



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

Humana Health Plan of Ohio, Inc.

NAIC Group Code	<u>0119</u> (Current)	<u>0119</u> (Prior)	NAIC Company Code	<u>95348</u>	Employer's ID Number	<u>31-1154200</u>
Organized under the Laws of	<u>Ohio</u>			State of Domicile or Port of Entry	<u>OH</u>	
Country of Domicile	<u>United States of America</u>					
Licensed as business type:	<u>Health Maintenance Organization</u>					
Is HMO Federally Qualified?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]					
Incorporated/Organized	<u>08/19/1985</u>			Commenced Business	<u>03/10/1979</u>	
Statutory Home Office	<u>640 Eden Park Drive</u> (Street and Number)			<u>Cincinnati , OH, US 45202-6056</u> (City or Town, State, Country and Zip Code)		
Main Administrative Office	<u>640 Eden Park Drive</u> (Street and Number)			<u>513-784-5320</u> (Area Code) (Telephone Number)		
	<u>Cincinnati , OH, US 45202-6056</u> (City or Town, State, Country and Zip Code)			<u>513-784-5320</u> (Area Code) (Telephone Number)		
Mail Address	<u>P.O. Box 740036</u> (Street and Number or P.O. Box)			<u>Louisville , KY, US 40201-7436</u> (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	<u>640 Eden Park Drive</u> (Street and Number)			<u>513-784-5320</u> (Area Code) (Telephone Number)		
	<u>Cincinnati , OH, US 45202-6056</u> (City or Town, State, Country and Zip Code)			<u>513-784-5320</u> (Area Code) (Telephone Number)		
Internet Website Address	<u>www.humana.com</u>					
Statutory Statement Contact	<u>Amanda Nethery</u> (Name)			<u>502-580-3026</u> (Area Code) (Telephone Number)		
	<u>DOIINQUIRIES@humana.com</u> (E-mail Address)			<u>502-580-2099</u> (FAX Number)		

OFFICERS

President & CEO	<u>Bruce Dale Broussard</u>	Sr. VP & CFO	<u>Brian Andrew Kane</u>
VP & Corporate Secretary	<u>Joan Olliges Lenahan</u>	VP & Chief Actuary	<u>Kenny Waitem Kan #</u>

OTHER

<u>Stephen Michael Arnhold #, Vice President</u>	<u>Alan James Bailey, VP & Treasurer</u>	<u>Elizabeth Diane Bierbower, Pres. Group Segment</u>
<u>Renee Jacqueline Buckingham, VP & Division Leader- Eastern Division</u>	<u>Jonathan Albert Canine, VP & Appointed Actuary</u>	<u>John Gregory Catron, VP & Chief Compliance Officer</u>
<u>Steven James DeRaleau, President, HumanaOne</u>	<u>Brian Phillip LeClaire, Sr VP & Chief Info Officer</u>	<u>Heidi Suzanne Margulis, Sr. Vice President</u>
<u>Mark Matthew Matzke #, VP, Group Segment Leadership</u>	<u>Steven Edward McCulley, SVP, Medicare Operations</u>	<u>William Mark Preston, VP-Investment Management</u>
<u>Tamara Lynn Quiram, Seg. VP & Pres., Small Business & Large Group</u>	<u>Richard Donald Remmers, VP, Group Segment</u>	<u>George Renaudin, Seg. VP, Medicare: East</u>
<u>Donald Hank Robinson, Vice President-Tax</u>	<u>Joseph Christopher Ventura, Assistant Corporate Secretary</u>	<u>Timothy Alan Wheatley, President, Retail Segment</u>
<u>Ralph Martin Wilson, Vice President</u>	<u>Cynthia Hillebrand Zipperle #, VP & Chief Accounting Officer</u>	

DIRECTORS OR TRUSTEES

<u>Bruce Dale Broussard</u>	<u>Brian Andrew Kane #</u>	<u>James Elmer Murray</u>
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State of Kentucky SS:
County of Jefferson

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

<u>Bruce Dale Broussard</u> President & CEO	<u>Joan Olliges Lenahan</u> VP & Corporate Secretary	<u>Alan James Bailey</u> VP & Treasurer
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Subscribed and sworn to before me this
22nd day of February, 2016

Michele Sizemore
Notary Public
January 3, 2019

a. Is this an original filing? Yes [☒] No [☐]
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	95,835,117	0	95,835,117	80,671,315
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$10,374,397 , Schedule E - Part 1), cash equivalents (\$19,997,967 , Schedule E - Part 2) and short-term investments (\$5,933,695 , Schedule DA)	36,306,059	0	36,306,059	27,731,880
6. Contract loans, (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	304,479	0	304,479	466,332
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	132,445,655	0	132,445,655	108,869,527
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	701,362	0	701,362	597,878
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,622,149	258,558	3,363,591	1,199,042
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$1,249) and contracts subject to redetermination (\$5,399,604)	16,775,603	11,374,750	5,400,853	5,137,169
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,195,858	0	5,195,858	8,282,701
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	7,842,803	0	7,842,803	5,186,270
18.1 Current federal and foreign income tax recoverable and interest thereon	4,068,371	0	4,068,371	2,504,862
18.2 Net deferred tax asset	19,395,199	9,327,045	10,068,154	2,053,270
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	80,584	0	80,584	2,768
21. Furniture and equipment, including health care delivery assets (\$0)	2,373,906	2,373,906	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	2,126,834	0	2,126,834	0
24. Health care (\$5,171,916) and other amounts receivable	12,232,357	6,756,879	5,475,478	3,115,873
25. Aggregate write-ins for other than invested assets	2,191,773	2,135,870	55,903	3,983,457
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	209,052,454	32,227,008	176,825,446	140,932,817
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	209,052,454	32,227,008	176,825,446	140,932,817
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Commissions	1,244,913	1,244,913	0	0
2502. Prepaid Expenses	551,873	551,873	0	0
2503. Deposits	339,084	339,084	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	55,903	0	55,903	3,983,457
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,191,773	2,135,870	55,903	3,983,457

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$761,097 reinsurance ceded)	52,505,544	3,520,931	56,026,475	44,093,005
2. Accrued medical incentive pool and bonus amounts	0	0	0	0
3. Unpaid claims adjustment expenses.....	431,133	0	431,133	1,563,172
4. Aggregate health policy reserves, including the liability of \$33,559 for medical loss ratio rebate per the Public Health Service Act	29,368,439	0	29,368,439	16,806,012
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	176,185	11,815	188,000	92,000
8. Premiums received in advance.....	6,830,015	0	6,830,015	4,618,545
9. General expenses due or accrued.....	6,247,445	0	6,247,445	4,257,528
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses))	0	0	0	0
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	386,919	0	386,919	103,018
12. Amounts withheld or retained for the account of others.....	28	0	28	6
13. Remittances and items not allocated.....	54,452	0	54,452	156,154
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current).....	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates.....	0	0	0	1,517,318
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	0	0	0	0
18. Payable for securities lending	0	0	0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$0) companies	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
22. Liability for amounts held under uninsured plans.....	22,774	0	22,774	22,198
23. Aggregate write-ins for other liabilities (including \$0 current).....	0	0	0	4,174,644
24. Total liabilities (Lines 1 to 23).....	96,022,934	3,532,746	99,555,680	77,403,600
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	10,559,171	9,635,453
26. Common capital stock.....	XXX	XXX	1,000	1,000
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	137,601,893	82,601,893
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	(70,892,298)	(28,709,129)
32. Less treasury stock, at cost: 32.1 .....0 shares common (value included in Line 26 \$0).....	XXX	XXX	0	0
32.2 .....0 shares preferred (value included in Line 27 \$0).....	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	77,269,766	63,529,217
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	176,825,446	140,932,817
DETAILS OF WRITE-INS				
2301. Risk Adjustment Premium Payables	0	0	0	4,174,644
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	0	0	0	4,174,644
2501. Special Surplus – Projected HCRL Assessment for the Upcoming Year	XXX	XXX	10,559,171	9,635,453
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	10,559,171	9,635,453
3001.	XXX	XXX	0	0
3002.	XXX	XXX	0	0
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	1,132,434	1,072,064
2. Net premium income (including \$0 non-health premium income)	XXX	579,595,573	496,910,972
3. Change in unearned premium reserves and reserve for rate credits	XXX	11,417,447	54,113
4. Fee-for-service (net of \$0 medical expenses)	XXX	0	0
5. Risk revenue	XXX	0	0
6. Aggregate write-ins for other health care related revenues	XXX	0	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	591,013,020	496,965,085
Hospital and Medical:			
9. Hospital/medical benefits	30,858,770	439,798,908	362,965,710
10. Other professional services	0	10,407,978	7,094,921
11. Outside referrals	0	0	0
12. Emergency room and out-of-area	2,909,936	23,710,720	16,850,752
13. Prescription drugs	0	64,486,135	52,959,264
14. Aggregate write-ins for other hospital and medical	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts	0	13,033	0
16. Subtotal (Lines 9 to 15)	33,768,706	538,416,774	439,870,647
Less:			
17. Net reinsurance recoveries	0	4,334,563	10,516,602
18. Total hospital and medical (Lines 16 minus 17)	33,768,706	534,082,211	429,354,045
19. Non-health claims (net)	0	0	0
20. Claims adjustment expenses, including \$19,702,950 cost containment expenses	0	24,302,830	19,450,262
21. General administrative expenses	0	67,006,803	60,893,700
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only)	0	3,259,000	15,656,000
23. Total underwriting deductions (Lines 18 through 22).....	33,768,706	628,650,844	525,354,007
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	(37,637,824)	(28,388,922)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	0	2,849,453	2,638,993
26. Net realized capital gains (losses) less capital gains tax of \$344,566	0	639,908	148,527
27. Net investment gains (losses) (Lines 25 plus 26)	0	3,489,361	2,787,520
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$0) (amount charged off \$0)]	0	0	0
29. Aggregate write-ins for other income or expenses	0	(24)	(196,224)
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	(34,148,487)	(25,797,626)
31. Federal and foreign income taxes incurred	XXX	(6,892,376)	(264,852)
32. Net income (loss) (Lines 30 minus 31)	XXX	(27,256,111)	(25,532,774)
DETAILS OF WRITE-INS			
0601.	XXX	0	0
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.	XXX	0	0
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901. Miscellaneous Loss	0	(24)	(196,224)
2902.	0	0	0
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	(24)	(196,224)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	63,529,217	48,599,849
34. Net income or (loss) from Line 32	(27,256,111)	(25,532,774)
35. Change in valuation basis of aggregate policy and claim reserves	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	0	(60,343)
37. Change in net unrealized foreign exchange capital gain or (loss)	0	0
38. Change in net deferred income tax	17,341,929	(1,190,758)
39. Change in nonadmitted assets	(26,178,269)	1,713,243
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	0	0
43. Cumulative effect of changes in accounting principles.....	0	0
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in	55,000,000	40,000,000
45.2 Transferred to capital (Stock Dividend)	0	0
45.3 Transferred from capital	0	0
46. Dividends to stockholders	0	0
47. Aggregate write-ins for gains or (losses) in surplus	(5,167,000)	0
48. Net change in capital and surplus (Lines 34 to 47)	13,740,549	14,929,368
49. Capital and surplus end of reporting period (Line 33 plus 48)	77,269,766	63,529,217
DETAILS OF WRITE-INS		
4701. 2016 Risk Corridor Impact on Premium Deficiency Reserve	(5,167,000)	0
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	(5,167,000)	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	583,778,957	512,540,717
2. Net investment income	3,472,222	2,888,940
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	587,251,179	515,429,657
5. Benefit and loss related payments	527,988,708	441,877,024
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	92,127,068	84,776,030
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$282,130 tax on capital gains (losses)	(4,984,301)	(319,410)
10. Total (Lines 5 through 9)	615,131,475	526,333,644
11. Net cash from operations (Line 4 minus Line 10)	(27,880,296)	(10,903,987)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	54,519,972	27,761,057
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	161,853	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	5,008	(1)
12.7 Miscellaneous proceeds	0	77,034
12.8 Total investment proceeds (Lines 12.1 to 12.7)	54,686,833	27,838,090
13. Cost of investments acquired (long-term only):		
13.1 Bonds	69,430,561	35,482,009
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	69,430,561	35,482,009
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(14,743,728)	(7,643,919)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	55,000,000	40,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(3,801,797)	3,173,064
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	51,198,203	43,173,064
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	8,574,179	24,625,158
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	27,731,880	3,106,722
19.2 End of year (Line 18 plus Line 19.1)	36,306,059	27,731,880

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	579,595,573	201,298,836	0	0	0	5,364,035	372,932,702	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	11,417,447	11,417,447	0	0	0	0	0	0	0	0
3. Fee-for-service (net of \$0 medical expenses)	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue	0	0	0	0	0	0	0	0	0	XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	591,013,020	212,716,283	0	0	0	5,364,035	372,932,702	0	0	0
8. Hospital/medical benefits	439,798,908	134,371,984	0	0	0	6,478,667	298,948,257	0	0	XXX
9. Other professional services	10,407,978	33,265	0	0	0	2,500	10,372,213	0	0	XXX
10. Outside referrals	0	0	0	0	0	0	0	0	0	XXX
11. Emergency room and out-of-area	23,710,720	9,058,824	0	0	0	0	14,651,896	0	0	XXX
12. Prescription drugs	64,486,135	31,000,237	0	0	0	957,947	32,527,951	0	0	XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	13,033	0	0	0	0	0	13,033	0	0	XXX
15. Subtotal (Lines 8 to 14)	538,416,774	174,464,310	0	0	0	7,439,114	356,513,350	0	0	XXX
16. Net reinsurance recoveries	4,334,563	4,334,563	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16)	534,082,211	170,129,747	0	0	0	7,439,114	356,513,350	0	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$19,702,950 cost containment expenses	24,302,830	7,685,960	0	0	0	178,523	16,438,347	0	0	0
20. General administrative expenses	67,006,803	29,270,475	0	0	0	493,884	37,242,444	0	0	0
21. Increase in reserves for accident and health contracts	3,259,000	1,852,539	0	0	0	0	1,406,461	0	0	XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22)	628,650,844	208,938,721	0	0	0	8,111,521	411,600,602	0	0	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	(37,637,824)	3,777,562	0	0	0	(2,747,486)	(38,667,900)	0	0	0
DETAILS OF WRITE-INS	0	0	0	0	0	0	0	0	0	XXX
0501.	0	0	0	0	0	0	0	0	0	XXX
0502.	0	0	0	0	0	0	0	0	0	XXX
0503.	0	0	0	0	0	0	0	0	0	XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	XXX
0601.	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0602.	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0603.	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.	0	0	0	0	0	0	0	0	0	XXX
1302.	0	0	0	0	0	0	0	0	0	XXX
1303.	0	0	0	0	0	0	0	0	0	XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical)	201,960,812	0	661,976	201,298,836
2. Medicare Supplement	0	0	0	0
3. Dental only	0	0	0	0
4. Vision only	0	0	0	0
5. Federal Employees Health Benefits Plan	5,364,035	0	0	5,364,035
6. Title XVIII - Medicare	372,932,702	0	0	372,932,702
7. Title XIX - Medicaid	0	0	0	0
8. Other health	0	0	0	0
9. Health subtotal (Lines 1 through 8)	580,257,549	0	661,976	579,595,573
10. Life	0	0	0	0
11. Property/casualty	0	0	0	0
12. Totals (Lines 9 to 11)	580,257,549	0	661,976	579,595,573

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Payments during the year:										
1.1 Direct	536,774,025	176,474,110	.0	5,645	10,836	7,015,620	353,267,814	.0	.0	.0
1.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.3 Reinsurance ceded	8,894,210	8,894,210	.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net	527,879,814	167,579,900	.0	5,645	10,836	7,015,620	353,267,814	.0	.0	.0
2. Paid medical incentive pools and bonuses	13,033	.0	.0	.0	.0	.0	13,033	.0	.0	.0
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	56,787,572	19,384,311	.0	.0	.0	844,020	36,559,240	.0	.0	.0
3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded	761,097	761,097	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net	56,026,475	18,623,214	.0	.0	.0	844,020	36,559,240	.0	.0	.0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct	188,000	188,000	.0	.0	.0	.0	.0	.0	.0	.0
4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.4 Net	188,000	188,000	.0	.0	.0	.0	.0	.0	.0	.0
5. Accrued medical incentive pools and bonuses, current year .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Net healthcare receivables (a)	8,926,948	569,973	.0	.0	.0	78,154	8,278,821	.0	.0	.0
7. Amounts recoverable from reinsurers December 31, current year	5,195,858	5,195,858	.0	.0	.0	.0	.0	.0	.0	.0
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct	46,326,906	20,920,138	.0	5,645	10,836	342,371	25,047,916	.0	.0	.0
8.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.3 Reinsurance ceded	2,233,901	2,233,901	.0	.0	.0	.0	.0	.0	.0	.0
8.4 Net	44,093,005	18,686,237	.0	5,645	10,836	342,371	25,047,916	.0	.0	.0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct	92,000	92,000	.0	.0	.0	.0	.0	.0	.0	.0
9.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net	92,000	92,000	.0	.0	.0	.0	.0	.0	.0	.0
10. Accrued medical incentive pools and bonuses, prior year	0	0	0	0	0	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	8,282,701	8,282,701	0	0	0	0	0	0	0	0
12. Incurred Benefits:										
12.1 Direct	538,403,742	174,464,310	.0	.0	.0	7,439,115	356,500,317	.0	.0	.0
12.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12.3 Reinsurance ceded	4,334,563	4,334,563	0	0	0	0	0	0	0	0
12.4 Net	534,069,179	170,129,747	0	0	0	7,439,115	356,500,317	0	0	0
13. Incurred medical incentive pools and bonuses	13,033	0	0	0	0	0	13,033	0	0	0

(a) Excludes \$0 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct	17,492,913	5,872,183	.0	.0	.0	63,305	11,557,425	.0	.0	.0
1.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net	17,492,913	5,872,183	.0	.0	.0	63,305	11,557,425	.0	.0	.0
2. Incurred but Unreported:										
2.1 Direct	36,900,305	13,331,305	.0	.0	.0	780,715	22,788,284	.0	.0	.0
2.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3 Reinsurance ceded	761,097	761,097	.0	.0	.0	.0	.0	.0	.0	.0
2.4 Net	36,139,208	12,570,208	.0	.0	.0	780,715	22,788,284	.0	.0	.0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct	2,394,354	180,823	.0	.0	.0	.0	2,213,531	.0	.0	.0
3.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net	2,394,354	180,823	.0	.0	.0	.0	2,213,531	.0	.0	.0
4. TOTALS:										
4.1 Direct	56,787,572	19,384,311	.0	.0	.0	844,020	36,559,240	.0	.0	.0
4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	761,097	761,097	.0	.0	.0	.0	.0	.0	.0	.0
4.4 Net	56,026,475	18,623,214	0	0	0	844,020	36,559,240	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5	6
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year	Claims Incurred In Prior Years (Columns 1 + 3)	Estimated Claim Reserve and Claim Liability December 31 of Prior Year
1. Comprehensive (hospital and medical)	17,585,386	153,081,357	538,995	18,272,219	18,124,380	18,778,237
2. Medicare Supplement	0	0	0	0	0	0
3. Dental Only	5,645	0	0	0	5,645	5,645
4. Vision Only	10,836	0	0	0	10,836	10,836
5. Federal Employees Health Benefits Plan	661,418	6,354,202	32,913	811,108	694,331	342,371
6. Title XVIII - Medicare	22,082,262	331,185,552	293,363	36,265,877	22,375,624	25,047,916
7. Title XIX - Medicaid	0	0	0	0	0	0
8. Other health	0	0	0	0	0	0
9. Health subtotal (Lines 1 to 8)	40,345,547	490,621,111	865,270	55,349,205	41,210,816	44,185,005
10. Healthcare receivables (a)	7,172	11,921,623	0	0	7,172	3,001,846
11. Other non-health	0	0	0	0	0	0
12. Medical incentive pools and bonus amounts	0	13,033	0	0	0	0
13. Totals (Lines 9 - 10 + 11 + 12)	40,338,375	478,712,521	865,270	55,349,205	41,203,644	41,183,159

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	13,734	13,281	12,700	294,255	294,250
2.	2011	124,576	136,160	136,162	136,046	136,029
3.	2012	XXX	128,236	141,345	141,102	141,126
4.	2013	XXX	XXX	126,980	140,918	141,434
5.	2014	XXX	XXX	XXX	159,553	176,621
6.	2015	XXX	XXX	XXX	XXX	153,081

Section B - Incurred Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	14,112	13,282	12,700	294,255	294,250
2.	2011	138,683	136,331	136,162	136,046	136,029
3.	2012	XXX	141,885	141,565	141,111	141,126
4.	2013	XXX	XXX	140,510	141,134	141,441
5.	2014	XXX	XXX	XXX	178,107	177,152
6.	2015	XXX	XXX	XXX	XXX	171,353

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Comprehensive (Hospital & Medical)

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2011	166,686	136,029	1,294	1.0	137,323	82.4	0	0	137,323	82.4
2. 2012	176,624	141,126	1,342	1.0	142,468	80.7	0	0	142,468	80.7
3. 2013	185,886	141,434	1,345	1.0	142,779	76.8	8	0	142,787	76.8
4. 2014	222,452	176,621	1,680	1.0	178,301	80.2	531	5	178,837	80.4
5. 2015	201,299	153,081	1,456	1.0	154,537	76.8	18,272	161	172,970	85.9

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Dental Only

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	0	0	0	0	0
2.	2011	70	72	72	72	72
3.	2012	XXX	143	148	148	148
4.	2013	XXX	XXX	154	163	162
5.	2014	XXX	XXX	XXX	143	150
6.	2015	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Dental Only

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	0	0	0	0	0
2.	2011	73	72	72	72	72
3.	2012	XXX	149	148	148	148
4.	2013	XXX	XXX	169	163	162
5.	2014	XXX	XXX	XXX	149	150
6.	2015	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Dental Only

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2011	79	72	1	1.4	73	92.4	0	0	73	92.4
2. 2012	151	148	1	0.7	149	98.7	0	0	149	98.7
3. 2013	324	162	2	1.2	164	50.6	0	0	164	50.6
4. 2014	323	151	1	0.7	152	47.1	0	0	152	47.1
5. 2015	0	0	0	0.0	0	0.0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Vision Only

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	0	0	0	0	0
2.	2011	8	8	8	8	8
3.	2012	XXX	24	24	24	24
4.	2013	XXX	XXX	71	71	71
5.	2014	XXX	XXX	XXX	114	125
6.	2015	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Vision Only

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	0	0	0	0	0
2.	2011	8	8	8	8	8
3.	2012	XXX	24	24	24	24
4.	2013	XXX	XXX	71	71	71
5.	2014	XXX	XXX	XXX	125	125
6.	2015	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Vision Only

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2011	12	8	0	0.0	8	66.7	0	0	8	66.7
2. 2012	46	24	0	0.0	24	52.2	0	0	24	52.2
3. 2013	93	71	1	1.4	72	77.4	0	0	72	77.4
4. 2014	181	125	1	0.8	126	69.6	0	0	126	69.6
5. 2015	0	0	0	0.0	0	0.0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	2	2	2	2	3
2.	2011	0	(1)	(1)	(1)	(1)
3.	2012	XXX	(33)	(33)	(33)	(33)
4.	2013	XXX	XXX	1,828	2,085	2,085
5.	2014	XXX	XXX	XXX	3,640	4,301
6.	2015	XXX	XXX	XXX	XXX	6,354

Section B - Incurred Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	3	2	2	2	3
2.	2011	0	(1)	(1)	(1)	(1)
3.	2012	XXX	(33)	(33)	(33)	(33)
4.	2013	XXX	XXX	1,953	2,106	2,085
5.	2014	XXX	XXX	XXX	3,961	4,334
6.	2015	XXX	XXX	XXX	XXX	7,165

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Federal Employees Health Benefits Plan Premium

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2011	0	(1)	0	0.0	(1)	0.0	0	0	(1)	0.0
2. 2012	0	(33)	0	0.0	(33)	0.0	0	0	(33)	0.0
3. 2013	2,026	2,085	20	1.0	2,105	103.9	0	0	2,105	103.9
4. 2014	4,055	4,301	41	1.0	4,342	107.1	33	0	4,375	107.9
5. 2015	5,364	6,354	60	0.9	6,414	119.6	811	0	7,225	134.7

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	3,595	3,601	3,601	3,602	3,601
2.	2011	47,739	53,818	53,544	53,507	53,510
3.	2012	XXX	90,575	101,081	100,815	100,818
4.	2013	XXX	XXX	146,929	163,973	163,894
5.	2014	XXX	XXX	XXX	224,028	246,184
6.	2015	XXX	XXX	XXX	XXX	331,186

Section B - Incurred Health Claims - Title XVIII

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	3,644	3,601	3,601	3,602	3,601
2.	2011	54,432	53,923	53,546	53,507	53,510
3.	2012	XXX	102,204	101,207	100,818	100,818
4.	2013	XXX	XXX	164,681	164,183	163,906
5.	2014	XXX	XXX	XXX	248,863	246,465
6.	2015	XXX	XXX	XXX	XXX	367,452

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XVIII

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2011	57,492	53,510	509	1.0	54,019	94.0	0	0	54,019	94.0
2. 2012	107,760	100,818	959	1.0	101,777	94.4	0	0	101,777	94.4
3. 2013	178,757	163,894	1,559	1.0	165,453	92.6	12	0	165,465	92.6
4. 2014	269,899	246,181	2,341	1.0	248,522	92.1	281	2	248,805	92.2
5. 2015	372,933	331,186	3,150	1.0	334,336	89.7	36,266	263	370,865	99.4

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	17,331	16,884	16,303	297,859	297,854
2.	2011	172,393	190,057	189,785	189,632	189,618
3.	2012	XXX	218,945	242,565	242,056	242,083
4.	2013	XXX	XXX	275,962	307,210	307,646
5.	2014	XXX	XXX	XXX	387,478	427,381
6.	2015	XXX	XXX	XXX	XXX	490,621

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2011	2 2012	3 2013	4 2014	5 2015
1.	Prior	17,759	16,885	16,303	297,859	297,854
2.	2011	193,196	190,333	189,787	189,632	189,618
3.	2012	XXX	244,229	242,911	242,068	242,083
4.	2013	XXX	XXX	307,384	307,657	307,665
5.	2014	XXX	XXX	XXX	431,205	428,226
6.	2015	XXX	XXX	XXX	XXX	545,970

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2011	224,269	189,618	1,804	1.0	191,422	85.4	0	0	191,422	85.4
2. 2012	284,581	242,083	2,302	1.0	244,385	85.9	0	0	244,385	85.9
3. 2013	367,086	307,646	2,927	1.0	310,573	84.6	20	0	310,593	84.6
4. 2014	496,910	427,379	4,064	1.0	431,443	86.8	845	7	432,295	87.0
5. 2015	579,596	490,621	4,666	1.0	495,287	85.5	55,349	424	551,060	95.1

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	2	3	4	5	6	7	8	9
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a)	25,012,000	9,704,000	0	0	0	0	15,308,000	0	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0) for investment income	236,140	33,559	0	0	0	0	202,581	0	0
5. Aggregate write-ins for other policy reserves	4,120,299	4,013,095	0	0	0	0	107,204	0	0
6. Totals (gross)	29,368,439	13,750,654	0	0	0	0	15,617,785	0	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	29,368,439	13,750,654	0	0	0	0	15,617,785	0	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	188,000	188,000	0	0	0	0	0	0	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0
12. Totals (gross)	188,000	188,000	0	0	0	0	0	0	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	188,000	188,000	0	0	0	0	0	0	0
DETAILS OF WRITE-INS									
0501. Premium Risk Adjustment Payable	4,120,299	4,013,095	0	0	0	0	107,204	0	0
0502.									
0503.									
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	4,120,299	4,013,095	0	0	0	0	107,204	0	0
1101.									
1102.									
1103.									
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0

(a) Includes \$25,012,000 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT

	Claim Adjustment Expenses		3	4	5
	1	2			
	Cost Containment Expenses	Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
1. Rent (\$0 for occupancy of own building)	240,630	75,691	664,565	517	981,403
2. Salary, wages and other benefits	7,814,629	2,378,539	20,332,563	15,385	30,541,116
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	16,000,856	325	16,001,181
4. Legal fees and expenses	91,544	28,414	359,254	192	479,404
5. Certifications and accreditation fees	424	286	2,508	2	3,220
6. Auditing, actuarial and other consulting services	88,408	27,806	243,993	190	360,397
7. Traveling expenses	203,672	67,469	521,194	399	792,734
8. Marketing and advertising	575,091	177,779	1,534,127	1,193	2,288,190
9. Postage, express and telephone	804,207	244,580	1,870,575	1,435	2,920,797
10. Printing and office supplies	372,405	92,581	637,631	487	1,103,104
11. Occupancy, depreciation and amortization	77,715	24,437	214,474	167	316,793
12. Equipment	131,873	44,632	399,211	310	576,026
13. Cost or depreciation of EDP equipment and software	648,166	192,103	1,656,477	1,290	2,498,036
14. Outsourced services including EDP, claims, and other services	7,514,533	702,291	4,400,291	4,233	12,621,348
15. Boards, bureaus and association fees	15,732	5,126	42,098	32	62,988
16. Insurance, except on real estate	61,358	19,796	165,284	128	246,566
17. Collection and bank service charges	169,120	53,175	578,900	363	801,558
18. Group service and administration fees	528,633	350,399	346,931	5	1,225,968
19. Reimbursements by uninsured plans	0	0	0	0	0
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	176,423	55,539	485,917	378	718,257
22. Real estate taxes	0	0	0	0	0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	(439,497)	0	(439,497)
23.2 State premium taxes	0	0	1,501,609	0	1,501,609
23.3 Regulatory authority licenses and fees	0	0	380,558	265	380,823
23.4 Payroll taxes	0	0	1,222,221	929	1,223,150
23.5 Other (excluding federal income and real estate taxes)	0	0	13,339,020	45	13,339,065
24. Investment expenses not included elsewhere	26,809	8,431	74,024	44	109,308
25. Aggregate write-ins for expenses	161,578	50,806	472,019	294	684,697
26. Total expenses incurred (Lines 1 to 25)	19,702,950	4,599,880	67,006,803	28,608	(a) .....91,338,241
27. Less expenses unpaid December 31, current year ..	0	431,133	6,247,445	0	6,678,578
28. Add expenses unpaid December 31, prior year	1,048,400	514,772	4,257,528	0	5,820,700
29. Amounts receivable relating to uninsured plans, prior year	0	0	5,186,270	0	5,186,270
30. Amounts receivable relating to uninsured plans, current year	0	0	7,842,803	0	7,842,803
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	20,751,350	4,683,519	67,673,419	28,608	93,136,896
DETAILS OF WRITE-INS					
2501. Miscellaneous Administrative Expenses	161,578	50,806	472,019	294	684,697
2502.					
2503.					
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	161,578	50,806	472,019	294	684,697

(a) Includes management fees of \$40,294,940 to affiliates and \$0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds	(a) .....19,823	.....36,249
1.1	Bonds exempt from U.S. tax	(a) .....0	.....0
1.2	Other bonds (unaffiliated)	(a) .....2,758,830	.....2,831,603
1.3	Bonds of affiliates	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....0
2.11	Preferred stocks of affiliates	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans	(c) .....0	.....0
4.	Real estate	(d) .....0	.....0
5	Contract Loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments	(e) .....(4,055)	.....10,233
7	Derivative instruments	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....(24)	.....(24)
10.	Total gross investment income	2,774,574	2,878,061
11.	Investment expenses		(g) .....27,369
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....1,239
13.	Interest expense		(h) .....0
14.	Depreciation on real estate and other invested assets		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....28,608
17.	Net investment income (Line 10 minus Line 16)		2,849,453
DETAILS OF WRITE-INS			
0901.	Miscellaneous Investment Expenses	(24)	(24)
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(24)	(24)
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$15,630 accrual of discount less \$741,883 amortization of premium and less \$227,250 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e) Includes \$4,157 accrual of discount less \$14,990 amortization of premium and less \$6,758 paid for accrued interest on purchases.
- (f) Includes \$0 accrual of discount less \$0 amortization of premium.
- (g) Includes \$.0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$0 interest on surplus notes and \$0 interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	979,466	0	979,466	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	5,008	0	5,008	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	984,474	0	984,474	0	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	258,558	290,866	32,308
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	11,374,750	0	(11,374,750)
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	9,327,045	0	(9,327,045)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	2,751	2,751
21. Furniture and equipment, including health care delivery assets	2,373,906	3,188,474	814,568
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	6,756,879	67,540	(6,689,339)
25. Aggregate write-ins for other than invested assets	2,135,870	2,499,108	363,238
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	32,227,008	6,048,739	(26,178,269)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	32,227,008	6,048,739	(26,178,269)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Commissions	1,244,913	1,516,518	271,605
2502. Prepaid Expenses	551,873	580,045	28,172
2503. Deposits	339,084	402,545	63,461
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,135,870	2,499,108	363,238

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	46,357	53,736	53,785	53,853	54,025	644,177
2. Provider Service Organizations	0	0	0	0	0	0
3. Preferred Provider Organizations	0	0	0	0	0	0
4. Point of Service	42,896	40,725	40,120	40,127	42,542	488,257
5. Indemnity Only	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business.....	1,631	0	0	0	0	0
7. Total	90,884	94,461	93,905	93,980	96,567	1,132,434
DETAILS OF WRITE-INS						
0601. Dental	584	0	0	0	0	0
0602. Vision	1,047	0	0	0	0	0
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	1,631	0	0	0	0	0

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. No deviations from the Codification currently exist.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	2015	2014
Net Loss			
1. Humana Health Plan of Ohio, Inc. Ohio basis	OH	\$ (27,256,111)	\$ (25,532,774)
2. State Prescribed Practices that increase/(decrease) NAIC SAP	OH	-	-
3. State Permitted Practices that increase/(decrease) NAIC SAP	OH	-	-
4. NAIC SAP	OH	\$ <u>(27,256,111)</u>	\$ <u>(25,532,774)</u>
Surplus			
5. Humana Health Plan of Ohio, Inc. Ohio basis	OH	\$ 77,269,766	\$ 63,529,217
6. State Prescribed Practices that increase/(decrease) NAIC SAP	OH	-	-
7. State Permitted Practices that increase/(decrease) NAIC SAP	OH	-	-
8. NAIC SAP	OH	\$ <u>77,269,766</u>	\$ <u>63,529,217</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. These estimates are based on knowledge of current events and anticipated future events, and accordingly, actual results could differ from those estimates.

C. Accounting Policy

Premiums are reported as earned in the period in which members are entitled to receive services, and are net of retroactive membership adjustments. Retroactive membership adjustments result from enrollment changes not yet processed, or not yet reported by an employer group or the government. Premiums received prior to such period are recorded as advance premiums.

Benefits incurred and loss adjustment expenses include claim payments, capitation payments, pharmacy costs net of rebates, allocations of certain centralized expenses, legal and administrative costs to settle claims, and various other costs incurred to provide health insurance coverage to members, as well as estimates of future payments to hospitals and others for medical care provided prior to the date of the statements of admitted assets, liabilities and surplus. Capitation payments represent monthly contractual fees disbursed to participating primary care physicians, and other providers who are responsible for providing medical care to members. Pharmacy costs represent payments for members' prescription drug benefits, net of rebates from drug manufacturers.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments include investments mainly in U.S. Government obligations with a maturity of twelve months or less from the date of purchase. Short-term investments are recorded at amortized cost. The carrying value of short-term investments approximates fair value due to the short-term maturities of the investments.
- (2-4) Investments are valued and classified in accordance with methods prescribed by the NAIC. Bonds with an NAIC rating of 1 or 2 are carried at amortized cost, with all other bonds being recorded at the lower of amortized cost or fair value; redeemable preferred stocks are carried at amortized cost; and non-redeemable preferred stocks are carried at fair value. Common stocks are carried at fair value.

The Company regularly evaluates investment securities for impairment. For all securities other than loan-backed and structured securities, the Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment's fair value has been below carrying value, the near term prospects for recovery to carrying value, and the Company's intent and ability to hold the investment until maturity or market recovery is realized. If and when a determination is made that a decline in fair value below the cost basis is other-than-temporary, the related investment is written down to its estimated fair value through earnings.

Amortization of bond premium or discount is computed using the scientific interest method.

Income from investments is recorded on an accrual basis. For the purpose of determining realized gains and losses, the cost of securities sold is based upon specific identification. Investment income due and accrued over 90 days past due is nonadmitted.

- (5) Not Applicable.

NOTES TO THE FINANCIAL STATEMENTS

- (6) For loan backed and structured securities where the securities fair value is less than the amortized cost, the Company considers several factors to determine if the security's impairment is other-than-temporary. If the Company has the intent to sell the security or if the Company does not have the intent and ability to retain the security until recovery of its fair value, the related investment is written down to its estimated fair value through earnings. If, however, the Company has the intent and ability to retain the security until recovery of its fair value, the Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment's fair value has been below carrying value and the near term prospects for recovery to carrying value. If the determination is made, based on these factors, that the Company does expect to recover the entire amortized cost of the security, then an other-than-temporary impairment has not occurred. If, however, the determination is made that the Company does not expect to recover the entire amortized cost of the security based on the factors noted above, the Company recognizes a realized loss in earnings for the non-interest related decline. No loss is recognized for the interest impairment.

(7) Not Applicable.

(8) Not Applicable.

(9) Not Applicable.

- (10-11) The estimates of future medical benefit payments are developed using actuarial methods and assumptions based upon claim payment patterns, medical cost inflation, historical development such as claim inventory levels and claim receipt patterns, and other relevant factors. Corresponding administrative costs to process outstanding claims are estimated and accrued. Estimates of future payments relating to services incurred in the current and prior periods are continually reviewed by management and adjusted as necessary.

The Company assesses the profitability of its contracts for providing health insurance coverage to its members when current operating results or forecasts indicate probable future losses. The Company records a premium deficiency liability in current operations to the extent that the sum of expected future medical costs, claim adjustment expenses and maintenance costs exceed related future premiums. On policies governed by the recently issued guidance in INT 15-01, the anticipated impact of future Risk Corridor Receivables has been recorded as a direct charge to surplus consistent with the required non-admission of these assets in future periods. Investment income is not contemplated in the calculation of the premium deficiency liability.

Management believes the Company's benefits payable and loss adjustment expense are adequate to cover future claims and loss adjustment expense payments required, however, such estimates are based on knowledge of current events and anticipated future events and, therefore, the actual liability could differ from the amounts provided.

- (12) The Company has not modified its capitalization policy from the prior period.

Equipment is stated at cost less accumulated depreciation. Depreciation expense is computed using the straight-line method over estimated useful lives generally ranging from three to five years. Improvements to leased facilities are depreciated over the shorter of the remaining lease term or the anticipated life of the improvement.

The Company recognizes an asset or liability for the deferred tax consequences of temporary differences between the tax bases of assets or liabilities and their reported amounts in the financial statements. The temporary differences will result in taxable or deductible amounts in future years when the reported amounts of the assets or liabilities are recovered or settled.

- (13) The Company estimates anticipated Pharmacy Rebate Receivables using the analysis of historical recovery patterns.

(14) Not Applicable.

(15) Not Applicable.

2. Accounting Changes and Corrections of Errors

Not Applicable.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Merger

Not Applicable.

C. Assumption Reinsurance

Not Applicable.

D. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

NOTES TO THE FINANCIAL STATEMENTS

5. Investments

A. Mortgage Loans, Including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

(1) Not Applicable.

(2) Not Applicable.

(3) Not Applicable.

(4) The Company does not have any investments in an other-than-temporary impairment position at December 31, 2015.

Gross unrealized losses and related fair value of temporarily impaired securities that have been in a continuous unrealized loss position were as follows at December 31, 2015:

(a) The aggregate amount of unrealized losses:		
1. Less than Twelve Months	\$	(698,015)
2. Twelve Months or Longer	\$	(440,994)
(b) The aggregate related fair value of securities with unrealized losses:		
1. Less than Twelve Months	\$	38,758,935
2. Twelve Months or Longer	\$	5,981,587

The unrealized losses at December 31, 2015 were primarily due to increases in market interest rates and tighter liquidity conditions in the current markets than when the securities were purchased. All issuers of securities trading at an unrealized loss remain current on all contractual payments and the Company believes it is probable that all amounts due according to the contractual terms of the debt securities are collectible. After taking into account these and other factors, including the severity of the decline and the Company's ability and intent to hold these securities until recovery or maturity, the Company determined the unrealized losses on these investment securities were temporary and, as such, no impairment was required.

(5) Not Applicable.

E. Repurchase Agreements and/or Securities Lending Transactions

(1) The Company has no repurchase agreements or securities lending transactions.

(2) The Company has not pledged any of its assets as collateral.

(3-7) Not Applicable.

F. Real Estate

Not Applicable.

G. Low-Income Housing Tax Credits (LIHTC)

Not Applicable.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase/ (Decrease)	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	-%	-%
b. Collateral held under security lending agreements	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-
h. Letter stock or securities restricted to sale – excluding FHLB capital stock	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-
j. On deposit with states	751,881	760,414	(8,533)	751,881	0.36%	0.43%
k. On deposit with other regulatory bodies	-	-	-	-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-
o. Total Restricted Assets	\$ 751,881	\$ 760,414	\$ (8,533)	\$ 751,881	0.36%	0.43%

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not Applicable.

(3) Detail of Other Restricted Assets Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not Applicable.

I. Working Capital Finance Investments

Not Applicable.

J. Offsetting and Netting of Assets and Liabilities

Not Applicable.

K. Structured Notes

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10.0 percent of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from surplus on the following basis:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

- B. The total amount excluded was \$0.

8. Derivative Instruments

Not Applicable.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

9. Income Taxes

A. Deferred Tax Assets/(Liabilities)

(1) The components of the net admitted deferred tax asset/(liability) by tax character were as follows:

	December 31, 2015		
	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 19,405,261	\$ 114,481	\$ 19,519,742
b. Statutory valuation allowance adjustments	-	(114,481)	(114,481)
c. Adjusted gross deferred tax assets	19,405,261	-	19,405,261
d. Deferred tax assets nonadmitted	(9,327,045)	-	(9,327,045)
e. Net admitted deferred tax assets	10,078,216	-	10,078,216
f. Deferred tax liabilities	(10,062)	-	(10,062)
g. Net admitted deferred tax asset/(liability)	\$ 10,068,154	\$ -	\$ 10,068,154

	December 31, 2014		
	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 9,733,427	\$ 115,141	\$ 9,848,568
b. Statutory valuation allowance adjustments	(7,672,699)	(115,141)	(7,787,840)
c. Adjusted gross deferred tax assets	2,060,728	-	2,060,728
d. Deferred tax assets nonadmitted	-	-	-
e. Net admitted deferred tax assets	2,060,728	-	2,060,728
f. Deferred tax liabilities	(7,458)	-	(7,458)
g. Net admitted deferred tax asset/(liability)	\$ 2,053,270	\$ -	\$ 2,053,270

	Change		
	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 9,671,834	\$ (660)	\$ 9,671,174
b. Statutory valuation allowance adjustments	7,672,699	660	7,673,359
c. Adjusted gross deferred tax assets	17,344,533	-	17,344,533
d. Deferred tax assets nonadmitted	(9,327,045)	-	(9,327,045)
e. Net admitted deferred tax assets	8,017,488	-	8,017,488
f. Deferred tax liabilities	(2,604)	-	(2,604)
g. Net admitted deferred tax asset/(liability)	\$ 8,014,884	\$ -	\$ 8,014,884

(2) The amount of admitted adjusted gross deferred tax assets under SSAP No. 101 were as follows:

	December 31, 2015		
	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
b. Adjusted gross deferred tax assets expected to be realized after application of the threshold limitation	10,068,154	-	10,068,154
1. Adjusted gross deferred tax assets expected to be realized following the Balance Sheet date	XXX	XXX	14,363,679
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	10,068,154
c. Adjusted gross deferred tax assets offset by gross deferred tax liabilities	10,062	-	10,062
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total	\$ 10,078,216	\$ -	\$ 10,078,216

	December 31, 2014		
	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 2,053,270	\$ -	\$ 2,053,270
b. Adjusted gross deferred tax assets expected to be realized after application of the threshold limitation	-	-	-
1. Adjusted gross deferred tax assets expected to be realized following the Balance Sheet date	XXX	XXX	-
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	9,190,138
c. Adjusted gross deferred tax assets offset by gross deferred tax liabilities	7,458	-	7,458
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total	\$ 2,060,728	\$ -	\$ 2,060,728

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

	Ordinary	Change Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ (2,053,270)	\$ -	\$ (2,053,270)
b. Adjusted gross deferred tax assets expected to be realized after application of the threshold limitation	10,068,154	-	10,068,154
1. Adjusted gross deferred tax assets expected to be realized following the Balance Sheet date	XXX	XXX	14,363,679
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	878,016
c. Adjusted gross deferred tax assets offset by gross deferred tax liabilities	2,604	-	2,604
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total	\$ 8,017,488	\$ -	\$ 8,017,488

(3) The ratio percentage used to determine recovery period and threshold limitation amount was as follows:

	December 31, 2015	December 31, 2014
a. Ratio percentage used to determine recovery period and threshold limitation amount	348%	368%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 b.2 above	67,121,028	61,473,180

(4) The impact of tax planning strategies on adjusted gross DTAs and net admitted DTAs was as follows:

	December 31, 2015	
	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage		
1. Adjusted gross DTAs amount from note 9A1(c)	\$ 19,405,261	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$ 10,078,216	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%
	December 31, 2014	
	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage		
1. Adjusted gross DTAs amount from note 9A1(c)	\$ 2,060,728	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$ 2,060,728	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%
	Change	
	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage		
1. Adjusted gross DTAs amount from note 9A1(c)	\$ 17,344,533	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$ 8,017,488	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%
b. Does the Company's tax planning strategies include the use of reinsurance? Yes [] No [X]		

B. There are no temporary differences for which a DTL has not been established.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

C. Current and deferred income taxes

(1) Current income taxes incurred consist of the following major components:

	December 31, 2015	December 31, 2014	Change
a. Federal	\$ (6,889,112)	\$ (265,875)	\$ (6,623,237)
b. Foreign	-	-	-
c. Subtotal	(6,889,112)	(265,875)	(6,623,237)
d. Federal income tax on net capital gains	344,566	79,976	264,590
e. Utilization of capital loss carryforwards	-	-	-
f. Other	(3,264)	1,023	(4,287)
g. Federal and foreign income taxes incurred	\$ (6,547,810)	\$ (184,876)	\$ (6,362,934)

(2-3) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

DTAs resulting from Book/Tax Differences in:

	December 31, 2015	December 31, 2014	Change
a. Ordinary			
1. Discounting of unpaid losses	\$ 10,878,053	\$ 7,329,716	\$ 3,548,337
2. Unearned premium reserve	478,101	323,298	154,803
3. Policyholder reserves	-	-	-
4. Investments and other	-	-	-
5. Deferred acquisition costs	27,721	32,194	(4,473)
6. Policyholder dividends accrual	-	-	-
7. Fixed assets	1,038,455	1,273,294	(234,839)
8. Compensation and benefit accruals	-	-	-
9. Pension accruals	-	-	-
10. Receivables – nonadmitted	-	-	-
11. Net operating loss carry-forward	-	-	-
12. Tax credit carry-forward	-	-	-
13. Other	-	-	-
14. Bad debts	2,366,006	74,868	2,291,138
15. Accrued litigation	-	-	-
16. Risk corridor	838	629	209
17. CMS risk corridor –ACA	3,981,163	-	3,981,163
18. Medicare risk adjustment data	-	-	-
19. Miscellaneous reserves	118,679	140,891	(22,212)
20. Accrued lease	306,716	363,904	(57,188)
21. Section 197 intangible	-	-	-
22. Reinsurance fee	209,529	194,633	14,896
99. Subtotal	19,405,261	9,733,427	9,671,834
b. Statutory valuation allowance adjustment	-	(7,672,699)	7,672,699
c. Nonadmitted	(9,327,045)	-	(9,327,045)
d. Admitted Ordinary DTAs	10,078,216	2,060,728	8,017,488
e. Capital			
1. Investments	114,481	115,141	(660)
2. Net capital loss carry-forward	-	-	-
3. Real estate	-	-	-
4. Other	-	-	-
99. Subtotal	114,481	115,141	(660)
f. Statutory valuation allowance adjustment	(114,481)	(115,141)	660
g. Nonadmitted	-	-	-
h. Admitted capital DTAs	-	-	-
i. Admitted DTAs	\$ 10,078,216	2,060,728	8,017,488

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

DTLs resulting from Book/Tax Differences in:

	December 31, 2015	December 31, 2014	Change
a. Ordinary			
1. Investments	\$ -	\$ -	\$ -
2. Fixed assets	-	-	-
3. Deferred and uncollected premium	-	-	-
4. Policyholder reserves/salvage & subrogation	-	-	-
5. Other	-	-	-
6. Premium acquisition reserve	(10,062)	(7,458)	(2,604)
99. Subtotal	(10,062)	(7,458)	(2,604)
b. Capital			
1. Investments	-	-	-
2. Real estate	-	-	-
3. Other	-	-	-
99. Subtotal	-	-	-
c. DTLs	<u>\$ (10,062)</u>	<u>\$ (7,458)</u>	<u>\$ (2,604)</u>
(4) Net deferred tax asset/(liability)	<u>\$ 10,068,154</u>	<u>\$ 2,053,270</u>	<u>\$ 8,014,884</u>

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference as of December 31, 2015 are as follows:

	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ (33,803,922)	\$ (11,831,373)	35.00%
Tax-exempt interest	(532,049)	(186,217)	0.55%
Dividends received deduction	-	-	0.00%
Proration	79,807	27,933	(0.08%)
Meals & entertainment, lobbying expenses, etc.	16,824	5,888	(0.02%)
Statutory valuation allowance adjustment	(21,923,881)	(7,673,358)	22.70%
ACA fee	9,925,048	3,473,767	(10.28%)
Change to nonadmits & deferred tax true-up	(22,020,108)	(7,707,038)	22.80%
Other, including prior year true-up	1,884	659	0.00%
Total	<u>\$ (68,256,397)</u>	<u>\$ (23,889,739)</u>	<u>70.67%</u>
Federal income taxes incurred [expense/(benefit)]		\$ (6,892,376)	20.39%
Tax on capital gains/(losses)		344,566	(1.02%)
Change in net deferred income tax [charge/(benefit)]		(17,341,929)	51.30%
Total statutory income taxes		<u>\$ (23,889,739)</u>	<u>70.67%</u>

E. Operating loss and tax credit carry-forwards and protective tax deposits

(1) At December 31, 2015, the Company had no net operating loss carry-forwards.

At December 31, 2015, the Company had no capital loss carry-forwards.

At December 31, 2015, the Company had no AMT credit carry-forwards.

(2) The following table demonstrates the income tax expense for 2013, 2014 and 2015 that is available for the recoupment in the event of future net losses:

	Ordinary	Capital	Total
2013	\$ -	\$ -	\$ -
2014	-	-	-
2015	-	-	-
Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

(3) There are no deposits admitted under IRC § 6603.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

F. The Company is included in a consolidated federal income tax return with its parent Company, Humana Inc. The Company has a written agreement, approved by the Company’s Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to be paid for any future net losses it may incur. The Company has no contingent income tax liabilities. The Company has not adjusted gross deferred tax assets due to changes in judgment about the realizability of the related deferred tax asset. The Company has no deposits under Section 6603 of the Internal Revenue Code.

HUMANA INC. AND SUBSIDIARIES INCLUDED IN 2015 CONSOLIDATED FEDERAL INCOME TAX RETURN

CALENDAR YEAR ENDED DECEMBER 31, 2015
AFFILIATIONS SCHEDULE

CORPORATE NAME AND EMPLOYER IDENTIFICATION NUMBER
THE ADDRESS OF EACH COMPANY IS: P. O. BOX 740026, LOUISVILLE, KY 40201

CORP. NO.	CORPORATION NAME	EMPLOYER IDENTIFICATION NUMBER
1	HUMANA INC.	61-0647538
2	154TH STREET MEDICAL PLAZA, INC.	65-0851053
3	516-526 WEST MAIN STREET CONDOMINIUM COUNCIL OF CO-OWNERS, INC.	20-5309363
4	54TH STREET MEDICAL PLAZA, INC.	65-0293220
5	ALAMO CITY MEDICAL GROUP, PLLC	74-2698089
6	AMBULATORY CARE SOLUTIONS OF ARKANSAS, LLC	27-0200477
7	AMBULATORY CARE SOLUTIONS OF OHIO, LLC	26-4179617
8	AMBULATORY CARE SOLUTIONS, LLC	37-1485812
9	AMERICAN CURRENT CARE OF ARIZONA, P.A.	20-8602074
10	AMERICAN CURRENT CARE OF ARKANSAS, P.A.	26-3224187
11	AMERICAN CURRENT CARE OF CALIFORNIA, A MEDICAL CORPORATION	26-0656668
12	AMERICAN CURRENT CARE OF DELAWARE, P.A.	26-2043667
13	AMERICAN CURRENT CARE OF HAWAII, PROF. CORP.	26-2089664
14	AMERICAN CURRENT CARE OF ILLINOIS, PC	46-2548275
15	AMERICAN CURRENT CARE OF KANSAS, PA	47-2063023
16	AMERICAN CURRENT CARE OF MASSACHUSETTS, P.C.	26-2104617
17	AMERICAN CURRENT CARE OF MICHIGAN, P.C.	20-5997415
18	AMERICAN CURRENT CARE OF MISSOURI, P.C.	27-1160021
19	AMERICAN CURRENT CARE OF NEBRASKA, P.C.	26-1809492
20	AMERICAN CURRENT CARE OF NEW JERSEY PA	26-1961910
21	AMERICAN CURRENT CARE OF NORTH CAROLINA, P.C.	26-2018322
22	AMERICAN CURRENT CARE OF OHIO, P.A., CO.	26-3239475
23	AMERICAN CURRENT CARE, P.A.	20-5805198
24	AMERICAN ELDERCARE, INC.	65-0380198
25	ARCADIAN CHOICE, INC.	27-3387971
26	ARCADIAN HEALTH PLAN, INC.	20-1001348
27	ARCADIAN MANAGEMENT SERVICES, INC.	86-0836599
28	CAC MEDICAL CENTER HOLDINGS, INC.	30-0117876
29	CAC-FLORIDA MEDICAL CENTERS, LLC	26-0010657
30	CARENETWORK, INC.	39-1514846
31	CAREPLUS HEALTH PLANS, INC.	59-2598550
32	CARITEN HEALTH PLAN INC.	62-1579044
33	CHA HMO, INC.	61-1279717
34	CHA SERVICE COMPANY, INC.	61-1279716
35	COMPBENEFITS COMPANY	59-2531815
36	COMPBENEFITS CORPORATION	04-3185995
37	COMPBENEFITS DENTAL, INC.	36-3686002
38	COMPBENEFITS DIRECT, INC.	58-2228851
39	COMPBENEFITS INSURANCE COMPANY	74-2552026
40	COMPLEX CLINICAL MANAGEMENT, INC.	45-3713941
41	COMPREHENSIVE HEALTH INSIGHTS, INC.	42-1575099
42	CONCENTRA HEALTH CARE, P.A.	27-4757941
43	CONCENTRA HEALTH SERVICES, INC.	75-2510547
44	CONCENTRA INC.	26-4823524
45	CONCENTRA INTEGRATED SERVICES, INC.	04-2658593
46	CONCENTRA OPERATING CORPORATION	04-3363415
47	CONCENTRA PRIMARY CARE OF NEW JERSEY, PA	45-2897046

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

48	CONCENTRA PRIMARY CARE OF OHIO, P.A., CO.	45-4091303
49	CONCENTRA PRIMARY CARE, P.A.	32-0346082
50	CONCENTRA SOLUTIONS, INC.	75-2678146
51	CONCENTRA WORKSITE OF ARIZONA, P.A.	27-1743694
52	CONTINUCARE CORPORATION	59-2716023
53	CONTINUCARE MANAGED CARE, INC.	65-0796178
54	CONTINUCARE MEDICAL MANAGEMENT, INC.	65-0791417
55	CONTINUCARE MSO, INC.	65-0780986
56	CORPHEALTH PROVIDER LINK, INC.	20-8236655
57	DATALINK SOLUTIONS, INC.	47-4706668
58	DEFENSEWEB TECHNOLOGIES, INC.	33-0916248
59	DENTAL CARE PLUS MANAGEMENT, CORP.	36-3512545
60	DENTICARE, INC.	76-0039628
61	EMPHEYSYS INSURANCE COMPANY	31-0935772
62	EMPHEYSYS, INC.	61-1237697
63	HARRIS, ROTHENBERG INTERNATIONAL, INC.	27-1649291
64	HARTE PLACEMENTS, INC.	11-2795529
65	HEALTH VALUE MANAGEMENT, INC.	61-1223418
66	HRI HUMANA OF CALIFORNIA, INC.	46-4912173
67	HUMANA ACTIVE OUTLOOK, INC.	20-4835394
68	HUMANA AT HOME (DALLAS), INC. (fka Reachout Homecare, Inc.)	75-2739333
69	HUMANA AT HOME (HOUSTON), INC. (fka Inteli Home Healthcare, Inc.)	76-0537878
70	HUMANA AT HOME (MA), INC.	04-3580066
71	HUMANA AT HOME (TLC), INC. (f.k.a. TLC Plus of Texas, Inc.)	75-2600512
72	HUMANA AT HOME 1, INC.	65-0274594
73	HUMANA AT HOME, INC.	13-4036798
74	HUMANA BEHAVIORAL HEALTH, INC. (f.k.a. Corphealth, Inc.)	75-2043865
75	HUMANA BENEFIT PLAN OF ILLINOIS, INC.	37-1326199
76	HUMANA DENTAL COMPANY	59-1843760
77	HUMANA DENTAL CONCERN, LTD.	36-3654697
78	HUMANA EMPLOYERS HEALTH PLAN OF GEORGIA, INC.	58-2209549
79	HUMANA GOVERNMENT BUSINESS, INC.	61-1241225
80	HUMANA HEALTH BENEFIT PLAN OF LOUISIANA, INC.	72-1279235
81	HUMANA HEALTH COMPANY OF NEW YORK, INC.	26-2800286
82	HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	61-1041514
83	HUMANA HEALTH PLAN OF CALIFORNIA, INC.	26-3473328
84	HUMANA HEALTH PLAN OF OHIO, INC.	31-1154200
85	HUMANA HEALTH PLAN OF TEXAS, INC.	61-0994632
86	HUMANA HEALTH PLAN, INC.	61-1013183
87	HUMANA HOME ADVANTAGE (TX), P.A.	81-0789608
88	HUMANA INNOVATION ENTERPRISES, INC.	61-1343791
89	HUMANA INSURANCE COMPANY	39-1263473
90	HUMANA INSURANCE COMPANY OF KENTUCKY	61-1311685
91	HUMANA INSURANCE COMPANY OF NEW YORK	20-2888723
92	HUMANA MARKETPOINT, INC.	61-1343508
93	HUMANA MEDICAL PLAN OF MICHIGAN, INC.	27-3991410
94	HUMANA MEDICAL PLAN OF PENNSYLVANIA, INC.	27-4460531
95	HUMANA MEDICAL PLAN OF UTAH, INC.	20-8411422
96	HUMANA MEDICAL PLAN, INC.	61-1103898
97	HUMANA PHARMACY SOLUTIONS, INC.	45-2254346
98	HUMANA PHARMACY, INC.	61-1316926
99	HUMANA REGIONAL HEALTH PLAN, INC.	20-2036444
100	HUMANA VETERANS HEALTHCARE SERVICES, INC. HUMANA WISCONSIN HEALTH ORGANIZATION INSURANCE	20-8418853
101	CORPORATION	39-1525003
102	HUMANADENTAL INSURANCE COMPANY	39-0714280
103	HUMANADENTAL, INC.	61-1364005
104	HUMCO, INC.	61-1239538
105	HUM-e-FL, INC.	61-1383567
106	HUM-HOLDINGS INTERNATIONAL, INC.	26-3583438
107	KANAWHA INSURANCE COMPANY	57-0380426
108	KMG AMERICA CORPORATION	20-1377270
109	MANAGED CARE INDEMNITY, INC.	61-1232669
110	METCARE OF FLORIDA, INC.	65-0879131
111	METROPOLITAN HEALTH NETWORKS, INC.	65-0635748
112	NATIONAL HEALTHCARE RESOURCES, INC.	11-3273542
113	OCCSPECIALISTS CORP., A MEDICAL CORPORATION	94-3418907
114	OCCUPATIONAL HEALTH CENTERS OF ARKANSAS, P.A.	75-2688160

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

115	OCCUPATIONAL HEALTH CENTERS OF CALIFORNIA, A MEDICAL CORPORATION	77-0469725
116	OCCUPATIONAL HEALTH CENTERS OF DELAWARE, P.A.	51-0376661
117	OCCUPATIONAL HEALTH CENTERS OF GEORGIA, P.C.	58-2285009
118	OCCUPATIONAL HEALTH CENTERS OF ILLINOIS, PC	46-2554525
119	OCCUPATIONAL HEALTH CENTERS OF KANSAS, PA	47-2063864
120	OCCUPATIONAL HEALTH CENTERS OF LOUISIANA, A PROFESSIONAL CORPORATION	74-2891603
121	OCCUPATIONAL HEALTH CENTERS OF MICHIGAN, P.C.	38-2857561
122	OCCUPATIONAL HEALTH CENTERS OF NEBRASKA, P.C.	47-0827928
123	OCCUPATIONAL HEALTH CENTERS OF NEW JERSEY, P.A.	22-3473542
124	OCCUPATIONAL HEALTH CENTERS OF NEW YORK, P.A.	20-3187863
125	OCCUPATIONAL HEALTH CENTERS OF NORTH CAROLINA, P.C.	26-2484838
126	OCCUPATIONAL HEALTH CENTERS OF OHIO, P.A., CO.	26-3239286
127	OCCUPATIONAL HEALTH CENTERS OF THE SOUTHWEST, P.A. (Arizona)	86-0750222
128	OCCUPATIONAL HEALTH CENTERS OF THE SOUTHWEST, P.A. (Texas)	75-2014828
129	OHC OF HAWAII, INC.	74-2731442
130	OMP INSURANCE COMPANY, LTD.	98-0445802
131	ONSITE OCCMED, P.A.	20-0513177
132	PARTNERS IN INTEGRATED CARE, INC.	47-2905609
133	PARTNERS IN PRIMARY CARE OF ARIZONA, P.A.	45-3637057
134	PARTNERS IN PRIMARY CARE OF ILLINOIS, P.A.	45-4041098
135	PARTNERS IN PRIMARY CARE, P.A.	47-1161014
136	PHP COMPANIES, INC.	62-1552091
137	PREFERRED HEALTH PARTNERSHIP, INC.	62-1250945
138	PRESERVATION ON MAIN, INC.	20-1724127
139	PRIMARY CARE HOLDINGS, INC.	46-1225873
140	ROHC, LLC	75-2844854
141	SENIORBRIDGE (NC), INC.	56-2593719
142	SENIORBRIDGE CARE MANAGEMENT, INC.	80-0581269
143	SENIORBRIDGE FAMILY COMPANIES (AZ), INC.	46-0702349
144	SENIORBRIDGE FAMILY COMPANIES (CA), INC.	45-3039782
145	SENIORBRIDGE FAMILY COMPANIES (CT), INC.	27-0452360
146	SENIORBRIDGE FAMILY COMPANIES (FL), INC.	65-1096853
147	SENIORBRIDGE FAMILY COMPANIES (IL), INC.	02-0660212
148	SENIORBRIDGE FAMILY COMPANIES (MD), INC.	81-0557727
149	SENIORBRIDGE FAMILY COMPANIES (MO), INC.	46-0677759
150	SENIORBRIDGE FAMILY COMPANIES (NJ), INC.	36-4484449
151	SENIORBRIDGE FAMILY COMPANIES (NY), INC.	36-4484443
152	SENIORBRIDGE FAMILY COMPANIES (OH), INC.	20-0260501
153	SENIORBRIDGE FAMILY COMPANIES (PA), INC.	38-3643832
154	SENIORBRIDGE FAMILY COMPANIES (TX), INC.	01-0766084
155	SENIORBRIDGE FAMILY COMPANIES (VA), INC.	46-0691871
156	SEREDOR CORPORATION	27-0338595
157	ST MARY'S MEDICAL PARK PHARMACY, INC.	86-0597187
158	SYMPHONY HEALTH PARTNERS, INC.	45-5032192
159	SYMPHONY HEALTH PARTNERS-MIDWEST, LLC	32-0375132
160	TEXAS DENTAL PLANS, INC.	74-2352809
161	TEXAS MEDGROUP, P.A.	75-2891678
162	THE DENTAL CONCERN, INC.	52-1157181
163	THERAPY CENTERS OF SOUTH CAROLINA, P.A.	20-2883662
164	THERAPY CENTERS OF THE SOUTHWEST I, P.A.	20-3033507
165	TRANSCEND COMMUNITY PHYSICIAN NETWORK (AR), P.A. (f.k.a. Arkansas Community Physician Network, P.A.)	47-2770181
166	TRANSCEND COMMUNITY PHYSICIAN NETWORK (KS), P.A. (f.k.a. Kansas City Community Physician Network, P.A.)	47-2111323
167	TRANSCEND COMMUNITY PHYSICIAN NETWORK, P.C. (f.k.a. Alabama Community Physician Network, P.C.)	47-2750105
168	TRANSCEND INSIGHTS, INC. (f.k.a. Certify Data Systems, Inc.)	80-0072760
169	U.S. MEDGROUP OF ARKANSAS, P.A.	26-4101338
170	U.S. MEDGROUP OF DELAWARE, P.A.	22-3867212
171	U.S. MEDGROUP OF ILLINOIS, PC	46-2689388
172	U.S. MEDGROUP OF KANSAS, PA	47-2063567
173	U.S. MEDGROUP OF MASSACHUSETTS, P.C.	20-3760561
174	U.S. MEDGROUP OF MICHIGAN, P.C.	75-2972185
175	U.S. MEDGROUP OF NEW JERSEY, P.A.	22-3869772
176	U.S. MEDGROUP OF NEW YORK, P.A.	26-3598351
177	U.S. MEDGROUP OF NORTH CAROLINA, P.C.	26-2502158
178	U.S. MEDGROUP OF OHIO, P.A., CO.	26-3239579

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NOTES TO THE FINANCIAL STATEMENTS

179	U.S. MEDGROUP, P.A. (Arizona)	75-2645352
180	U.S. MEDGROUP, P.A. (Texas)	75-2612924
181	VALOR HEALTHCARE, INC.	20-3585174
182	VIRGINIA COMMUNITY PHYSICIAN NETWORK, P.C.	47-3950146

10. Information Concerning Parent, Subsidiaries and Affiliates

A.-F. The Company has several management contracts with Humana Inc. and other related parties whereby the Company is provided with medical and executive management, information systems, claims processing, billing and enrollment, and telemarketing and other services as required by the Company. Management fees charged to operations for the years ended December 31, 2015 and 2014 were \$32,962,847 and \$42,067,637 respectively. As a part of this agreement, Humana Inc. makes cash disbursements on behalf of the Company which includes, but is not limited to, medical related items, general and administrative expenses, commissions and payroll. Humana Inc. is reimbursed by the Company weekly, based upon historical pattern of amounts and timing. Each month, these estimates are adjusted to ultimately settle upon actual disbursements made on behalf of the Company. The Company continues to be primarily liable for any outstanding payments made on behalf of the Company, should Humana Inc. not be able to fulfill its obligations.

No dividends were paid by the Company as of December 31, 2015.

The Company received a \$20,000,000 and \$25,000,000 capital contribution from Humana, Inc. on July 13, 2015 and December 18, 2015.

At December 31, 2015, the Company reported \$2,126,834 due from Humana Inc. Amounts due to or from parent are generally settled within 30 days.

- G. All outstanding shares of the Company are owned by the Parent Company.
- H. Not Applicable.
- I. Not Applicable.
- J. Not Applicable.
- K. Not Applicable.
- L. Not Applicable.
- M. Not Applicable.
- N. Not Applicable.

11. Debt

A. Debt Including Capital Notes

The Company has no debentures outstanding.

The Company has no capital notes outstanding.

The Company does not have any reverse repurchase agreements.

B. Federal Home Loan Bank (FHLB) Agreements

The Company does not have any FHLB agreements.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A.-D. Defined Benefit Plans

Not Applicable.

E. Defined Contribution Plans

Not Applicable.

F. Multiemployer Plans

Not Applicable.

G. Consolidated/Holding Company Plans

The Company employees are eligible to participate in the Humana Retirement and Savings Plan (“the Plan”), a defined contribution plan, sponsored by Humana Inc. The Plan maintains two accounts, the Savings Account and the Retirement Account.

Humana Inc.’s total contributions paid to the Savings and Retirement accounts of the Humana Retirement Savings Plan were \$186,060,971 and \$174,594,222 for the years ended December 31, 2015 and 2014, respectively. As of December 31, 2015 and 2014, the fair market value of the Humana Retirement Savings Plan’s assets was \$3,437,862,654 and \$3,203,247,287, respectively.

NOTES TO THE FINANCIAL STATEMENTS

H. Postemployment Benefits and Compensated Absences

Not Applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not Applicable.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

(1) The Company has \$0 par value common stock with 1,000 shares authorized and 200 shares issued and 200 outstanding. All shares are common stock shares.

(2) The Company has no preferred stock outstanding.

(3-5) Dividends are noncumulative and are paid as determined by the Board of Directors. Dividends are subject to the approval of the Ohio Department of Insurance if such dividend distribution exceeds the lesser of the Company's prior year net operating profits or 10 percent of policyholders surplus funds derived from realized net operating profits.

Within the limitations above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

No dividends were paid by the Company as of December 31, 2015.

(6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

(7) Not Applicable.

(8) Not Applicable.

(9) Changes in balances of special surplus funds from the prior year is due to the estimated health insurance industry fee that will be payable on September 30, 2016.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0.

(11) Not Applicable.

(12) Not Applicable.

(13) Not Applicable.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

Not Applicable.

B. Assessments

Not Applicable.

C. Gain Contingencies

Not Applicable.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

Not Applicable.

E. Joint and Several Liabilities

Not Applicable.

F. All Other Contingencies

During the ordinary course of business, the Company is subject to pending and threatened legal actions. Management of the Company does not believe that any of these actions will have a material adverse effect on the Company's surplus, results of operations or cash flows. However, the likelihood or outcome of current or future legal proceedings cannot be accurately predicted, and they could adversely affect the Company's surplus, results of operations and cash flows.

The Company is not aware of any other material contingent liabilities as of December 31, 2015.

15. Leases

A. Lessee Operating Lease

(1) The Company has entered into operating leases for medical and administrative office space and equipment with lease terms ranging from one to seven years. Operating lease rental payments charged to expenses for the years ended December 31, 2015 and 2014 was \$5,435,815 and \$6,720,606, respectively.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

(2) Noncancelable Lease Terms:

- a) At January 1, 2016, the minimum aggregate rental commitments are as follows:

Year ending December 31,

2016	\$	6,123,537
2017		6,666,789
2018		6,928,760
2019		5,099
2020		562
Thereafter		16,664
Total Minimum Lease Payments	\$	<u>19,741,411</u>

- b) Certain rental commitments have renewal options extending through the year 2021. Some of these renewals are subject to adjustments in future periods.

(3) The Company is not involved in any sales-leaseback transactions.

B. Lessor Leases

Not Applicable.

16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no investment in Financial Instruments with Off-Balance Sheet Risk or Concentrations of Credit Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable.

B. Transfer and Servicing of Financial Assets

Not Applicable.

C. Wash Sales

Not Applicable.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans

Not Applicable.

B. ASC Plans

Not Applicable.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

- (1) The Company records no revenue explicitly attributable to the cost share and reinsurance components of administered Medicare products.
- (2) As of December 31, 2015, the Company has recorded a receivable from CMS of \$7,306,182 related to the cost share and reinsurance components of administered Medicare products and a receivable from HHS of \$536,621 related to the cost share and reinsurance components of administered commercial ACA products. The Company does not have any additional receivables greater than 10% of the Company's accounts receivable from uninsured accident and health plans or \$10,000.
- (3) As no revenue is recorded in connection with the cost share and reinsurance components of the Company's Medicare contracts, the Company has recorded no allowances and reserves for adjustment of recorded revenues and receivables.
- (4) The Company has made no adjustment to revenue resulting from audit of receivables related to revenues recorded in the prior period.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable.

20. Fair Value Measurements

- A. (1) The Company did not have any financial assets carried at fair value at December 31, 2015.

The Company reports transfers between Level 1 and Level 2 of the fair value hierarchy levels at the end of the reporting period. There were no transfers between Level 1 and Level 2 of the fair value hierarchy between December 31, 2014 and December 31, 2015.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Not Applicable.

(3) The Company reports transfers into or out of Level 3 of the fair value hierarchy levels at the end of the reporting period. There were no transfers into or out of Level 3 of the fair value hierarchy levels between December 31, 2014 and December 31, 2015.

(4) Fair value of actively traded debt securities are based on quoted market prices. Fair value of other debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest rates generally using a market valuation approach, or, less frequently, an income valuation approach and are generally classified as Level 2. The Company generally obtains one quoted price for each security from a third party pricing service. These prices are generally derived from recently reported trades for identical or similar securities, including adjustments through the reporting date based upon observable market information. When quoted prices are not available, the third party pricing service may use quoted market prices of comparable securities or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include benchmark yields, reported trades, credit spreads, broker quotes, default rates and prepayment speeds. The Company is responsible for the determination of fair value and as such, the Company performs analysis on the prices received from the third party pricing service to determine whether the prices are reasonable estimates of fair value. The Company's analysis includes a review of monthly price fluctuations as well as a quarterly comparison of the prices received from the pricing service to prices reported by the Company's third party investment advisor. Based on the Company's internal price verification procedures and review of fair value methodology documentation provided by the third party pricing service, there were no material adjustments to the prices obtained from the third party pricing service during the year ended December 31, 2015.

(5) Derivative Fair Values

Not Applicable.

B. Other Fair Value Disclosures

Not Applicable.

C. Fair Values for All Financial Instruments by Levels 1, 2 and 3

Not Applicable.

D. Financial Instruments for which Not Practicable to Estimate Fair Values

Not Applicable.

21. Other Items

A. Unusual or Infrequent Items

Not Applicable.

B. Troubled Debt Restructuring: Debtors

Not Applicable.

C. Other Disclosures

Not Applicable.

D. Business Interruption Insurance Recoveries

Not Applicable.

E. State Transferable and Non-transferable Tax Credits

Not Applicable.

F. Subprime Mortgage Related Risk Exposure

(1) The Company consults with its external investment managers to assess its subprime mortgage related risk exposure. Certain characteristics are utilized to determine if a mortgage-backed security has subprime exposure. The main characteristics reviewed when determining this are the collateral and structure of the security, the loan purpose, loan documentation, occupancy, geographical location, loan size and type. Subprime mortgage borrowers typically have lower credit scores, lower loan balances and higher loan-to-values than other conforming loans. Management's practices include reviewing quantitative and qualitative credit models that analyze loan-level collateral composition, historical underwriter performance trends, the impact of macroeconomic factors, and issuer risks; as well as reviewing the estimation of security cash flows and monthly model calibrations.

(2) Direct exposure through investments in sub-prime mortgage loans.

The Company has no direct exposure through investment to sub-prime mortgage loans.

(3) Direct exposure through other investments:

- a. Residential mortgage backed securities – No substantial exposure noted.
- b. Commercial mortgage backed securities – No substantial exposure noted.
- c. Collateralized debt obligations – No substantial exposure noted.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

- d. Structured securities – No substantial exposure noted.
 - e. Equity investment in SCAs – No substantial exposure noted.
 - f. Other assets – No substantial exposure noted.
 - g. Total – No substantial exposure noted.
- (4) Underwriting exposure to sub-prime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors and Officers liability coverage, or Errors and Omissions liability coverage.

Not Applicable.

Classification of mortgage related securities is primarily based on information from outside data services, including rating agency actions. When considering our exposure, the Company evaluated the percentage of full documentation loans, percent of owner occupied properties, FICO scores, average margin for ARM loans, percent of loans with prepayment penalties, the existence of non-traditional underwriting standards, among other factors.

G. Retained Assets

Not Applicable.

H. Insurance Linked Securities

Not Applicable

22. Events Subsequent

On January 1, 2016, the Company will be subject to an annual fee under section 9010 of the Federal Affordable Care Act (ACA). This annual fee will be allocated to individual health insurers based on the ratio of the amount of the entity’s net premiums written during the preceding calendar year to the amount of health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity’s portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1 of the year the fee is due. As of December 31, 2015, the Company has written health insurance subject to the ACA assessment, expects to conduct health insurance business in 2016, and estimates their portion of the annual health insurance industry fee to be payable on September 30, 2016 to be \$10,559,171. This amount is reflected in special surplus. This assessment is expected to impact risk based capital (RBC) by 13.67%. Reporting the ACA assessment as of December 31, 2015 would not have triggered an RBC action level. The Company expects to offset the impact of the health insurance industry fee on its results of operations in 2016 through pretax income improvement; however, there can be no assurance that it will be able to do so.

Prior to the filing of the Statutory Statement, the Company settled a note receivable from its parent for a capital contribution of \$10,000,000 on February 23, 2016. In accordance with SSAP No. 72, *Surplus and Quasi-Reorganization*, this transaction has been treated as a Type I subsequent event and has been recorded as an admitted asset. The Ohio Department of Insurance approved this transaction prior to the payment of this capital contribution.

The Company is not aware of any events or transactions occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition. Subsequent events have been considered through February 24, 2015 for the Statutory Statement issued on February 24, 2015.

		Current Year	Prior Year
A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act (YES/NO)?	Yes	
B.	ACA fee assessment payable for the upcoming year	\$ 10,559,171	\$ 9,635,453
C.	ACA fee assessment paid	\$ 9,925,048	\$ 6,169,334
D.	Premiums written subject to ACA 9010 assessment	\$ 584,683,132	\$ 492,948,797
E.	Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 14)	\$ 77,269,766	\$ 63,529,217
F.	Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 14 minus 22B above)	\$ 66,710,595	\$ 53,893,764
G.	Authorized Control Level after surplus adjustment (Five-Year Historical Line 15)	\$ 19,299,885	\$ 16,691,171
H.	Would reporting the ACA assessment as of December 31, 2015, have triggered an RBC action level (YES/NO)	No	

NOTES TO THE FINANCIAL STATEMENTS

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10.0 percent or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10.0 percent or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

B. Uncollectible Reinsurance

Not Applicable.

C. Commutation of Ceded Reinsurance

Not Applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

- A. The Company estimates accrued retrospective premium adjustments for its Medicare business through a mathematical approach using an algorithm based upon settlement procedures defined by contracts with CMS.

The Company estimates accrued retrospective premium adjustments for its Commercial business based on experience to date, knowledge of the marketplace, and the terms of the risk corridors program with HHS.

- B. The Company records accrued retrospective premium as an adjustment to earned premiums.

- C. The amount of net premiums written by the Company at December 31, 2015 that are subject to retrospective rating features was \$585,667,628, or 99.1% of the total net premiums written. No other net premiums written by the Company are subject to retrospective rating features.

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NOTES TO THE FINANCIAL STATEMENTS

D. Medical loss ratio rebates required pursuant to the Public Health Service Act

	Individual	Small Group Employer	Large Group Employer	Other Categories with rebates	Total
Prior Reporting Year:					
Medical loss ratio rebates incurred	\$ -	\$ 347,854	\$ (95,022)	\$ -	\$ 252,832
Medical loss ratio rebates paid	-	306,945	-	-	306,945
Medical loss rebates unpaid	-	76,257	-	-	76,257
Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	-
Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 76,257
Current Reporting Year-to-date:					
Medical loss ratio rebates incurred	\$ -	\$ 840,817	\$ -	\$ -	\$ 840,817
Medical loss ratio rebates paid	-	883,515	-	-	883,515
Medical loss rebates unpaid	-	33,559	-	-	33,559
Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	-
Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 33,559

E. Risk Sharing Provisions of the Affordable Care Act

- (1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO) Yes (X) No ()
- (2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities, and Revenue for the Current Year
- a. Permanent ACA Risk Adjustment Program
- Assets
1. Premium adjustments receivable due to ACA Risk Adjustment \$ 48,060
- Liabilities
2. Risk adjustment user fees payable for ACA Risk Adjustment \$ 17,919
3. Premium adjustments payable due to ACA Risk Adjustment \$ 4,013,095
- Operations (Revenue & Expenses)
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment \$ (5,615,871)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid) \$ 18,926
- b. Transitional ACA Reinsurance Program
- Assets
1. Amounts recoverable for claims paid due to ACA Reinsurance \$ 5,195,858
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability) \$ 761,097
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 \$ 2,012,144
5. Ceded reinsurance premiums payable due to ACA Reinsurance \$ 313,974
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance \$ -
- Operations (Revenues & Expenses)
7. Ceded reinsurance premiums due to ACA Reinsurance \$ 313,974
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments \$ 4,334,563
9. ACA Reinsurance contributions – not reported as ceded premiums \$ 2,012,144
- c. 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 (Revenues & Expenses)
3. Effect of ACA Risk Corridors on net premium income \$ 1,003,877
4. Effect of ACA Risk Corridors on change in reserves for rate credits \$ 6,237,581

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NOTES TO THE FINANCIAL STATEMENTS

(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 December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			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)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program										
1. Premium adjustments receivable	-	618,027		(618,027)		666,087		A.	48,060	
2. Premium adjustments (payables)	(4,110,395)		(6,379,257)		2,268,862		(2,268,862)	B.		-
3. Subtotal ACA Permanent Risk Adjustment Program	- (4,110,395)	618,027	(6,379,257)	(618,027)	2,268,862	666,087	(2,268,862)		48,060	-
b. Transitional ACA Reinsurance Program										
1. Amounts recoverable for claims paid	8,282,701	8,894,210		(611,509)		611,509		C.	-	
2. Amounts recoverable for claims unpaid (contra liability)	2,233,901	-		2,233,901		(2,233,901)		D.	-	
3. Amounts receivable relating to uninsured plans	-	-		-		-			-	
4. Liabilities for contributions payable due to ACA Reinsurance- not reported as ceded premium	(556,095)		(556,095)		-		-			-
5. Ceded reinsurance premiums payable	-		-		-		-			-
6. Liability for amounts held under uninsured plans	-		-		-		-			-
7. Subtotal ACA Transitional Reinsurance Program	10,516,602 (556,095)	8,894,210	(556,095)	1,622,392	-	(1,622,392)	-		-	-
c. Temporary ACA Risk Corridors Program										
1. Accrued retrospective premium	5,137,169	1,003,877		4,133,292		4,131,230		E.	8,264,522	
2. Reserve for rate credits or policy experience rating refunds	-		-		-		-			-
3. Subtotal ACA Risk Corridors Program	5,137,169	1,003,877	-	4,133,292	-	4,131,230	-		8,264,522	-
d. Total for ACA Risk Sharing Provisions	15,653,771 (4,666,490)	10,516,114	(6,935,352)	5,137,657	2,268,862	3,174,925	(2,268,862)		8,312,582	-

Explanation for adjustments

- A. Adjusted to CMS 2014 Final CRA amounts.
- B. Adjusted to CMS 2014 Final CRA amounts.
- C. Adjusted to CMS 2014 final reinsurance recovery amounts.
- D. Final 2014 Reinsurance recoveries are based on paid claims.
- E. Adjusted to final amounts filed with CMS.

25. Change in Incurred Claims and Claim Adjustment Expenses

Reserves as of December 31, 2014 were \$44,605,204. As of December 31, 2015, \$44,055,712 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$873,500 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$324,007 unfavorable prior-year development since December 31, 2014. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The amounts presented in this footnote exclude any impact related to Pharmacy Rebates and other Healthcare Receivable activity. Impact of such receivables can be seen on Exhibit 3 & 3a as well as Footnote 28. The Company did not experience any material prior year claim development on retrospectively rated policies.

26. Intercompany Pooling Arrangements

Not Applicable.

STATEMENT AS OF December 31, 2015 OF Humana Health Plan of Ohio, Inc.

NOTES TO THE FINANCIAL STATEMENTS

27. Structured Settlements

The Company has no structured settlements.

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

Quarter	Estimate Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More than 181 Days after Billing
12/31/2015	\$ 5,279,891	\$ 5,279,891	\$ -	\$ -	\$ -
9/30/2015	5,980,791	5,980,791	5,885,302	-	-
6/30/2015	5,347,204	5,347,204	5,337,539	-	-
3/31/2015	4,549,880	4,549,880	4,548,438	-	1,173
12/31/2014	2,965,565	2,965,565	2,901,843	58,869	3,284
9/30/2014	2,735,582	2,735,582	2,721,833	-	7,199
6/30/2014	2,869,234	2,869,234	2,822,085	1,081	46,068
3/31/2014	2,195,560	2,195,560	1,996,280	85,223	114,057
12/31/2013	1,654,676	1,654,676	1,542,441	94,316	17,919
9/30/2013	2,002,152	2,002,152	2,000,267	-	1,885
6/30/2013	1,555,535	1,555,535	1,555,498	-	37
3/31/2013	1,511,696	1,511,696	1,439,503	47,864	24,329

B. Risk Sharing Receivables

Calendar Year	Evaluation Period Year Ending	Risk Sharing Receivable as Estimated in the Prior Year	Risk Sharing Receivable as Estimated in the Current Year	Risk Sharing Receivable Billed	Risk Sharing Receivable Not Yet Billed	Actual Risk Sharing Amounts Received in Year Billed	Actual Risk Sharing Amounts Received First Year Subsequent	Actual Risk Sharing Amounts Received Second Year Subsequent	Actual Risk Sharing Amounts Received – All Others
2015	2015	-	6,643,338	-	6,643,338	444,710	-	-	-
	2016	XXX	-	XXX	XXX	XXX	XXX	XXX	XXX
2014	2014	-	-	-	-	-	-	-	-
	2015	XXX	-	XXX	XXX	XXX	XXX	XXX	XXX
2013	2013	-	-	-	-	-	-	-	-
	2014	XXX	-	XXX	XXX	XXX	XXX	XXX	XXX

29. Participating Policies

The Company has no participating policies.

30. Premium Deficiency Reserves

1.

Liability carried for premium deficiency reserves

\$ 25,012,000
2.

Date of the most recent evaluation of this liability

December 31, 2015
3.

Was anticipated investment income utilized in the calculation?

Yes () No (X)

The Company did recognize the time value of money by discounting future losses at an annual interest rate of 0.30%.

31. Anticipated Salvage and Subrogation

Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State Regulating?

Ohio

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2015

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2010

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

04/16/2012

3.4

By what department or departments?
Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [X] No [] N/A []

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control;
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

0.0 %

1	2
Nationality	Type of Entity

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

PricewaterhouseCoopers LLC, 500 West Main Street, Suite 1800, Louisville, Kentucky 40202-4264
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:

N/A
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:

N/A
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain

N/A
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Jonathan Albert Canine, Vice President and Appointed Actuary, 500 West Main Street, Louisville, KY 40202
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$ 0
- 12.2

If, yes provide explanation:
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

Not Applicable.
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- (a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c)

Compliance with applicable governmental laws, rules and regulations;
- (d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e)

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).

Revised based on general policy and regulatory changes
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes ☐ No ☒
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes ☒ No ☐
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes ☒ No ☐
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes ☒ No ☐

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ☐ No ☒
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$0

20.12 To stockholders not officers\$0

20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$0

20.22 To stockholders not officers\$0

20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes ☐ No ☒
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$0

21.22 Borrowed from others\$0

21.23 Leased from others\$0

21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes ☐ No ☒
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$0

22.22 Amount paid as expenses\$0

22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes ☒ No ☐
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$2,126,834

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes ☒ No ☐
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) N/A
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes ☐ No ☐ N/A ☒
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes ☐ No ☐ N/A ☒
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes ☐ No ☐ N/A ☒
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes ☐ No ☐ N/A ☒

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.103	Total payable for securities lending reported on the liability page.	\$	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	0
		25.22 Subject to reverse repurchase agreements	\$	0
		25.23 Subject to dollar repurchase agreements	\$	0
		25.24 Subject to reverse dollar repurchase agreements	\$	0
		25.25 Placed under option agreements	\$	0
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
		25.27 FHLB Capital Stock	\$	0
		25.28 On deposit with states	\$	751,881
		25.29 On deposit with other regulatory bodies	\$	0
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
		25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ☐ No ☒

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ☐ No ☐ N/A ☒
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes ☐ No ☒

27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes ☒ No ☐

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase	4 Metro Tech Center, 16th Floor Mail Code: NY1-C512, Brooklyn, NY 11245, Attn: Barbara J. Walsh

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ☐ No ☒

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
107105.00	Blackrock, Inc.	55 East 52nd Street, New York, NY 10055

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])?
- Yes [] No [X]
- 29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		0

- 29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	121,766,779	120,995,841	(770,938)
30.2 Preferred stocks	0	0	0
30.3 Totals	121,766,779	120,995,841	(770,938)

- 30.4 Describe the sources or methods utilized in determining the fair values:
Fair value of actively traded debt and equity securities are based on quoted market prices.Fair value of inactively traded debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest rates using either a market or income valuation.
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Fair value of actively traded debt and equity securities are based on quoted market prices.Fair value of inactively traded debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest rates using either a market or income valuation.
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
.....

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$0

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

34.1 Amount of payments for legal expenses, if any?\$100,367

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
SQUIRE SANDERS (US)LLP	92,328

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only.

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

579,595,573

496,910,972

2.2

Premium Denominator

579,595,573

496,910,972

2.3

Premium Ratio (2.1/2.2)

1.000

1.000

2.4

Reserve Numerator

85,582,914

64,917,412

2.5

Reserve Denominator

85,582,914

60,991,017

2.6

Reserve Ratio (2.4/2.5)

1.000

1.064

3.1

Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits?

Yes [] No [X]

3.2

If yes, give particulars:

4.1

Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency?

Yes [X] No []

4.2

If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered?

Yes [] No [X]

5.1

Does the reporting entity have stop-loss reinsurance?

Yes [X] No []

5.2

If no, explain:

5.3

Maximum retained risk (see instructions)

5.31

Comprehensive Medical

\$ 3,000,000

5.32

Medical Only

\$ 0

5.33

Medicare Supplement

\$ 0

5.34

Dental & Vision

\$ 0

5.35

Other Limited Benefit Plan

\$ 0

5.36

Other

\$ 0

6.

Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
Provider contracts include hold harmless and continuation of benefits provisions. HMO (Prepaid HCDP in IN) has an indemnity agreement with the parent company.

7.1

Does the reporting entity set up its claim liability for provider services on a service date basis?

Yes [X] No []

7.2

If no, give details

8.

Provide the following information regarding participating providers:

8.1

Number of providers at start of reporting year

143,493

8.2

Number of providers at end of reporting year

112,141

9.1

Does the reporting entity have business subject to premium rate guarantees?

Yes [] No [X]

9.2

If yes, direct premium earned:

9.21

Business with rate guarantees between 15-36 months

\$ 0

9.22

Business with rate guarantees over 36 months

\$ 0

GENERAL INTERROGATORIES

- 10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []
- 10.2 If yes:

10.21 Maximum amount payable bonuses.....\$0

10.22 Amount actually paid for year bonuses.....\$13,033

10.23 Maximum amount payable withholds.....\$0

10.24 Amount actually paid for year withholds.....\$0
- 11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model, Yes [] No [X]

11.13 An Individual Practice Association (IPA), or, . Yes [] No [X]

11.14 A Mixed Model (combination of above)? Yes [] No [X]
- 11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [X] No []
- 11.3 If yes, show the name of the state requiring such minimum capital and surplus. Ohio 3929.011 & 3929.01; 3903.83
- 11.4 If yes, show the amount required.\$57,899,655
- 11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]
- 11.6 If the amount is calculated, show the calculation
See RBC calculation or state regulation.
12. List service areas in which reporting entity is licensed to operate:

1 Name of Service Area
IN – Dearborn, Franklin, Ripley, Ohio, Union
KY – Boone, Campbell, Gallatin, Grant, Kenton, Pendleton
OH – Adams, Brown, Butler, Champaign, Clark, Clermont, Clinton, Darke, Greene, Hamilton, Highland, Miami, Montgomery, Preble, Warren, Allen, Clark, Geauga, Union
.....

- 13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 13.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$0
- 13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 13.4 If yes, please provide the balance of funds administered as of the reporting date.\$0
- 14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []
- 14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written\$0

15.2 Total Incurred Claims\$0

15.3 Number of Covered Lives0

*Ordinary Life Insurance Includes
Term(whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurantee)
Universal Life (with or without secondary gurantee)
Variable Universal Life (with or without secondary gurantee)

FIVE-YEAR HISTORICAL DATA

	1 2015	2 2014	3 2013	4 2012	5 2011
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	176,825,446	140,932,817	90,734,513	77,381,010	78,691,232
2. Total liabilities (Page 3, Line 24)	99,555,680	77,403,600	42,134,664	36,141,823	39,163,279
3. Statutory minimum capital and surplus requirement	57,899,655	33,382,342	24,239,440	19,421,226	15,920,990
4. Total capital and surplus (Page 3, Line 33)	77,269,766	63,529,217	48,599,849	41,239,187	39,527,953
Income Statement (Page 4)					
5. Total revenues (Line 8)	591,013,020	496,965,085	366,974,517	284,663,635	224,169,132
6. Total medical and hospital expenses (Line 18)	534,082,211	429,354,045	302,993,005	239,206,721	191,750,909
7. Claims adjustment expenses (Line 20)	24,302,830	19,450,262	20,721,824	16,041,464	9,339,430
8. Total administrative expenses (Line 21)	67,006,803	60,893,700	39,735,445	33,670,032	32,071,050
9. Net underwriting gain (loss) (Line 24)	(37,637,824)	(28,388,922)	4,668,243	2,275,418	(6,462,257)
10. Net investment gain (loss) (Line 27)	3,489,361	2,787,520	2,764,649	2,491,104	2,327,057
11. Total other income (Lines 28 plus 29)	(24)	(196,224)	36,478	2	142
12. Net income or (loss) (Line 32)	(27,256,111)	(25,532,774)	5,575,809	5,428,786	(1,378,740)
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(27,880,296)	(10,903,987)	5,870,610	1,611,361	(4,577,188)
Risk-Based Capital Analysis					
14. Total adjusted capital	77,269,766	63,529,217	48,599,849	41,239,187	39,527,953
15. Authorized control level risk-based capital	19,299,885	16,691,171	11,913,904	9,756,660	7,960,495
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	96,567	90,884	75,337	62,857	58,003
17. Total members months (Column 6, Line 7)	1,132,434	1,072,064	869,161	762,421	698,134
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	90.4	86.4	82.6	84.0	85.5
20. Cost containment expenses	3.3	3.3	5.0	4.8	3.5
21. Other claims adjustment expenses	0.8	0.6	0.7	0.8	0.7
22. Total underwriting deductions (Line 23)	106.4	105.7	98.7	99.2	102.9
23. Total underwriting gain (loss) (Line 24)	(6.4)	(5.7)	1.3	0.8	(2.9)
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	41,203,644	30,976,820	23,113,897	17,492,229	17,759,939
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)]	41,183,159	29,826,133	25,562,120	21,229,159	18,202,909
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above.	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
If no, please explain:

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories										
States, etc.	1	Direct Business Only								
		2	3	4	5	6	7	8	9	
	Active Status	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Federal Employees Health Benefits Plan Premiums	Life & Annuity Premiums & Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 7	Deposit-Type Contracts	
1. Alabama	AL	N	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0	0
15. Indiana	IN	L	0	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0	0
18. Kentucky	KY	L	0	81,199,048	0	0	0	81,199,048	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0	0
36. Ohio	OH	L	201,960,812	291,733,654	0	5,364,035	0	499,058,501	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Subtotal	XXX	201,960,812	372,932,702	0	5,364,035	0	0	580,257,549	0	0
60. Reporting entity contributions for Employee Benefit Plans	XXX	0	0	0	0	0	0	0	0	0
61. Total (Direct Business)	(a) 3	201,960,812	372,932,702	0	5,364,035	0	0	580,257,549	0	0
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

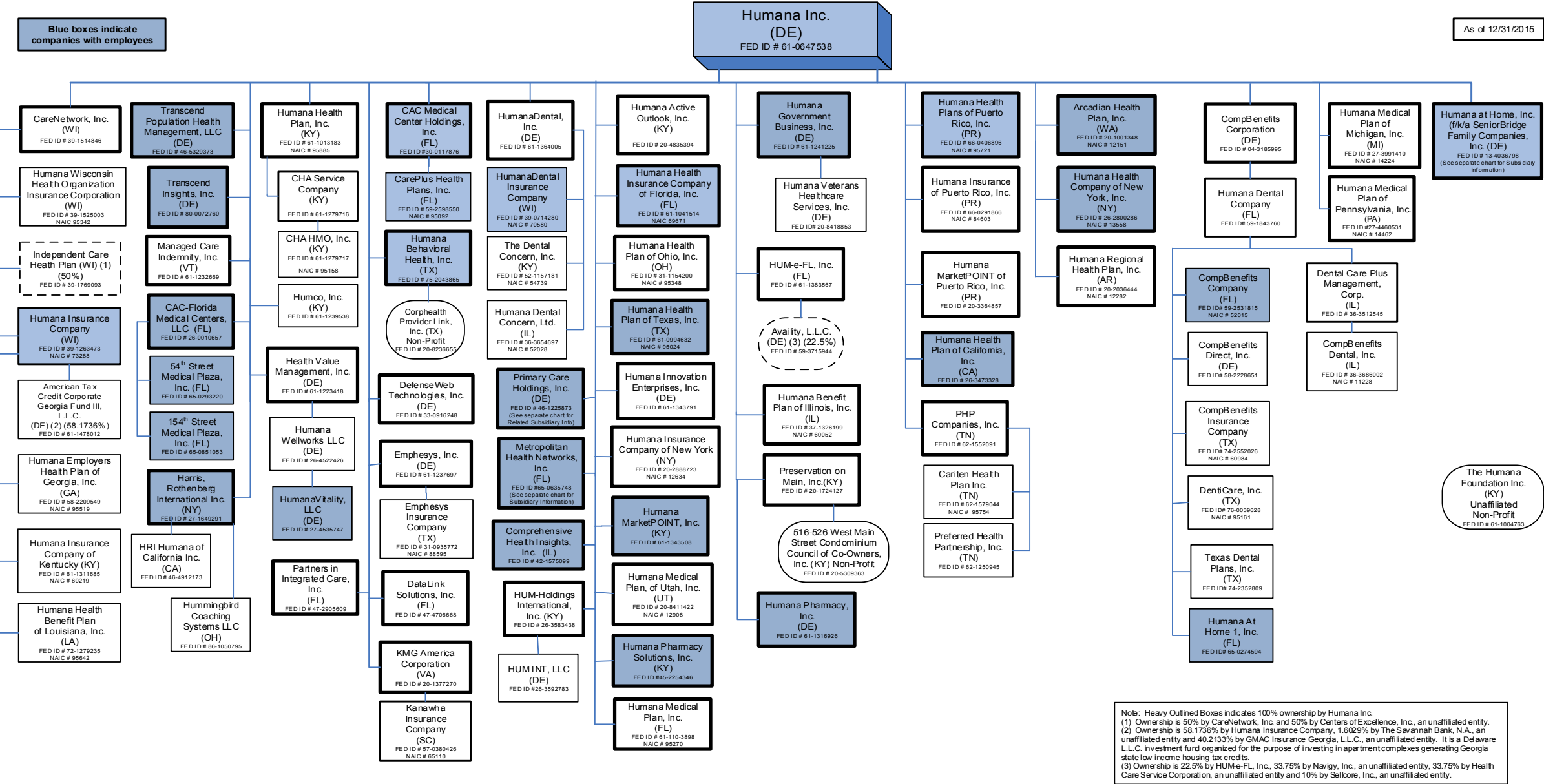
Explanation of basis of allocation by states, premiums by state, etc.

The Company allocates group premiums to the situs of the contract and individual premiums on residence.

(a) Insert the number of L responses except for Canada and Other Alien.

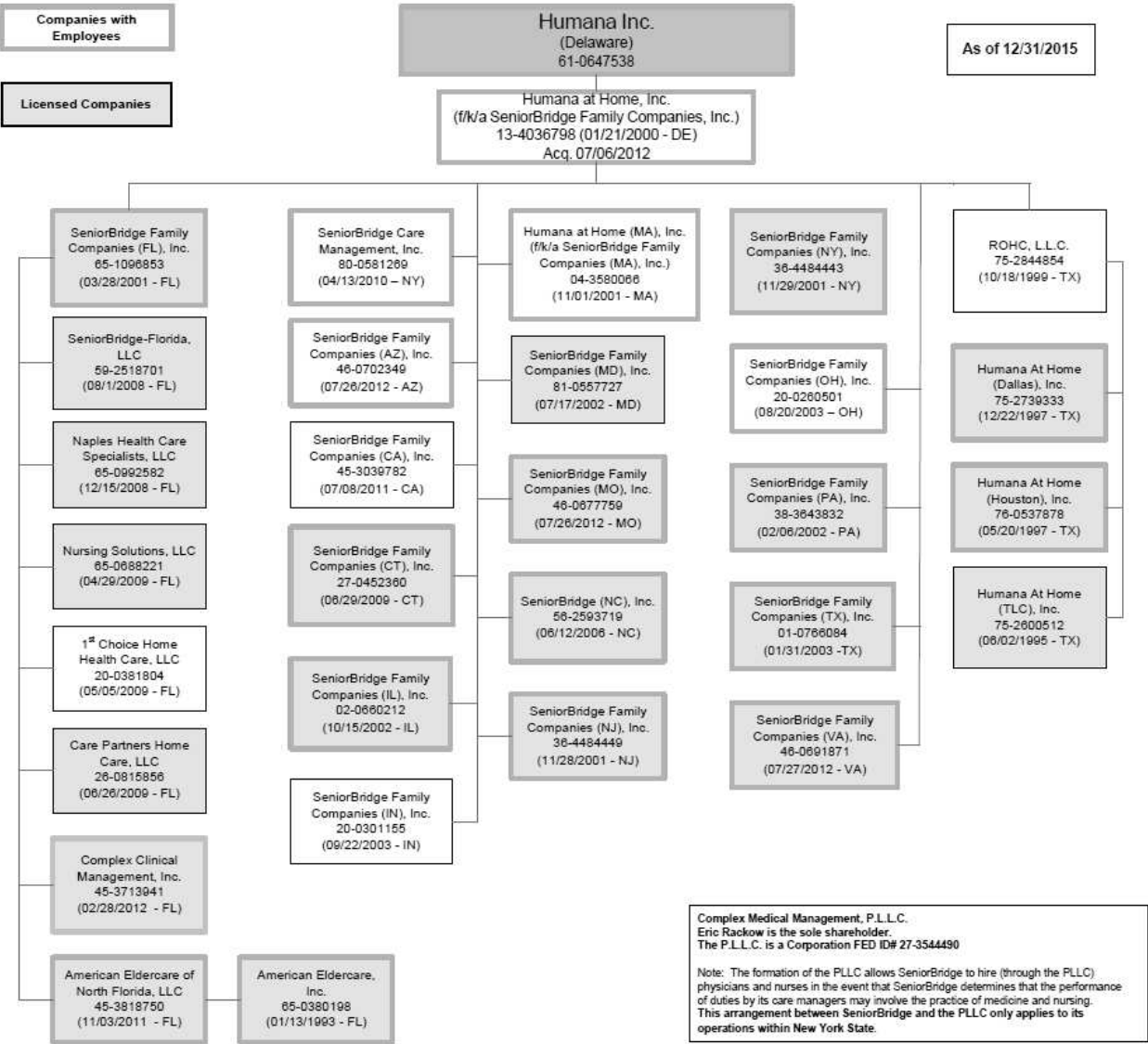
ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

40



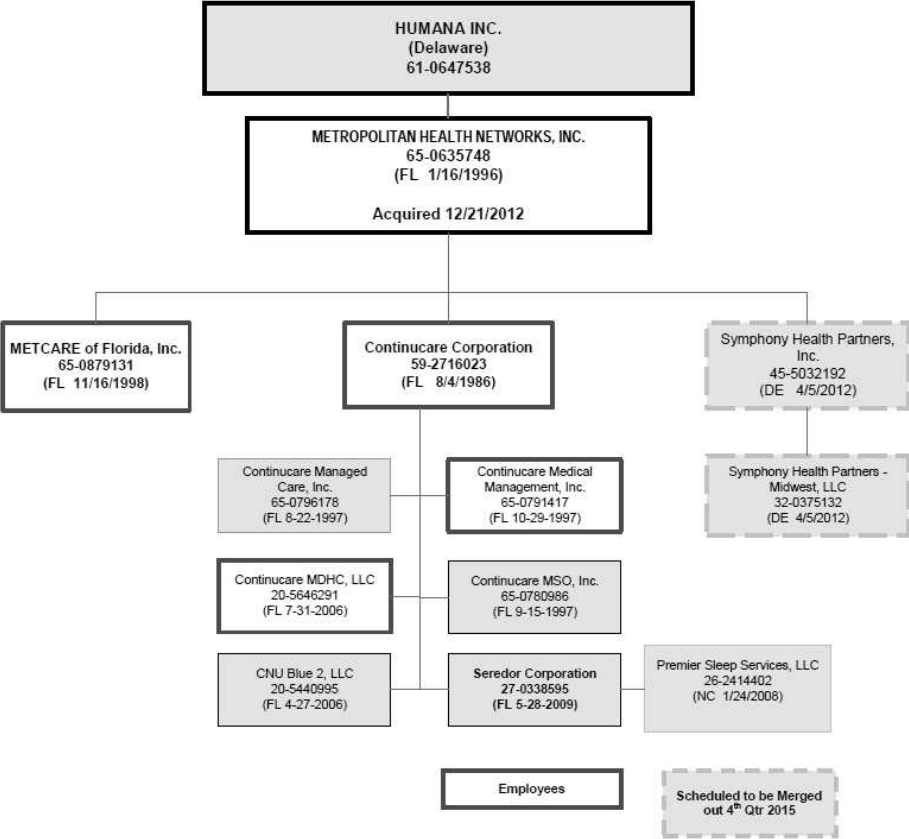
ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

40.1



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

As of 12-31-2015



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Humana Health Plan of Ohio Inc.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Federal Contingency Reserves	55,903	0	55,903	0
2505.	Risk Adjustment Premium Receivables	0	0	0	3,983,457
2597.	Summary of remaining write-ins for Line 25 from overflow page	55,903	0	55,903	3,983,457

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