received from federal agency
- Asset balance gross of nonadmission
- Nonadmitted amounts
- Net admitted assets

Illustration:



E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the federal Affordable Care Act risk-sharing provisions MUST complete the tables (24E(2) through 24E(5)) illustrated below, even if all amounts in the table are zero.

- (1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO)? _____

The company had zero balances for the risk ~~corridors~~-adjustments program due a lack of sufficient data to estimate the recoverable amounts.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	<u>AMOUNT</u>
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$ _____
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	\$ _____
3. Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$ _____
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$ _____
5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$ _____

~~b. Transitional ACA Reinsurance Program~~

~~Assets~~

- ~~1. Amounts recoverable for claims paid due to ACA Reinsurance \$ _____~~
- ~~2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability) \$ _____~~
- ~~3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance \$ _____~~

~~Liabilities~~

- ~~4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium \$ _____~~
- ~~5. Ceded reinsurance premiums payable due to ACA Reinsurance \$ _____~~
- ~~6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance \$ _____~~

~~Operations (Revenue & Expense)~~

- ~~7. Ceded reinsurance premiums due to ACA Reinsurance \$ _____~~
- ~~8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments \$ _____~~
- ~~9. ACA Reinsurance contributions not reported as ceded premium \$ _____~~

~~e. Temporary ACA Risk Corridors Program~~

~~Assets~~

- ~~1. Accrued retrospective premium due to ACA Risk Corridors \$ _____~~

~~Liabilities~~

- ~~2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors \$ _____~~

~~Operations (Revenue & Expense)~~

- ~~3. Effect of ACA Risk Corridors on net premium income (paid/received) \$ _____~~
- ~~4. Effect of ACA Risk Corridors on change in reserves for rate credits \$ _____~~

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year	Prior Year	To Prior Year	To Prior Year		Cumulative	Cumulative
					Accrued Less Payments (Col 1 - 3)	Accrued Less Payments (Col 2 - 4)					
Receivable	(Payable)	Receivable	(Payable)	5	6	7	8	9	10		
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable (including high-risk pool payments)	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Premium adjustments (payable) (including high-risk pool premium)	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
3. Subtotal ACA Permanent Risk Adjustment Program	\$	\$	\$	\$	\$	\$	\$	\$	S	\$	\$
b. Transitional ACA Reinsurance Programs											
1. Amounts recoverable for claims paid	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Amounts recoverable for claims unpaid (contra liability)	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
3. Amounts receivable relating to uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
5. Ceded reinsurance premiums payable	\$	\$	\$	\$	\$	\$	\$	\$	G	\$	\$
6. Liability for amounts held under uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	H	\$	\$
7. Subtotal ACA Transitional Reinsurance Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	I	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	J	\$	\$
3. Subtotal ACA Risk Corridors Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
d. Total for ACA Risk-Sharing Provisions	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

- A
- B
- C
- D
- E
- F
- G
- H
- I
- J

(4) Roll-Forward of Risk Corridors Adjustment Asset and Liability Balances by Program Benefit Year

Risk Corridors Adjustment Program Year	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
b. 2015											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
c. 2016											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
d. Total for Risk Corridors Adjustment	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

- A
- B
- C
- D
- E
- F

24E(4)d (Columns 1 through 10) should equal 24E(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Adjustment Receivable as of Reporting Date

Risk Corridors Adjustment Program Year	1 Estimated Amount to be Filed or Final Amount Filed with CMS	2 Non-Accrued Amounts for Impairment or Other Reasons	3 Amounts received from CMS	4 Asset Balance (Gross of Non-admissions) (1-2-3)	5 Non-admitted Amount	6 Net Admitted Asset (4-5)
a. 2014	\$	\$	\$	\$	\$	\$
b. 2015	\$	\$	\$	\$	\$	\$
c. 2016	\$	\$	\$	\$	\$	\$
d. Total (a+b+c)	\$	\$	\$	\$	\$	\$

24E(5)d (Column 4) should equal 24E(3)c1 (Column 9)

24E(5)d (Column 6) should equal 24E(2)c1

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:

Detail Eliminated To Conserve Space

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

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 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
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 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
 - ~~Ceded reinsurance premiums due to ACA Reinsurance~~
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- ~~ACA Reinsurance contributions not reported as ceded premium~~
- ~~Temporary ACA Risk Corridors Program~~
 - ~~Accrued retrospective premium due to ACA Risk Corridors~~
 - ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~
 - ~~Effect of ACA Risk Corridors on net premium income (paid/received)~~
 - ~~Effect of ACA Risk Corridors on change in reserves for rate credits~~

(3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions for the risk adjustment program for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

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- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
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 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
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 - ~~Accrued retrospective premium due to ACA Risk Corridors~~
 - ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~

(4) Roll-Forward of Risk ~~Corridors~~ Adjustment Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk ~~corridors~~ adjustments asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll-forward will reflect the prior year-end balance for the specified benefit year.

(5) ACA Risk ~~Corridors~~ Adjustment Receivable as of Reporting Date

The following information is required for risk ~~corridors~~ adjustment balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency;
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns);
- Amounts received from federal agency;
- Asset balance gross of nonadmission;

- Nonadmitted amounts;
- Net admitted assets.

Illustration:



F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the federal Affordable Care Act risk-sharing provisions MUST complete the tables (24F(2) through 24F(5)) illustrated below, even if all amounts in the table are zero.

- (1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO)? _____

The company had zero balances for the risk corridors adjustment program due a lack of sufficient data to estimate the recoverable amounts.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	<u>AMOUNT</u>
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$ _____
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	\$ _____
3. Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$ _____
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$ _____
5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$ _____
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ _____
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	\$ _____
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	\$ _____
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$ _____
5. Ceded reinsurance premiums payable due to ACA Reinsurance	\$ _____

6.	Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	\$ _____
Operations (Revenue & Expense)		
7.	Ceded reinsurance premiums due to ACA Reinsurance	\$ _____
8.	Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	\$ _____
9.	ACA Reinsurance contributions not reported as ceded premium	\$ _____
e. Temporary ACA Risk Corridors Program		
Assets		
1.	Accrued retrospective premium due to ACA Risk Corridors	\$ _____
Liabilities		
2.	Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	\$ _____
Operations (Revenue & Expense)		
3.	Effect of ACA Risk Corridors on net premium income (paid/received)	\$ _____
4.	Effect of ACA Risk Corridors on change in reserves for rate credits	\$ _____

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year	Prior Year	To Prior Year	To Prior Year		9	10
					Accrued Less Payments (Col 1 - 3)	Accrued Less Payments (Col 2 - 4)					
Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable (including high-risk pool payments)	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Premium adjustments (payable) (including high-risk pool premium)	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
3. Subtotal ACA Permanent Risk Adjustment Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
b. Transitional ACA Reinsurance Programs											
1. Amounts recoverable for claims paid	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Amounts recoverable for claims unpaid (contra liability)	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
3. Amounts receivable relating to uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
5. Ceded reinsurance premiums payable	\$	\$	\$	\$	\$	\$	\$	\$	G	\$	\$
6. Liability for amounts held under uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	H	\$	\$
7. Subtotal ACA Transitional Reinsurance Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	I	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	J	\$	\$
3. Subtotal ACA Risk Corridors Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
d. Total for ACA Risk-Sharing Provisions	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

- A
- B
- C
- D
- E
- F
- G
- H
- I
- J

(4) Roll-Forward of Risk Corridors Adjustment Asset and Liability Balances by Program Benefit Year

Risk Corridors Adjustment Program Year	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
b. 2015											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
c. 2016											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
d. Total for Risk Corridors Adjustment	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

- A
- B
- C
- D
- E
- F

24F(4)d (Columns 1 through 10) should equal 24F(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Adjustment Receivable as of Reporting Date

Risk Corridors Adjustment Program Year	1 Estimated Amount to be Filed or Final Amount Filed with CMS	2 Non-Accrued Amounts for Impairment or Other Reasons	3 Amounts received from CMS	4 Asset Balance (Gross of Non-admissions) (1-2-3)	5 Non-admitted Amount	6 Net Admitted Asset (4-5)
a. 2014	\$	\$	\$	\$	\$	\$
b. 2015	\$	\$	\$	\$	\$	\$
c. 2016	\$	\$	\$	\$	\$	\$
d. Total (a+b+c)	\$	\$	\$	\$	\$	\$

24F(5)d (Column 4) should equal 24F(3)c1 (Column 9)

24F(5)d (Column 6) should equal 24F(2)c1

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL AND HEALTH

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

The financial statements shall disclose the admitted assets, liabilities and revenue elements ~~by~~ for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Risk adjustment user fees payable for ACA Risk Adjustment
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
 - Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment
 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
 - ~~Ceded reinsurance premiums due to ACA Reinsurance~~
 - ~~Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments~~
 - ~~ACA Reinsurance contributions not reported as ceded premium~~
- ~~Temporary ACA Risk Corridors Program~~

- ~~Accrued retrospective premium due to ACA Risk Corridors~~
- ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~
- ~~Effect of ACA Risk Corridors on net premium income (paid/received)~~
- ~~Effect of ACA Risk Corridors on change in reserves for rate credits~~

(3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions for the risk adjustment program for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
- ~~Temporary ACA Risk Corridors Program~~
 - ~~Accrued retrospective premium due to ACA Risk Corridors~~
 - ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~

(4) Roll-Forward of Risk ~~Corridors~~ Adjustment Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk ~~corridors~~ adjustment asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll-forward will reflect the prior year-end balance for the specified benefit year.

(5) ACA Risk ~~Corridors~~ Adjustment Receivable as of Reporting Date

The following information is required for risk ~~corridors~~ adjustment balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)
- Amounts received from federal agency
- Asset balance gross of nonadmission
- Nonadmitted amounts
- Net admitted assets

Illustration:

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the federal Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated below, even if all amounts in the table are zero.

(1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO)? _____

The company had zero balances for the risk corridors adjustments program due a lack of sufficient data to estimate the recoverable amounts.

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	<u>AMOUNT</u>
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$ _____
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	\$ _____
3. Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$ _____
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$ _____
5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$ _____
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ _____
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	\$ _____
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	\$ _____
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$ _____
5. Ceded reinsurance premiums payable due to ACA Reinsurance	\$ _____
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	\$ _____
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	\$ _____
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	\$ _____
9. ACA Reinsurance contributions not reported as ceded premium	\$ _____

e. ~~Temporary ACA Risk Corridors Program~~

~~Assets~~

~~1. Accrued retrospective premium due to ACA Risk Corridors Liabilities \$ _____~~

~~2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors \$ _____~~

~~Operations (Revenue & Expense)~~

~~3. Effect of ACA Risk Corridors on net premium income (paid/received) \$ _____~~

~~4. Effect of ACA Risk Corridors on change in reserves for rate credits \$ _____~~

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before Dec. 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec. 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable (including high-risk pool payments)	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Premium adjustments (payable) (including high-risk pool premium)	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
3. Subtotal ACA Permanent Risk Adjustment Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Amounts recoverable for claims unpaid (contra liability)	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
3. Amounts receivable relating to uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
5. Ceded reinsurance premiums payable	\$	\$	\$	\$	\$	\$	\$	\$	G	\$	\$
6. Liability for amounts held under uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	H	\$	\$
7. Subtotal ACA Transitional Reinsurance Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
e. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	I	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	J	\$	\$
3. Subtotal ACA Risk Corridors Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
d. Total for ACA Risk-Sharing Provisions	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

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(4) Roll-Forward of Risk Corridors Adjustment Asset and Liability Balances by Program Benefit Year

Risk Corridors Adjustment Program Year	Accrued During the Prior Year on Business Written Before Dec. 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec. 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
b. 2015											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
c. 2016											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
d. Total for Risk Corridors Adjustment	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

- A
- B
- C
- D
- E
- F

24E(4)d (Columns 1 through 10) should equal 24E(3)c3 (Column 1 through 10, respectively)

(5) ACA Risk Corridors Adjustment Receivable as of Reporting Date

Risk Corridors Adjustment Program Year	1 Estimated Amount to be Filed or Final Amount Filed with CMS	2 Nonaccrued Amounts for Impairment or Other Reasons	3 Amounts received from CMS	4 Asset Balance (Gross of Nonadmissions) (1-2-3)	5 Nonadmitted Amount	6 Net Admitted Asset (4-5)
a. 2014	\$	\$	\$	\$	\$	\$
b. 2015	\$	\$	\$	\$	\$	\$
c. 2016	\$	\$	\$	\$	\$	\$
d. Total (a+b+c)	\$	\$	\$	\$	\$	\$

24E(5)d (Column 4) should equal 24E(3)c1 (Column 9)

24E(5)d (Column 6) should equal 24E(2)c1

QUARTERLY STATEMENT INSTRUCTIONS – PROPERTY/CASUALTY

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

The financial statements shall disclose the admitted assets, liabilities and revenue elements ~~by~~ for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Risk adjustment user fees payable for ACA Risk Adjustment
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
 - Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment
 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
 - ~~Ceded reinsurance premiums due to ACA Reinsurance~~
 - ~~Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments~~
 - ~~ACA Reinsurance contributions not reported as ceded premium~~
- ~~Temporary ACA Risk Corridors Program~~

- ~~Accrued retrospective premium due to ACA Risk Corridors~~
- ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~
- ~~Effect of ACA Risk Corridors on net premium income (paid/received)~~
- ~~Effect of ACA Risk Corridors on change in reserves for rate credits~~

(3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions for the risk adjustment program for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
- ~~Transitional ACA Reinsurance Program~~
 - ~~Amounts recoverable for claims paid due to ACA Reinsurance~~
 - ~~Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)~~
 - ~~Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance~~
 - ~~Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium~~
 - ~~Ceded reinsurance premiums payable due to ACA Reinsurance~~
 - ~~Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance~~
- ~~Temporary ACA Risk Corridors Program~~
 - ~~Accrued retrospective premium due to ACA Risk Corridors~~
 - ~~Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors~~

(4) Roll-Forward of Risk ~~Corridors~~ Adjustment Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk ~~corridors~~ adjustment asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll-forward will reflect the prior year-end balance for the specified benefit year.

(5) ACA Risk ~~Corridors~~ Adjustment Receivable as of Reporting Date

The following information is required for risk ~~corridors~~ adjustment balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)
- Amounts received from federal agency
- Asset balance gross of nonadmission
- Nonadmitted amounts
- Net admitted assets

Illustration:

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the federal Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated below, even if all amounts in the table are zero.

(1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO)? _____

The company had zero balances for the risk corridors adjustment program due a lack of sufficient data to estimate the recoverable amounts.

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	<u>AMOUNT</u>
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$ _____
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	\$ _____
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk-pool premium)	\$ _____
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$ _____
5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$ _____
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ _____
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	\$ _____
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	\$ _____
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$ _____
5. Ceded reinsurance premiums payable due to ACA Reinsurance	\$ _____
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	\$ _____
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	\$ _____
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	\$ _____
9. ACA Reinsurance contributions not reported as ceded premium	\$ _____

~~e. Temporary ACA Risk Corridors Program~~

~~Assets~~

~~1. Accrued retrospective premium due to ACA Risk Corridors~~
~~Liabilities~~ \$ _____

~~2. Reserve for rate credits or policy experience rating refunds due~~
~~to ACA Risk Corridors~~ \$ _____

~~Operations (Revenue & Expense)~~

~~3. Effect of ACA Risk Corridors on net premium income~~
~~(paid/received)~~ \$ _____

~~4. Effect of ACA Risk Corridors on change in reserves for rate~~
~~credits~~ \$ _____

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before Dec. 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec. 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	5	6	7	8	Ref	Cumulative	Cumulative
										Balance from Prior Years (Col 1-3+7)	Balance from Prior Years (Col 2-4+8)
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable (including high-risk pool payments)	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Premium adjustments (payable) (including high-risk pool premium)	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
3. Subtotal ACA Permanent Risk Adjustment Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
b. Transitional ACA Reinsurance Programs											
1. Amounts recoverable for claims paid	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Amounts recoverable for claims unpaid (contra liability)	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
3. Amounts receivable relating to uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
5. Ceded reinsurance premiums payable	\$	\$	\$	\$	\$	\$	\$	\$	G	\$	\$
6. Liability for amounts held under uninsured plans	\$	\$	\$	\$	\$	\$	\$	\$	H	\$	\$
7. Subtotal ACA Transitional Reinsurance Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
e. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	I	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	J	\$	\$
3. Subtotal ACA Risk Corridors Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
d. Total for ACA Risk-Sharing Provisions	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

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- B
- C
- D
- E
- F
- G
- H
- I
- J

(4) Roll-Forward of Risk Corridors Adjustment Asset and Liability Balances by Program Benefit Year

Risk Corridors Adjustment Program Year	Accrued During the Prior Year on Business Written Before Dec. 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec. 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	B	\$	\$
b. 2015											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	C	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	D	\$	\$
c. 2016											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
2. Reserve for rate credits or policy experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
d. Total for Risk Corridors Adjustment	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$

Explanations of Adjustments

- A
- B
- C
- D
- E
- F

24F(4)d (Columns 1 through 10) should equal 24F(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Adjustment Receivable as of Reporting Date

Risk Corridors Adjustment Program Year	1 Estimated Amount to be Filed or Final Amount Filed with CMS	2 Nonaccrued Amounts for Impairment or Other Reasons	3 Amounts received from CMS	4 Asset Balance (Gross of Nonadmissions) (1-2-3)	5 Nonadmitted Amount	6 Net Admitted Asset (4-5)
a. 2014	\$	\$	\$	\$	\$	\$
b. 2015	\$	\$	\$	\$	\$	\$
c. 2016	\$	\$	\$	\$	\$	\$
d. Total (a+b+c)	\$	\$	\$	\$	\$	\$

24F(5)d (Column 4) should equal 24F(3)c1 (Column 9)

24F(5)d (Column 6) should equal 24F(2)c1