



# ANNUAL STATEMENT

For the Year Ended December 31, 2016  
of the Condition and Affairs of the

## RiverLink Health

NAIC Group Code.....4807, 4807  
(Current Period) (Prior Period)

NAIC Company Code..... 15499

Employer's ID Number..... 46-4380824

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Licensed as Business Type.....Health Insuring Corporation

Is HMO Federally Qualified? Yes [X] No [ ]

Incorporated/Organized..... December 18, 2013

Commenced Business..... January 1, 2015

Statutory Home Office

33820 Weyerhaeuser Way S..... Federal Way ..... WA ..... US ..... 98001

(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

33820 Weyerhaeuser Way S..... Federal Way ..... WA ..... US ..... 98001

(Street and Number) (City or Town, State, Country and Zip Code)

866-789-7747

(Area Code) (Telephone Number)

Mail Address

PO Box 27510..... Federal Way ..... WA ..... US ..... 98093

(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

33820 Weyerhaeuser Way S..... Federal Way ..... WA ..... US ..... 98001

(Street and Number) (City or Town, State, Country and Zip Code)

253-517-4300

(Area Code) (Telephone Number)

Internet Web Site Address

www.RiverLinkHealth.com

Statutory Statement Contact

Thuy Le

(Name)

thuy.le@qualchoicehealth.com

(E-Mail Address)

253-517-4340

(Area Code) (Telephone Number) (Extension)

253-517-4385

(Fax Number)

### OFFICERS

Name	Title	Name	Title
1. Steven Charles Schramm	President, Chief Financial Officer, & Treasurer	2. William Nathan Young MD #	Chief Medical Officer
3.		4.	

### OTHER

### DIRECTORS OR TRUSTEES

Mark Fred Bjornson	Charles William Hanson	Jennifer Jean Boeff	Michael Edward Stock #
David Allen Sorenson #			

State of..... Washington  
County of..... King

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.

*Steven Charles Schramm*  
(Signature)

Steven Charles Schramm

1. (Printed Name)

President, Chief Financial Officer, & Treasurer

(Title)

*William N. Young, MD*  
(Signature)

William Nathan Young MD

2. (Printed Name)

Chief Medical Officer

(Title)

(Signature)

3. (Printed Name)

(Title)

Subscribed and sworn to before me

This 27th day of FEB 2017

*Kristin LB Lyons*

*KRISTIN LB LYONS*

*EXPIRES: NOV 2017*

a. Is this an original filing?

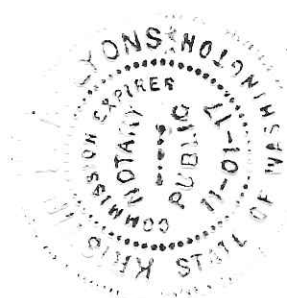
Yes [X] No [ ]

b. If no

1. State the amendment number

2. Date filed

3. Number of pages attached





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(Signature)	(Signature)	(Signature)
Steven Charles Schramm	William Nathan Young MD	
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President, Chief Financial Officer, & Treasurer	Chief Medical Officer	
(Title)	(Title)	(Title)

Subscribed and sworn to before me

a. Is this an original filing? Yes [ X ] No [ ]

This \_\_\_\_\_ day of \_\_\_\_\_ 2017

b. If no 1. State the amendment number \_\_\_\_\_

2. Date filed \_\_\_\_\_

3. Number of pages attached \_\_\_\_\_

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	4,645,848		4,645,848	4,549,884
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(107,912), Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....50,151, Schedule DA).....	(57,761)		(57,761)	60,924
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	0	0	.0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	4,588,087	0	4,588,087	4,610,808
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	16,538		16,538	7,524
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	3,805		3,805	27,472
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	
15.3 Accrued retrospective premiums (\$.....129,011) and contracts subject to redetermination (\$.....35,276).....	164,287		164,287	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	276,960		276,960	119,422
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....	18,410		18,410	165,270
18.1 Current federal and foreign income tax recoverable and interest thereon.....	6,046		6,046	6,049
18.2 Net deferred tax asset.....			.0	
19. Guaranty funds receivable or on deposit.....			.0	
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....			.0	
24. Health care (\$.....280,217) and other amounts receivable.....	341,190	60,973	280,217	76,047
25. Aggregate write-ins for other-than-invested assets.....	0	0	.0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	5,415,322	60,973	5,354,349	5,012,593
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	5,415,322	60,973	5,354,349	5,012,593

DETAILS OF WRITE-INS

1101. ....			.0	
1102. ....			.0	
1103. ....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	.0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	.0	0
2501. ....			.0	
2502. ....			.0	
2503. ....			.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	.0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0	.0	0

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$.....0 reinsurance ceded).....	1,493,535		1,493,535	696,321
2. Accrued medical incentive pool and bonus amounts.....			0	
3. Unpaid claims adjustment expenses.....	1,764		1,764	883
4. Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act.....	1,339,511		1,339,511	522,302
5. Aggregate life policy reserves.....			0	
6. Property/casualty unearned premium reserves.....			0	
7. Aggregate health claim reserves.....			0	
8. Premiums received in advance.....			0	
9. General expenses due or accrued.....			0	2,195
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized capital gains (losses)).....			0	
10.2 Net deferred tax liability.....			0	
11. Ceded reinsurance premiums payable.....			0	
12. Amounts withheld or retained for the account of others.....			0	
13. Remittances and items not allocated.....			0	
14. Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current).....			0	
15. Amounts due to parent, subsidiaries and affiliates.....	684,504		684,504	286,325
16. Derivatives.....			0	
17. Payable for securities.....			0	
18. Payable for securities lending.....			0	
19. Funds held under reinsurance treaties with (\$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers).....			0	
20. Reinsurance in unauthorized and certified (\$.....0) companies.....			0	
21. Net adjustments in assets and liabilities due to foreign exchange rates.....			0	
22. Liability for amounts held under uninsured plans.....			0	
23. Aggregate write-ins for other liabilities (including \$.....0 current).....	0	0	0	0
24. Total liabilities (Lines 1 to 23).....	3,519,315	0	3,519,315	1,508,026
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX		
27. Preferred capital stock.....	XXX	XXX		
28. Gross paid in and contributed surplus.....	XXX	XXX	5,650,000	4,650,000
29. Surplus notes.....	XXX	XXX		
30. Aggregate write-ins for other-than-special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	(3,814,966)	(1,145,433)
32. Less treasury stock at cost:				
32.1 .....0.000 shares common (value included in Line 26 \$.....0).....	XXX	XXX		
32.2 .....0.000 shares preferred (value included in Line 27 \$.....0).....	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	1,835,034	3,504,567
34. Total liabilities, capital and surplus (Lines 24 and 33).....	XXX	XXX	5,354,349	5,012,593

DETAILS OF WRITE-INS

2301. ....			0	
2302. ....			0	
2303. ....			0	
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above).....	0	0	0	0
2501. ....	XXX	XXX		
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 through 2503 plus 2598) (Line 25 above).....	XXX	XXX	0	0
3001. ....	XXX	XXX		
3002. ....	XXX	XXX		
3003. ....	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	XXX	XXX	0	0
3099. Totals (Lines 3001 through 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	15,430	7,649
2. Net premium income (including \$.....0 non-health premium income).....	XXX	9,215,174	4,052,746
3. Change in unearned premium reserves and reserve for rate credits.....	XXX	35,276	
4. Fee-for-service (net of \$.....0 medical expenses).....	XXX		
5. Risk revenue.....	XXX		
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	9,250,450	4,052,746
Hospital and Medical:			
9. Hospital/medical benefits.....		9,177,581	3,702,246
10. Other professional services.....		170,752	95,036
11. Outside referrals.....			
12. Emergency room and out-of-area.....		124,762	18,108
13. Prescription drugs.....		1,182,945	550,400
14. Aggregate write-ins for other hospital and medical.....0		.0	.0
15. Incentive pool, withhold adjustments and bonus amounts.....			
16. Subtotal (Lines 9 to 15).....0		10,656,040	4,365,790
Less:			
17. Net reinsurance recoveries.....		297,631	119,422
18. Total hospital and medical (Lines 16 minus 17).....0		10,358,409	4,246,368
19. Non-health claims (net).....			
20. Claims adjustment expenses, including \$.....123,440 cost containment expenses.....		155,995	131,830
21. General administrative expenses.....		589,955	345,275
22. Increase in reserves for life and accident and health contracts including \$.....0 increase in reserves for life only).....		817,209	522,302
23. Total underwriting deductions (Lines 18 through 22).....0		11,921,568	5,245,775
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	(2,671,118)	(1,193,029)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....		50,189	27,521
26. Net realized capital gains or (losses) less capital gains tax of \$.....0.....		12,372	2,231
27. Net investment gains or (losses) (Lines 25 plus 26).....0		62,561	29,752
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....0) (amount charged off \$.....0)].....			
29. Aggregate write-ins for other income or expenses.....0		.0	.0
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	(2,608,557)	(1,163,277)
31. Federal and foreign income taxes incurred.....	XXX	.3	(5,930)
32. Net income (loss) (Lines 30 minus 31).....	XXX	(2,608,560)	(1,157,347)

DETAILS OF WRITE-INS			
0601. ....	XXX		
0602. ....	XXX		
0603. ....	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page.....	XXX	.0	.0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	XXX	.0	.0
0701. ....	XXX		
0702. ....	XXX		
0703. ....	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page.....	XXX	.0	.0
0799. Totals (Lines 0701 through 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
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....		.0	.0
2901. ....			
2902. ....			
2903. ....			
2998. Summary of remaining write-ins for Line 29 from overflow page.....		.0	.0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....		.0	.0

STATEMENT OF REVENUE AND EXPENSES (Continued)

CAPITAL AND SURPLUS ACCOUNT		1 Current Year	2 Prior Year
33.	Capital and surplus prior reporting period.....	.....3,504,567	.....3,411,914
34.	Net income or (loss) from Line 32.....	.....(2,608,560)	.....(1,157,347)
35.	Change in valuation basis of aggregate policy and claim reserves.....	.....	.....
36.	Change in net unrealized capital gains and (losses) less capital gains tax of \$.....0.....	.....	.....
37.	Change in net unrealized foreign exchange capital gain or (loss).....	.....	.....
38.	Change in net deferred income tax.....	.....	.....
39.	Change in nonadmitted assets.....	.....(60,973)	.....
40.	Change in unauthorized and certified reinsurance.....	.....	.....
41.	Change in treasury stock.....	.....	.....
42.	Change in surplus notes.....	.....	.....
43.	Cumulative effect of changes in accounting principles.....	.....	.....
44.	Capital changes:		
44.1	Paid in.....	.....	.....
44.2	Transferred from surplus (Stock Dividend).....	.....	.....
44.3	Transferred to surplus.....	.....	.....
45.	Surplus adjustments:		
45.1	Paid in.....	.....1,000,000	.....1,250,000
45.2	Transferred to capital (Stock Dividend).....	.....	.....
45.3	Transferred from capital.....	.....	.....
46.	Dividends to stockholders.....	.....	.....
47.	Aggregate write-ins for gains or (losses) in surplus.....	.....0	.....0
48.	Net change in capital and surplus (Lines 34 to 47).....	.....(1,669,533)	.....92,653
49.	Capital and surplus end of reporting period (Line 33 plus 48).....	.....1,835,034	.....3,504,567

DETAILS OF WRITE-INS		
4701.	.....	.....
4702.	.....	.....
4703.	.....	.....
4798.	Summary of remaining write-ins for Line 47 from overflow page.....	.....0
4799.	Totals (Lines 4701 through 4703 plus 4798) (Line 47 above).....	.....0

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	9,211,439	4,025,274
2.	Net investment income.....	52,309	25,890
3.	Miscellaneous income.....		
4.	Total (Lines 1 through 3).....	9,263,748	4,051,164
5.	Benefit and loss related payments.....	9,920,873	3,745,516
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	765,015	639,297
8.	Dividends paid to policyholders.....		
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(0)	6,535
10.	Total (Lines 5 through 9).....	10,685,888	4,391,348
11.	Net cash from operations (Line 4 minus Line 10).....	(1,422,140)	(340,184)
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	4,492,706	1,668,746
12.2	Stocks.....		
12.3	Mortgage loans.....		
12.4	Real estate.....		
12.5	Other invested assets.....		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....	72	
12.7	Miscellaneous proceeds.....		
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	4,492,778	1,668,746
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	4,587,496	2,827,006
13.2	Stocks.....		
13.3	Mortgage loans.....		
13.4	Real estate.....		
13.5	Other invested assets.....		
13.6	Miscellaneous applications.....		
13.7	Total investments acquired (Lines 13.1 to 13.6).....	4,587,496	2,827,006
14.	Net increase (decrease) in contract loans and premium notes.....		
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(94,718)	(1,158,260)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes.....		
16.2	Capital and paid in surplus, less treasury stock.....	1,000,000	1,250,000
16.3	Borrowed funds.....		
16.4	Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5	Dividends to stockholders.....		
16.6	Other cash provided (applied).....	398,172	286,325
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	1,398,172	1,536,325
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).....	(118,685)	37,881
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	60,925	23,043
19.2	End of year (Line 18 plus Line 19.1).....	(57,761)	60,925

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

20.0001		
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## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

2

## DETAILS OF WRITE-INS



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).....				.....0
2.	Medicare supplement.....				.....0
3.	Dental only.....				.....0
4.	Vision only.....				.....0
5.	Federal employees health benefits plan.....				.....0
6.	Title XVIII - Medicare.....	.....9,559,642		.....344,468	.....9,215,174
7.	Title XIX - Medicaid.....				.....0
8.	Other health.....				.....0
9.	Health subtotal (Lines 1 through 8).....	.....9,559,642	.....0	.....344,468	.....9,215,174
10.	Life.....				.....0
11.	Property/casualty.....				.....0
12.	Totals (Lines 9 to 11).....	.....9,559,642	.....0	.....344,468	.....9,215,174

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital and 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.....	9,858,826						9,858,826			
1.2 Reinsurance assumed.....	0									
1.3 Reinsurance ceded.....	297,631						297,631			
1.4 Net.....	9,561,195	0	0	0	0	0	9,561,195	0	0	0
2. Paid medical incentive pools and bonuses.....	0									
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct.....	1,493,535						1,493,535			
3.2 Reinsurance assumed.....	0									
3.3 Reinsurance ceded.....	0									
3.4 Net.....	1,493,535	0	0	0	0	0	1,493,535	0	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct.....	0									
4.2 Reinsurance assumed.....	0									
4.3 Reinsurance ceded.....	0									
4.4 Net.....	0	0	0	0	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year.....	0									
6. Net healthcare receivables (a).....	0									
7. Amounts recoverable from reinsurers December 31, current year.....	0									
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct.....	696,321						696,321			
8.2 Reinsurance assumed.....	0									
8.3 Reinsurance ceded.....	0									
8.4 Net.....	696,321	0	0	0	0	0	696,321	0	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct.....	0									
9.2 Reinsurance assumed.....	0									
9.3 Reinsurance ceded.....	0									
9.4 Net.....	0	0	0	0	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year.....	0									
11. Amounts recoverable from reinsurers December 31, prior year.....	0									
12. Incurred benefits:										
12.1 Direct.....	10,656,040	0	0	0	0	0	10,656,040	0	0	0
12.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded.....	297,631	0	0	0	0	0	297,631	0	0	0
12.4 Net.....	10,358,409	0	0	0	0	0	10,358,409	0	0	0
13. Incurred medical incentive pools and bonuses.....	0	0	0	0	0	0	0	0	0	0

(a) Excludes \$.00 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 (Medical and Hospital)	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.....	0									
1.2 Reinsurance assumed.....	0									
1.3 Reinsurance ceded.....	0									
1.4 Net.....	0	0	0	0	0	0	0	0	0	0
2. Incurred but unreported:										
2.1 Direct.....	1,493,535						1,493,535			
2.2 Reinsurance assumed.....	0									
2.3 Reinsurance ceded.....	0									
2.4 Net.....	1,493,535	0	0	0	0	0	1,493,535	0	0	0
3. Amounts withheld from paid claims and capitations:										
3.1 Direct.....	0									
3.2 Reinsurance assumed.....	0									
3.3 Reinsurance ceded.....	0									
3.4 Net.....	0	0	0	0	0	0	0	0	0	0
4. Totals:										
4.1 Direct.....	1,493,535	0	0	0	0	0	1,493,535	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.....	1,493,535	0	0	0	0	0	1,493,535	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  Claims Incurred in Prior Years (Columns 1 + 3)	6  Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1  On Claims Incurred Prior to January 1 of Current Year	2  On Claims Incurred During the Year	3  On Claims Unpaid December 31 of Prior Year	4  On Claims Incurred During the Year		
1. Comprehensive (hospital and medical).....					0	
2. Medicare supplement.....					0	
3. Dental only.....					0	
4. Vision only.....					0	
5. Federal employees health benefits plan.....					0	
6. Title XVIII - Medicare.....	512,744	9,590,557	540	1,492,995	513,284	696,321
7. Title XIX - Medicaid.....					0	
8. Other health.....					0	
9. Health subtotal (Lines 1 to 8).....	512,744	9,590,557	540	1,492,995	513,284	696,321
10. Healthcare receivables (a).....	97,615	173,735	60,973	280,217	158,588	70,434
11. Other non-health.....					0	
12. Medical incentive pools and bonus amounts.....					0	
13. Totals (Lines 9 - 10 + 11 + 12).....	415,129	9,416,822	(60,433)	1,212,778	354,696	625,887

(a) Excludes \$.00 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED CLAIMS

(000 Omitted)

SECTION A - PAID HEALTH CLAIMS - GRAND TOTAL

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior.....					
2. 2012.....					
3. 2013.....	XXX				
4. 2014.....	XXX	XXX			
5. 2015.....	XXX	XXX	XXX	2,917	465
6. 2016.....	XXX	XXX	XXX	XXX	7,900

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 2012	2 2013	3 2014	4 2015	5 2016
1. Prior.....					
2. 2012.....					
3. 2013.....	XXX				
4. 2014.....	XXX	XXX			
5. 2015.....	XXX	XXX	XXX	3,614	(200)
6. 2016.....	XXX	XXX	XXX	XXX	10,097

SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - GRAND TOTAL

Years in Which Premiums were Earned and Claims were Incurred	1  Premiums Earned	2  Claim Payments	3  Claim Adjustment Expense Payments	4  Percent (Col. 3/2)	5  Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6  Percent (Col. 5/1)	7  Claims Unpaid	8  Unpaid Claim Adjustment Expense	9  Total Claims and Claims Adjustment Expense Incurred (Col. 5 + 7 + 8)	10  Percent (Col. 9/1)
1. 2012.....				0.0	0	0.0			0	0.0
2. 2013.....				0.0	0	0.0			0	0.0
3. 2014.....				0.0	0	0.0			0	0.0
4. 2015.....	4,053	2,917	18	0.6	2,935	72.4	1	1	2,937	72.5
5. 2016.....	9,204	7,900	175	2.2	8,075	87.7	1,493	2	9,570	104.0

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED CLAIMS

(000 Omitted)

SECTION A - PAID HEALTH CLAIMS - TITLE XVIII - MEDICARE

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior.....					
2. 2012.....					
3. 2013.....	.XXX				
4. 2014.....	.XXX	.XXX			
5. 2015.....	.XXX	.XXX	.XXX	2,917	465
6. 2016.....	.XXX	.XXX	.XXX	.XXX	7,900

SECTION B - INCURRED HEALTH CLAIMS - TITLE XVIII - MEDICARE

12.XV

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 2012	2 2013	3 2014	4 2015	5 2016
1. Prior.....					
2. 2012.....					
3. 2013.....	.XXX				
4. 2014.....	.XXX	.XXX			
5. 2015.....	.XXX	.XXX	.XXX	3,614	(200)
6. 2016.....	.XXX	.XXX	.XXX	.XXX	10,097

SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - TITLE XVIII - MEDICARE

Years in Which Premiums were Earned and Claims were Incurred	1  Premiums Earned	2  Claim Payments	3  Claim Adjustment Expense Payments	4  Percent (Col. 3/2)	5  Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6  Percent (Col. 5/1)	7  Claims Unpaid	8  Unpaid Claim Adjustment Expenses	9  Total Claims and Claims Adjustment Expense Incurred (Col. 5 + 7 + 8)	10  Percent (Col. 9/1)
1. 2012.....				0.0	0	0.0			0	0.0
2. 2013.....				0.0	0	0.0			0	0.0
3. 2014.....				0.0	0	0.0			0	0.0
4. 2015.....	4,053	2,917	18	0.6	2,935	72.4	1	1	2,937	72.5
5. 2016.....	9,204	7,900	175	2.2	8,075	87.7	1,493	2	9,570	104.0

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Paid Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development of Incurred Health Claims**  
**NONE**

**Underwriting and Investment Ex. - Pt. 2C - Development Ratio Incurred Year Health Claims**  
**NONE**



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 and Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves.....	.....0								
2. Additional policy reserves (a).....	.....1,339,511						.....1,339,511		
3. Reserve for future contingent benefits.....	.....0								
4. Reserve for rate credits or experience rating refunds (including \$.....0) for investment income.....	.....0								
5. Aggregate write-ins for other policy reserves.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. Totals (gross).....	.....1,339,511	.....0	.....0	.....0	.....0	.....0	.....1,339,511	.....0	.....0
7. Reinsurance ceded.....	.....0								
8. Totals (net) (Page 3, Line 4).....	.....1,339,511	.....0	.....0	.....0	.....0	.....0	.....1,339,511	.....0	.....0
9. Present value of amounts not yet due on claims.....	.....0								
10. Reserve for future contingent benefits.....	.....0								
11. Aggregate write-ins for other claim reserves.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
12. Totals (gross).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
13. Reinsurance ceded.....	.....0								
14. Totals (net) (Page 3, Line 7).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

DETAILS OF WRITE-INS

0501. ....	.....0								
0502. ....	.....0								
0503. ....	.....0								
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 through 0503 plus 0598) (Line 5 above).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1101. ....	.....0								
1102. ....	.....0								
1103. ....	.....0								
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 through 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

(a) Includes \$.....1,339,511 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$.....0 for occupancy of own building).....	3,181	686	12,182		16,049
2. Salaries, wages and other benefits.....	73,659	15,891	282,272		371,822
3. Commissions (less \$.....0 ceded plus \$.....0 assumed).....			25,259		25,259
4. Legal fees and expenses.....			1,061		1,061
5. Certifications and accreditation fees.....		5,925			5,925
6. Auditing, actuarial and other consulting services.....			66,872		66,872
7. Traveling expenses.....	393	85	1,504		1,982
8. Marketing and advertising.....			4,867		4,867
9. Postage, express and telephone.....	5,072	1,094	19,426		25,592
10. Printing and office supplies.....	5,850	1,262	22,406		29,518
11. Occupancy, depreciation and amortization.....	7,666	1,654	29,360		38,680
12. Equipment.....	2,575	556	9,863		12,994
13. Cost or depreciation of EDP equipment and software.....	8,239	1,778	31,557		41,574
14. Outsourced services including EDP, claims, and other services.....	11,994	2,587	45,936		60,517
15. Boards, bureaus and association fees.....			2,151		2,151
16. Insurance, except on real estate.....	728	157	2,818		3,703
17. Collection and bank service charges.....			3,372		3,372
18. Group service and administration fees.....					0
19. Reimbursements by uninsured plans.....					0
20. Reimbursements from fiscal intermediaries.....					0
21. Real estate expenses.....					0
22. Real estate taxes.....					0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes.....			3,231		3,231
23.2 State premium taxes.....					0
23.3 Regulatory authority licenses and fees.....			8,482		8,482
23.4 Payroll taxes.....	4,083	881	15,653		20,617
23.5 Other (excluding federal income and real estate taxes).....					0
24. Investment expenses not included elsewhere.....			1,682		1,682
25. Aggregate write-ins for expenses.....	0	0	0	0	0
26. Total expenses incurred (Lines 1 to 25).....	123,440	32,555	589,954	0	(a).....745,949
27. Less expenses unpaid December 31, current year.....					0
28. Add expenses unpaid December 31, prior year.....			2,195		2,195
29. Amounts receivable relating to uninsured plans, prior year.....			165,270		165,270
30. Amounts receivable relating to uninsured plans, current year.....			183,021		183,021
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30).....	123,440	32,555	609,900	0	765,895

DETAILS OF WRITE-INS

2501. ....					0
2502. ....					0
2503. ....					0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0	0
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0	0	0	0

(a) Includes management fees of \$.....714,393 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).....32,669	.....30,985
1.1	Bonds exempt from U.S. tax.....	(a).....	.....
1.2	Other bonds (unaffiliated).....	(a).....8,290	.....18,704
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....	.....
2.21	Common stocks of affiliates.....	.....	.....
3.	Mortgage loans.....	(c).....	.....
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments.....	(e).....216	.....502
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	.....0	.....(2)
10.	Total gross investment income.....	.....41,175	.....50,189
11.	Investment expenses.....	.....	(g).....
12.	Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13.	Interest expense.....	.....	(h).....
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).....	.....	.....0
17.	Net investment income (Line 10 minus Line 16).....	.....	.....50,189

DETAILS OF WRITE-INS

0901.	Prior year amortization method.....	.....	.....(2)
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....(2)
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....3,389 accrual of discount less \$.....14,524 amortization of premium and less \$.....11,653 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 \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 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.....	.....11,932	.....	.....11,932	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....	.....368	.....	.....368	.....	.....
1.3	Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.21	Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3.	Mortgage loans.....	.....	.....	.....0	.....	.....
4.	Real estate.....	.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....72	.....	.....72	.....	.....
7.	Derivative instruments.....	.....	.....	.....0	.....	.....
8.	Other invested assets.....	.....	.....	.....0	.....	.....
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....	.....12,372	.....0	.....12,372	.....0	.....0

DETAILS OF WRITE-INS

0901.	.....	.....	.....0	.....	.....
0902.	.....	.....	.....0	.....	.....
0903.	.....	.....	.....0	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			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
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....	60,973		(60,973)
25. Aggregate write-ins for other-than-invested assets.....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	60,973	0	(60,973)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	60,973	0	(60,973)

DETAILS OF WRITE-INS

1101. ....			0
1102. ....			0
1103. ....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. ....			0
2502. ....			0
2503. ....			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0	0

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.....	650	1,268	1,285	1,301	1,296	15,430
2. Provider service organizations.....						
3. Preferred provider organizations.....						
4. Point of service.....						
5. Indemnity only.....						
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total.....	650	1,268	1,285	1,301	1,296	15,430

DETAILS OF WRITE-INS

0601. ....						
0602. ....						
0603. ....						
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of RiverLink Health (RLH or 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 state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. Specifically,

Citation adopting the Manual: Administrative Rule 3901-3-18(E)		
SSAP or Appendices	State Law or Regulation	Description
A-001	§§ 3907.14 TO 3907.141 (Life): §§ 3925.05 to 3925.09; § 3925.20 (Non-Life)	Provides limitations on investments that are outside the scope of the Manual.

Such prescribed accounting practices have no significant effect on the Company’s statutory-basis financial statements for the periods presented.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the Ohio Department of Insurance is show below:

	SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME					
(1) RiverLink Health state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ (2,608,560)	\$ (1,157,347)
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ (2,608,560)	\$ (1,157,347)
SURPLUS					
(5) RiverLink Health state basis (Page 3, line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 1,835,034	\$ 3,504,567
(6) State Prescribed Practices that increase/decrease NAIC SAP					
(7) State Permitted Practices that increase/decrease NAIC SAP					
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 1,835,034	\$ 3,504,567

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

The Preparation of financial statements in conformity with NAIC SAP 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 periods. Actual results could result in material differences from those estimates.

C. Accounting Policy

Revenue Recognition: The Company provides health benefits to Medicare-eligible members under contract with the Centers for Medicare and Medicaid Services (CMS). Premium revenue is fixed in advance of the periods covered and is not generally subject to significant accounting estimates.

Recognition of Health Care Costs: The Company arranges for medical care for its members through a combination of capitation agreements and fee-for-service programs with medical services providers. Medical and hospital expenses are recorded in the period the member receives or is entitled to the services. These expenses include payments to primary care physicians, specialists, hospitals, pharmacies and other medical services providers.

In addition, the Company uses the following accounting policies:

- (1) Cash and cash equivalents consist primarily of highly liquid instruments which mature within three months from the date of purchase. Short-term investments consist primarily of investments purchased with an original maturity of 91 days to one year and certain money-market mutual funds.
- (2) Bonds are stated at amortized cost using the interest method.
- (3) Investments in common stock: None
- (4) Investments in preferred stock: None
- (5) Investments in mortgage loans: None
- (6) Investments in loan-backed securities: None
- (7) Investments in subsidiaries, controlled or affiliated companies: None
- (8) Investments in joint ventures, partnerships and limited liability companies: None
- (9) Investments in derivatives: None
- (10) The Company assesses the profitability of its contracts for providing health care services to its members when current operating results or forecasts indicate probable future losses. The Company compares anticipated premiums and investment income to health care related costs, including estimated payments for providers, and costs of collecting premiums and processing claims. If the anticipated future costs exceed the premiums, a loss contract accrual is recognized.

NOTES TO FINANCIAL STATEMENTS

- (11) Claims unpaid and claims adjustment expenses represent management’s best estimate of the ultimate net cost of all reported and unreported claims incurred through the balance sheet date. These estimates are based on estimates of unreported claims using historical and statistical information as well as other environmental and operating factors. The estimates are subject to the effects of trends in claims severity and frequency, changes in the regulatory environment and economic conditions. Although considerable variability is inherent in such estimates, management believes that the liabilities for unpaid claims and related claims adjustment expenses are adequate. The methods for making such estimates and the resulting reserves are continually reviewed and updated as necessary as experience develops or new information becomes known with any adjustments included in current operations.
- (12) There was no change in the capitalization policy from prior periods.
- (13) The Company estimates amounts receivable for pharmacy rebates based on members’ script counts reported by its contracted pharmacy benefits administrator. The Company follows SSAP 84 in determining the admissibility of pharmacy rebates receivable.

D. Going Concern  
Disclosures specific to going concern is not required because it is not probable that the entity will be unable to meet obligations within the next year.

Note 2 – Accounting Changes and Corrections of Errors

The Company has no accounting changes and corrections of errors.

Note 3 – Business Combinations and Goodwill

- A. Statutory Purchase Method - Company has not participated in any statutory purchase during the current reporting period.
- B. Statutory Merger - The Company has not been a party to a statutory merger during the current reporting period.
- C. Assumption Reinsurance - Company does not have any goodwill resulting from assumption of reinsurance.
- D. Impairment Loss - The Company did not recognize an impairment loss on any of the transactions described above.

Note 4 – Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale - None.
- B. Change in Plan of Sale of Discontinued Operation - None.
- C. Nature of any Significant Continuing Involvement with Discontinued Operations After Disposal - None.
- D. Equity Interest Retained in the Discontinued Operation After Disposal - None.

Note 5 – Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans - None.
- B. Debt Restructuring - None.
- C. Reverse Mortgages - None.
- D. Loan-Backed Securities - None.
- E. Repurchase Agreements and/or Securities Lending Transactions - None.
- F. Real Estate - None.
- G. Investments in Low-Income Housing Trade Credits (LIHTC) - None.
- H. Restricted Assets

(1) Restricted Assets (Including Pledged)

	1	2	3	4	5	6	7
Restricted Asset Category	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase (Decrease) (1 minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Additional Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown							
b. Collateral held under security lending arrangements							
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 as to sale – excluding FHLB capital stock							
i. FHLB capital stock							
j. On deposit with states	405,878	405,276	602		405,878	7,496	7,582
k. On deposit with other							

NOTES TO FINANCIAL STATEMENTS

regulatory bodies								
i. Pledged as 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	\$ 405,878	\$ 405,276	\$ 602	\$	\$ 405,878	\$ 7,496	\$ 7,582	

- (a) Column 1 divided by Asset Page, Column 1, Line 28  
(b) Column 5 divided by Asset Page, Column 1, Line 28

- (2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contacts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate) - None.
- (3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives, are Reported in the Aggregate) - None.
- (4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - None.

- I. Working Capital Finance Investments - None.
- J. Offsetting and Netting of Assets and Liabilities - None.
- K. Structured Notes - None.
- L. 5\* Securities - None.

Note 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% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Limited Liability Companies during the statement periods.

Note 7 – Investment Income

- A., B. The Company had no investment income that was excluded in 2016. All of the Company's investments and the income derived from such investments meet the criteria for admitted receivables.

Note 8 – Derivative Instruments

The Company has no derivative instruments.

Note 9 – Income Taxes

- A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$ 1,335,433	\$	\$ 1,335,433	\$ 401,098	\$	\$ 401,098	\$ 934,335	\$	\$ 934,335
b. Statutory valuation allowance adjustment	1,335,433		1,335,433	401,098		401,098	934,335		934,335
c. Adjusted gross deferred tax assets (1a-1b)									
d. Deferred tax assets nonadmitted									
e. Subtotal net admitted deferred tax asset (1c-1d)									
f. Deferred tax liabilities									
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$	\$	\$	\$	\$	\$	\$	\$	\$

2. Admission Calculation Components

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total



NOTES TO FINANCIAL STATEMENTS

a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:									
Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
Adjusted gross deferred tax assets allowed per limitation threshold			275,255			525,685			(250,430)
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities									
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	\$	\$	\$	\$	\$	\$	\$	\$	\$

3. Other Admissibility Criteria

		2016	2015
a.	Ratio percentage used to determine recovery period and threshold limitation amount	281.100%	400.000%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 1,835,035	\$ 3,504,566

4. Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	12/31/2016		12/31/2015		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$	\$	\$	\$	\$	\$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$	\$	\$	\$	\$	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

(b) Does the company's tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities

There are no deferred tax liabilities for which temporary differences have not been established.

NOTES TO FINANCIAL STATEMENTS

C. Current and Deferred Income Taxes

1. Current Income Tax

	1	2	3
	2016	2015	(Col 1-2) Change
a. Federal	\$	\$ (6,830)	\$ 6,830
b. Foreign			
c. Subtotal	\$	\$ (6,830)	\$ 6,830
d. Federal income tax on net capital gains		781	(781)
e. Utilization of capital loss carry-forwards			
f. Other	3	120	(117)
g. Federal and Foreign income taxes incurred	\$ 3	\$ (5,929)	\$ 5,932

2. Deferred Tax Assets

	1	2	3
	2016	2015	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$ 4,035	\$ 2,024	\$ 2,011
2. Unearned premium reserve			
3. Policyholder reserves	468,829	182,806	286,023
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward	840,861	215,901	624,960
12. Tax credit carry-forward	367	367	
13. Other (including items <5% of total ordinary tax assets)	21,341		21,341
99. Subtotal	\$ 1,335,433	\$ 401,098	\$ 934,335
b. Statutory valuation allowance adjustment	1,335,433	401,098	934,335
c. Nonadmitted			
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$	\$	\$
e. Capital:			
1. Investments	\$	\$	\$
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	\$	\$	\$
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	\$	\$	\$

3. Deferred Tax Liabilities

	1	2	3
	2016	2015	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$	\$	\$
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax liabilities)			
99. Subtotal	\$	\$	\$
b. Capital:			
1. Investments	\$	\$	\$
2. Real estate			
3. Other (including items <5% of total capital tax liabilities)			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	\$	\$	\$

4. Net Deferred Tax Assets (2i – 3c)

	\$	\$	\$
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The change in net deferred income taxes is composed of the following (this analysis is exclusive of nonadmitted DTAs as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

December 31, 2016	December 31, 2015	Change
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NOTES TO FINANCIAL STATEMENTS

Total deferred tax assets	-	-	-
Total deferred tax liabilities	-	-	-
Net deferred tax assets/liabilities	-	-	-
Tax effect of unrealized gains/(losses)			-
Change in net deferred income tax [(expense)/benefit]			-

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to pre-tax income. The significant items causing this difference are as follows:

	Amount	Tax Effect	Tax Rate
2016			
Income before taxes	(2,608,557)	(912,995)	35.0%
Tax exempt interest	-	-	0.0%
Dividends received deduction	-	-	0.0%
Meals & Entertainment	-	-	0.0%
Change in statutory valuation allowance	3,814,843	934,335	-35.8%
Change in non-admitted assets	(60,973)	(21,341)	0.8%
Other, including prior year true-up	-	3	0.0%
Total statutory income tax		3	0.00%
Federal income taxes incurred		-	0.0%
Tax on capital gains/(losses)		-	0.0%
Prior year overaccrual/(underaccrual)		3	0.0%
Change in net deferred income tax [expense/(benefit)]		(0)	0.0%
Total statutory income tax		3	0.00%
2015		Tax Effect	Tax Rate
Income before taxes		(407,147)	35.0%
Tax exempt interest		-	0.0%
Dividends received deduction		-	0.0%
Meals & Entertainment		-	0.0%
Change in statutory valuation allowance		401,098	-34.5%
Change in non-admitted assets		-	0.0%
Other, including prior year true-up		120	0.0%
Total statutory income tax		(5,929)	0.50%
Federal income taxes incurred		(6,710)	0.6%
Tax on capital gains/(losses)		781	-0.1%
Prior year overaccrual/(underaccrual)		-	0.0%
Change in net deferred income tax [expense/(benefit)]		-	0.0%
Total statutory income tax		(5,929)	0.50%

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

	December 31, 2016	December 31, 2015	
The Company had net operating losses of:	2,402,464	616,861	
The Company had capital loss carryforwards of:	-	-	
The Company had AMT credit carryforwards of:	367	367	
Year Ending	2016	2015	Expires
12/31/2014	-	-	2033

**NOTES TO FINANCIAL STATEMENTS**

06/30/2015	616,861	616,861	2034
12/31/2015	-	-	2035
12/31/2016	1,785,603	-	2036
	2,402,464	616,861	

The following represents income tax expense for 2016, 12/2015, and 6/2015 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
Jun-15	-	-	-
Dec-15	-	-	-
Dec-16	-	-	-

The aggregate amounts of deposits reported as admitted assets under Section 6603 of the Internal Revenue Service (IRS) Code was zero as of December 31, 2016

F. Consolidated Federal Income Tax Return

The Company's federal income tax return is consolidated with the following entities:

Prominence Health, Inc.	46-1222808
Prominence Health Plan Services, Inc.	46-1224037
Qualchoice Holdings, Inc.	27-4075520
QCA Health Plan, Inc	71-0794605
Qualchoice Life and Health Insurance Company, Inc.	71-0386640
Soundpath Health	42-1720801
Clear River Health	46-4495960
Heartland Plains Health	46-4368223
Harvest Plains Health of Iowa	47-3457150
Riverlink Health of Kentucky, Inc.	46-4828332
Stableview Health, Inc.	46-4373713
Qualchoice Advantage, Inc.	47-3433912

2.
- The method of allocation among companies is subject to a written agreement, approved by the board of directors, whereby allocation is made primarily on a separate return basis with the company receiving a current benefit for losses generated to the extent federal taxes are reduced for the consolidated group.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

**Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

A. Relationship with Parent Organizations

The Company is wholly owned by QualChoice Health Plan Services, Inc., (“**QCHPS**”), formerly known as CollabHealth Plan Services, Inc., which was formed on October 17, 2012. QCHPS’s ultimate parent company is Catholic Health Initiatives (“**CHI**”). CHI is a nation-wide Catholic sponsored non-profit organization that operates healthcare and provider entities. The mission of CHI is to “nurture the healing ministry of the Church by bringing it new life, energy and viability in the 21st century. Fidelity to the Gospel urges us to emphasize human dignity and social justice as we move toward the creation of healthier communities.”

The Company’s mission is to promote our member’s health through local provider innovation, be responsible stewards of healthcare resources and an active partner in improving the health of our communities and lives of our members, through offering Medicare Advantage Plans, with and without Part D coverage, to those consumers who are 65 years or older or otherwise qualify for Medicare.

On September 28, 2016, the Company received a capital contribution in amount of \$1,000,000 from the parent company, QualChoice Health Plan Services, Inc.

B., C. The Company has the following significant transactions with affiliates:

Effective 1/1/2015 the Company and QCHPS entered into an Administrative Services Agreement (ASA) where QCHPS provides substantially all of the management and administrative functions of the Company on a cost basis, in accordance with SSAP No. 70 Allocation of Expenses of total revenue earned by the Company in the previous twelve (12) month period.

The following shows the amounts paid to QCHPS in 2016 and 2015:

Explanation of Transaction	Affiliate	2016	2015
Administrative services	QCHPS	\$714,393	\$851,522

- D.
- At December 31, 2016 and 2015, the Company reported \$684,504 & \$286,325 as amount due to QCHPS respectively.
- E.
- The Company has no guarantees or undertakings, written or otherwise, in accordance with the requirements of SSAP No. 5R - Liabilities, Contingencies and Impairments of Assets.
- F.
- The Company has an ASA with QCHPS as described in detail in 10C above.

NOTES TO FINANCIAL STATEMENTS

- G. QCHPS owns all outstanding stock of the Company and controls the board of directors. QCHPS is an indirect wholly-owned subsidiary of Catholic Health Initiatives, a national faith-based healthcare organization.
- H. The Company does not own shares of any upstream intermediary.
- I.- L. The Company does not hold any investments in affiliates.
- M., N. The Company does not have SCA investments.

Note 11 – Debt

- A. The Company has no debt referring to the SSAP No. 15 - Debt and Holding Company Obligations.
- B. FHLB (Federal Home Loan Bank) Agreements - None.
- c. FHLB – Prepayment Obligations - None.

	Does the Company have Prepayment Obligations under the Following Arrangements (YES/NO)
1. Debt	NO
2. Funding Agreements	NO
3. Other	NO

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

- A. - D. Defined Benefit Plan - None.
- E. Defined Contribution Plans  
See point G below
- F. Multiemployer Plans  
The Company has no Multiemployer Plans.
- G. Consolidated/Holding Company Plans  
The holding company’s employees participate in a defined contribution 401(k) plan sponsored by the parent that covers substantially all full-time employees. Eligible employees are allowed to contribute up to the maximum allowed by law. The holding company matches 100% of the first 1% and 50% of the next 5% of eligible pay an employee contributes to the plan on a pre-tax basis and/or Roth after-tax basis. The holding company also contributes equal to 2.5% of an employee's eligible pre-tax compensation, regardless of the contribution made by the employee to the plan.
- H. Postemployment Benefits and Compensated Absences  
No post employment benefits and no unrecorded amounts for compensated absences.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - None.

Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- (1) Common Stock: None. See Note 10 A.
- (2) Preferred Stock: None. See Note 10 A.
- (3) Dividend restrictions: None.
- (4) Dividend paid: None
- (5) None of the Company’s profits may be currently paid as dividends under RCW 48.31C.060.
- (6) Restrictions placed on unassigned funds: None
- (7) Mutual surplus advances: Not applicable.
- (8) Company stock held for special purposes: None
- (9) Changes in special surplus funds: None
- (10) The portion of unassigned funds (surplus) reduced by cumulative unrealized gains and losses: None
- (11) Surplus Notes (SSAP 41): None.
- (12) Impact of quasi-reorganizations (SSAP 9): None.
- (13) Effective date of quasi-reorganization: None.

Note 14 – Liabilities, Contingencies and Assessments

- A. Contingent Commitments

NOTES TO FINANCIAL STATEMENTS

- (1) The Company has no contingent commitments.
- (2) Detail of other contingent commitments  
The company is not a guarantor.
- (3) Not applicable.

- B. Assessments - None.
- C. Gain Contingencies - None.
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - None.
- E. Joint and Several Liabilities - None.
- F. All Other Contingencies

The Company is not currently in litigation; however lawsuits against the Company may arise in the normal course of the Company's business related to events occurring prior to the balance sheet date. The Company believes that contingent liabilities arising from litigation, income taxes and other matters are not material in relation to the financial position of the Company.

Note 15 – Leases

- A. Lessee Operating Lease - None.
- B. Revenue, Net Income or Assets with Respect to Leases - None.

Note 16 – Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Financial instruments that potentially subject the Company to concentrations of credit risk consist primarily of cash, cash equivalents, short-term investments, bonds and receivables. Concentrations of credit risk with respect to receivables are limited because the Company receives 100% of its premium revenue from CMS.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - None.
- B. Transfer and Servicing of Financial Assets - None.
- C. Wash Sales - None.

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

- A. ASO Plans - None.
- B. ASC Plans - None.
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract - None.

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

The Company does not have direct premium written through/produced by managing general agents or third party administrators.

Note 20 – Fair Value Measurements

- A.
  - (1) Fair Value Measurements at Reporting Date  
The Company reports investments at amortized cost.
  - (2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy - None.
  - (3) The Company has no transfers between fair-value levels.
  - (4) Fair value measurements categorized within Level 2 and Level 3 of the fair value hierarchy: None.
  - (5) Derivative assets and liabilities - None.
- B. None.
- C. None.
- D. Not Practicable to Estimate Fair Value - None.

Note 21 – Other Items

- A. Unusual or Infrequent Items  
The Company does not have any unusual or infrequent items.

NOTES TO FINANCIAL STATEMENTS

- B.

Troubled Debt Restructuring Debtors

The Company does not have troubled debt restructuring.
- C.

Other Disclosures - None.
- D.

Business Interruption Insurance Recoveries

The Company does not have any receivable balances due from insurance agents or brokers, and it does not have uninsured plans or retrospectively rated contracts. Therefore, there are no balances for assets that would be reasonably possible to be uncollectible. The Company had no business interruption insurance recoveries.
- E.

State Transferable and Non-Transferable Tax Credits

The Company has no state transferable and non-transferable tax credits.
- F.

Subprime Mortgage Related Risk Exposure

The Company has no investments in subprime mortgages.
- G.

Retained Assets

The Company has no retained asset accounts for beneficiaries.
- H.

Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities contracts.

Note 22 – Events Subsequent

The Company had no Type I - Recognized Subsequent Events, or Type II - Non-recognized Subsequent Events.

- 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 ☐ No ☒
- B.

ACA fee assessment payable for the upcoming year

\$

\$
- C.

ACA fee assessment paid
- D.

Premium written subject to ACA 9010 assessment
- E.

Total adjusted capital before surplus adjustment (Five-Year Historical Line 14)
- F.

Total adjusted capital after surplus adjustment (Five-Year Historical Line 14 minus 22B above)
- G.

Authorized control level (Five-Year Historical Line 15)

\$
- H.

Would reporting the ACA assessment as of December 31, 2016 have triggered an RBC action level (YES/NO)?

Yes ☐ No ☒

Note 23 – Reinsurance

- A.

Ceded Reinsurance Report

Section1 – General Interrogatories

- (1)

Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% 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% or controlled directly or indirectly by an insured, a beneficiary, a creditor 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)

a.

If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$0.00

b.

What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0.00
- (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. \$0.00
- (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)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0.00
- B.

Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

C.

Commutation of Ceded Reinsurance

The Company has no commutation of ceded reinsurance.
- 26.9

**NOTES TO FINANCIAL STATEMENTS**

- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
- (1) Reporting Entity Ceding to Certified Reinsurer Whose Rating was Downgraded or Status Subject to Revocation - None.
- (2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None.

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

- A. Based on member encounter data that the Company submits to CMS, the Company’s Medicare premiums are subject to retroactive adjustment for both member risk scores and member pharmacy cost experience. This adjustment takes into account the acuity of each member’s medical needs relative to what was anticipated when premiums were originally set for that member. In the event that a member requires less acute medical care than was anticipated by the original premium amount, CMS may recover premium from the Company. In the event that a member requires more acute medical care than was anticipated by the original premium amount, CMS may pay the Company additional retroactive premium. A similar retroactive reconciliation is undertaken by CMS for the Company’s Medicare members’ pharmacy utilization. The Company estimates the amount of Medicare revenue that will ultimately be realized for the periods presented based on its knowledge of the members’ heath care utilization patterns and CMS practices.
- B. The Company records accrued retrospective premium as an adjustment to earned premium.
- C. The amount of net premiums written by the Company for the year ended December 31, 2016 that were subject to retrospective rating features was \$9,215,174, which represented 100% of the total net premiums written by the Company in 2016.
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act. - None.
- E. Risk Sharing Provisions of the Affordable Care Act
- (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions Yes [ ☐ ] No [ ☒ ]
- (2) Impact of Risk Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year: - None.
- (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: - None.
- (4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year - None.
- (5) ACA Risk Corridors Receivable as of Reporting Date - None.

**Note 25 – Change in Incurred Losses and Loss Adjustment Expenses**

The following schedule represents the changes in claims unpaid, unpaid claims adjustment expense and aggregate health claim reserves from the beginning of the year to the end of the period.

	2016	2015
Beginning liability for unpaid losses and loss adjustment expenses	697,204	0.00
Health Care Receivable	(45,487)	0.00
Beginning liability for unpaid losses and loss adjustment expense, net of Health Care Rec.	651,717	0.00
Incurred related to:		
Current year	9,633,012	3,654,228
Prior Years	513,627	0.00
Total paid	10,146,639	3,654,228
Ending liability for unpaid losses and loss adjustment expenses	1,495,299	697,204
Health Care Receivable	(341,190)	(45,487)
Ending liability for unpaid losses and loss adjustment, net of Health Care Rec.	1,154,109	651,717

Loss and Loss Adjustment Expenses reserves as of December 31, 2015 were \$697,204. As of December 31, 2016, \$513,627 has been paid for incurred claims and claims adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$540 as a result of re-estimation of unpaid claims and claim adjustment expenses. This has generated a \$183,038 favorable prior year development from December 31, 2015 to December 31, 2016. The change 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.

**Note 26 – Intercompany Pooling Arrangements**

The Company is not part of a group of affiliated entities that utilizes a pooling arrangement.

**Note 27 – Structured Settlements**



NOTES TO FINANCIAL STATEMENTS

Not Applicable

Note 28 – Health Care Receivables

A. Pharmaceutical Rebate Receivables

Quarter	Estimated 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 180 Days After Billing
12/31/2016	\$ 97,508	\$	\$	\$	\$
09/30/2016	95,528	83,299			
06/30/2016	78,972	87,299	11,285	59,930	
03/31/2016	106,075	115,224	28,778	72,575	1,167
12/31/2015	18,619	26,672	8,699	17,555	1,300
09/30/2015	17,653	24,386	2,092	19,279	1,122
06/30/2015	17,397	22,790	307	18,879	948
03/31/2015	16,292	20,218	3,726	10,193	5,660

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 Other
0	0	\$	\$	\$	\$	\$	\$	\$	\$

Note 29 – Participating Policies

Not applicable to the reporting Company.

Note 30 – Premium Deficiency Reserves

1.	Liability carried for premium deficiency reserve:	\$1,339,511
2.	Date of most recent evaluation of this liability:	December 31, 2016
3.	Was anticipated investment income utilized in the calculation?	Yes [ X ]    No [   ]

Note 31 – Anticipated Salvage and Subrogation

The Company has no anticipated salvage and subrogation.

## 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? <u>Ohio</u>														
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 [ X ]	No [ ]												
2.2	If yes, date of change:	<u>04/21/2016</u>													
3.1	State as of what date the latest financial examination of the reporting entity was made or is being made.	<u>                    </u>													
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.	<u>                    </u>													
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).	<u>                    </u>													
3.4	By what department or departments? <u>N/A</u>														
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 [ ]	No [ ]    N/A [ X ]												
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes [ ]	No [ ]    N/A [ X ]												
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?	Yes [ ]	No [ X ]												
4.12	renewals?	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?	Yes [ ]	No [ X ]												
4.22	renewals?	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 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.														
	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; text-align: center; border-bottom: 1px solid black;">1 Name of Entity</td> <td style="width: 10%; text-align: center; border-bottom: 1px solid black;">2 NAIC Company Code</td> <td style="width: 10%; text-align: center; border-bottom: 1px solid black;">3 State of Domicile</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </table>	1 Name of Entity	2 NAIC Company Code	3 State of Domicile											
1 Name of Entity	2 NAIC Company Code	3 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	<u>                    </u> %													
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, government, manager or attorney-in-fact).														
	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border-bottom: 1px solid black;">1 Nationality</td> <td style="width: 50%; text-align: center; border-bottom: 1px solid black;">2 Type of Entity</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> </table>	1 Nationality	2 Type of Entity												
1 Nationality	2 Type of Entity														
8.1	Is the company a subsidiary of a bank holding company regulated with 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 the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial 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.														
	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%; text-align: center; border-bottom: 1px solid black;">1 Affiliate Name</td> <td style="width: 30%; text-align: center; border-bottom: 1px solid black;">2 Location (City, State)</td> <td style="width: 10%; text-align: center; border-bottom: 1px solid black;">3 FRB</td> <td style="width: 10%; text-align: center; border-bottom: 1px solid black;">4 OCC</td> <td style="width: 10%; text-align: center; border-bottom: 1px solid black;">5 FDIC</td> <td style="width: 10%; text-align: center; border-bottom: 1px solid black;">6 SEC</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC								
1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC										
9.	What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? <u>Ernst &amp; Young 999 Third Avenue suite 3500, Seattle, WA 98104-4086</u>														
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:														
10.3	Has the insurer been granted any exemptions related to 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:														
10.5	Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?	Yes [ ]	No [ X ]    N/A [ ]												
10.6	If the response to 10.5 is no or n/a, please explain: <u>The reporting entity has an Executive/Finance committee which also covers the audit committee functions.</u>														

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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?  
Milliman 1301 5th Avenue, Suite 3800, Seattle, WA 98101-2605
- 12.1

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

Yes ☐ No ☒
- 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?
- 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 ☒ 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 ☐ No ☒
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

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

Yes ☐ No ☒
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
- 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 subordinator 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 or is likely to 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 reporting 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

\$
- 21.22

Borrowed from others

\$
- 21.23

Leased from others

\$
- 21.24

Other

\$
- 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

\$
- 22.22

Amount paid as expenses

\$
- 22.23

Other amounts paid

\$
- 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:

\$0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.01

Were all of 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).

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.

\$

24.06

If answer to 24.04 is no, report amount of collateral for other programs

\$

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 ☒

24.10

For the reporting entity's security lending program, state the amount of the following as of 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 current 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 sale – excluding FHLB Capital Stock

\$0

25.27

FHLB Capital Stock

\$0

25.28

On deposit with states

\$405,878

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?  
If no, attach a description with this statement.

Yes ☐ No ☐ N/A ☒

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:

\$

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 all 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
BNY Mellon Asset Servicing	BNY Mellon Center, 500 Grant Street, Suite 410, Pittsburgh, PA 15258

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

Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
Catholic Health Initiatives - Treasury department	A

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?

Yes [ ☐ ] No [ ☒ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?

Yes [ ☐ ] No [ ☒ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
N/A	Catholic Health Initiatives - Treasury department	47-0617373		

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 [ ☒ ]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

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	4,695,999	4,673,307	(22,692)
30.2	Preferred Stocks	0	0	0
30.3	Totals	4,695,999	4,673,307	(22,692)

30.4 Describe the sources or methods utilized in determining the fair values:

Rates from Custodian

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 [ ☐ ]

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:

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [ ☒ ] No [ ☐ ]

32.2 If no, list exceptions:

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?

\$ 0

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
	\$

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

\$

9,215,174

\$

4,052,746

2.2

Premium Denominator

\$

9,215,174

\$

4,052,746

2.3

Premium Ratio (2.1/2.2)

\$

100.000

\$

100.000

2.4

Reserve Numerator

\$

2,833,046

\$

1,218,623

2.5

Reserve Denominator

\$

2,833,046

\$

1,218,623

2.6

Reserve Ratio (2.4/2.5)

\$

100.000

\$

100.000

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 [ ☐ ]

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

\$

165,000

5.32

Medical Only

\$

0

5.33

Medicare Supplement

\$

0

5.34

Dental and 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:  
Hold harmless provision in provider agreements; insolvency provision in reinsurance contracts.

GENERAL INTERROGATORIES

PART 2 – HEALTH INTERROGATORIES

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

4,415

8.2

Number of providers at end of reporting year

5,773

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 with rate guarantees between 15-36 months

\$

0

9.22

Business with rate guarantees over 36 months

\$

0

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

\$

140,120

10.22

Amount actually paid for year bonuses

\$

0

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.  
oNIO

11.4

If yes, show the amount required.

\$

1,700,000

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

12.

List service areas in which reporting entity is licensed to operate:

1
Name of Service Area
Butler County
Clermont County
Hamilton County
Warren County

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 the 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	2	3	4	Assets Supporting Reserve Credit		
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	5 Letters of Credit	6 Trust Agreements	7 Other
	0		\$	\$	\$	\$

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 Lives

0

\*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 guarantee)

Universal Life (with or without secondary guarantee)

Variable Universal Life (with or without secondary guarantee)

28.1

FIVE-YEAR HISTORICAL DATA

	1 2016	2 2015	3 2014	4 2013	5 2012
<b>Balance Sheet Items (Pages 2 and 3)</b>					
1. Total admitted assets (Page 2, Line 28).....	5,354,349	5,012,593	3,418,330		
2. Total liabilities (Page 3, Line 24).....	3,519,315	1,508,026	6,416		
3. Statutory minimum capital and surplus requirement.....	1,700,000	1,700,000	1,700,000		
4. Total capital and surplus (Page 3, Line 33).....	1,835,034	3,504,567	3,411,914		
<b>Income Statement Items (Page 4)</b>					
5. Total revenues (Line 8).....	9,250,450	4,052,746			
6. Total medical and hospital expenses (Line 18).....	10,358,409	4,246,368			
7. Claims adjustment expenses (Line 20).....	155,995	131,830			
8. Total administrative expenses (Line 21).....	589,955	345,275			
9. Net underwriting gain (loss) (Line 24).....	(2,671,118)	(1,193,029)			
10. Net investment gain (loss) (Line 27).....	62,561	29,752	17,671		
11. Total other income (Lines 28 plus 29).....					
12. Net income or (loss) (Line 32).....	(2,608,560)	(1,157,347)	11,914		
<b>Cash Flow (Page 6)</b>					
13. Net cash from operations (Line 11).....	(1,422,140)	(340,184)	15,005		
<b>Risk-Based Capital Analysis</b>					
14. Total adjusted capital.....	1,835,034	3,504,567	3,411,914		
15. Authorized control level risk-based capital.....	652,730	308,375	2,068		
<b>Enrollment (Exhibit 1)</b>					
16. Total members at end of period (Column 5, Line 7).....	1,296	650			
17. Total member months (Column 6, Line 7).....	15,430	7,649			
<b>Operating Percentage (Page 4)</b> <b>(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0</b>					
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 (Line 18 plus Line 19).....	112.0	104.8			
20. Cost containment expenses.....	1.3	1.5			
21. Other claims adjustment expenses.....	0.4	1.7			
22. Total underwriting deductions (Line 23).....	128.9	129.4			
23. Total underwriting gain (loss) (Line 24).....	(28.9)	(29.4)			
<b>Unpaid Claims Analysis (U&amp;I Exhibit, Part 2B)</b>					
24. Total claims incurred for prior years (Line 13 Col. 5).....	354,696				
25. Estimated liability of unpaid claims - [prior year (Line 13, Col. 6)].....	625,887				
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
27. Affiliated preferred stocks (Sch D. Summary, Line 18, Col. 1).....					
28. Affiliated common stocks (Sch D. Summary, Line 24, Col. 1).....					
29. Affiliated short-term investments (subtotal included in Sch. DA, Verification, Column 5, Line 10).....					
30. Affiliated mortgage loans on real estate.....					
31. All other affiliated.....					
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.....					

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

		1	Direct Business Only							
			2	3	4	5	6	7	8	9
State, Etc.		Active Status	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Federal Employees Health Benefits Plan Premiums	Life & Annuity Premiums and Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 7	Deposit-Type Contracts
1.	Alabama.....AL	N.....							.....0	
2.	Alaska.....AK	N.....							.....0	
3.	Arizona.....AZ	N.....							.....0	
4.	Arkansas.....AR	N.....							.....0	
5.	California.....CA	N.....							.....0	
6.	Colorado.....CO	N.....							.....0	
7.	Connecticut.....CT	N.....							.....0	
8.	Delaware.....DE	N.....							.....0	
9.	District of Columbia.....DC	N.....							.....0	
10.	Florida.....FL	N.....							.....0	
11.	Georgia.....GA	N.....							.....0	
12.	Hawaii.....HI	N.....							.....0	
13.	Idaho.....ID	N.....							.....0	
14.	Illinois.....IL	N.....							.....0	
15.	Indiana.....IN	N.....							.....0	
16.	Iowa.....IA	N.....							.....0	
17.	Kansas.....KS	N.....							.....0	
18.	Kentucky.....KY	N.....							.....0	
19.	Louisiana.....LA	N.....							.....0	
20.	Maine.....ME	N.....							.....0	
21.	Maryland.....MD	N.....							.....0	
22.	Massachusetts.....MA	N.....							.....0	
23.	Michigan.....MI	N.....							.....0	
24.	Minnesota.....MN	N.....							.....0	
25.	Mississippi.....MS	N.....							.....0	
26.	Missouri.....MO	N.....							.....0	
27.	Montana.....MT	N.....							.....0	
28.	Nebraska.....NE	N.....							.....0	
29.	Nevada.....NV	N.....							.....0	
30.	New Hampshire.....NH	N.....							.....0	
31.	New Jersey.....NJ	N.....							.....0	
32.	New Mexico.....NM	N.....							.....0	
33.	New York.....NY	N.....							.....0	
34.	North Carolina.....NC	N.....							.....0	
35.	North Dakota.....ND	N.....							.....0	
36.	Ohio.....OH	L.....		9,559,642					9,559,642	
37.	Oklahoma.....OK	N.....							.....0	
38.	Oregon.....OR	N.....							.....0	
39.	Pennsylvania.....PA	N.....							.....0	
40.	Rhode Island.....RI	N.....							.....0	
41.	South Carolina.....SC	N.....							.....0	
42.	South Dakota.....SD	N.....							.....0	
43.	Tennessee.....TN	N.....							.....0	
44.	Texas.....TX	N.....							.....0	
45.	Utah.....UT	N.....							.....0	
46.	Vermont.....VT	N.....							.....0	
47.	Virginia.....VA	N.....							.....0	
48.	Washington.....WA	N.....							.....0	
49.	West Virginia.....WV	N.....							.....0	
50.	Wisconsin.....WI	N.....							.....0	
51.	Wyoming.....WY	N.....							.....0	
52.	American Samoa.....AS	N.....							.....0	
53.	Guam.....GU	N.....							.....0	
54.	Puerto Rico.....PR	N.....							.....0	
55.	U.S. Virgin Islands.....VI	N.....							.....0	
56.	Northern Mariana Islands.....MP	N.....							.....0	
57.	Canada.....CAN	N.....							.....0	
58.	Aggregate Other alien.....OT	...XXX...	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
59.	Subtotal.....	...XXX...	.....0	9,559,642	.....0	.....0	.....0	.....0	9,559,642	.....0
60.	Reporting entity contributions for Employee Benefit Plans.....	...XXX...							.....0	
61.	Total (Direct Business).....	(a).....1	.....0	9,559,642	.....0	.....0	.....0	.....0	9,559,642	.....0

DETAILS OF WRITE-INS

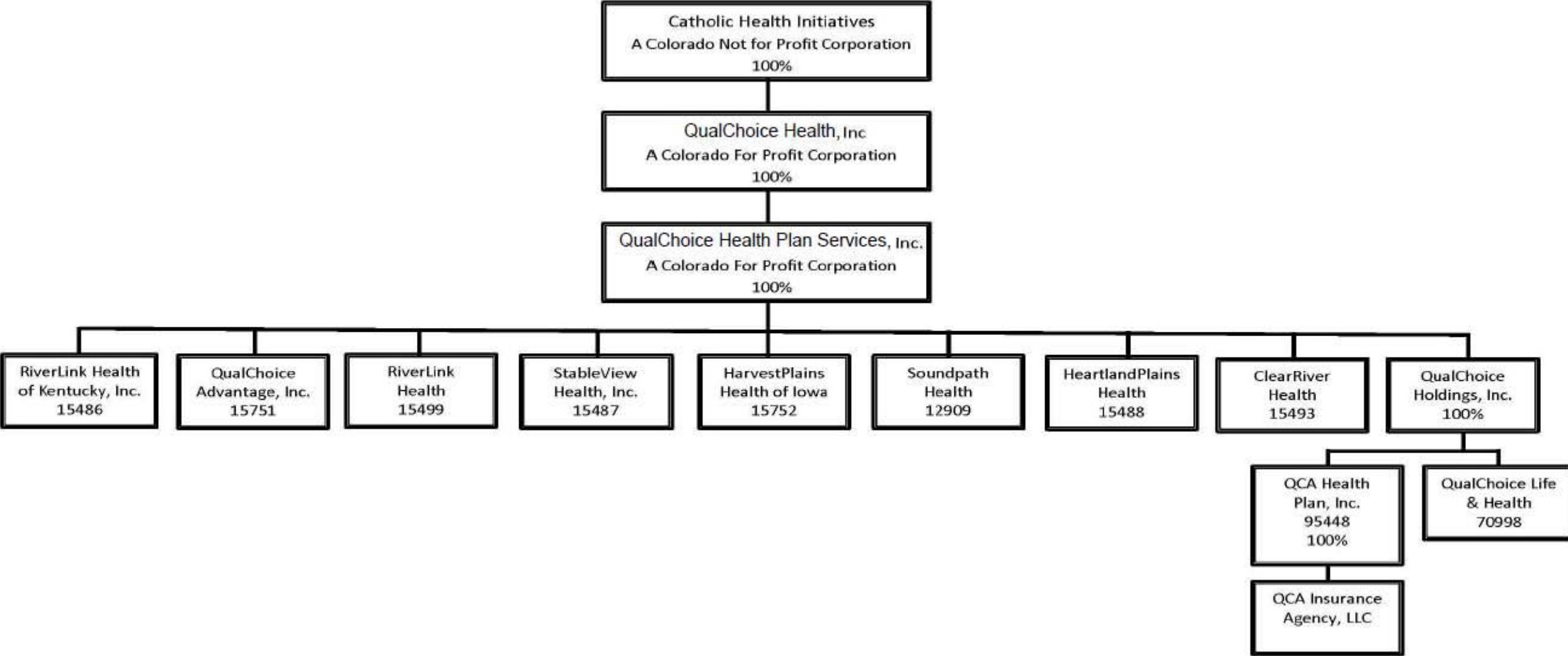
58001.....								.....0	
58002.....								.....0	
58003.....								.....0	
58998. Summary of remaining write-ins for line 58.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
58999. Total (Lines 58001 through 58003 + 58998).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....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 has business only in the state of Ohio.

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

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
PART 1 – ORGANIZATIONAL CHART



2016 ALPHABETICAL INDEX  
HEALTH ANNUAL STATEMENT BLANK

Analysis of Operations By Lines of Business	7	Schedule D – Part 6 – Section 2	E16
Assets	2	Schedule D – Summary By Country	SI04
Cash Flow	6	Schedule D – Verification Between Years	SI03
Exhibit 1 – Enrollment By Product Type for Health Business Only	17	Schedule DA – Part 1	E17
Exhibit 2 – Accident and Health Premiums Due and Unpaid	18	Schedule DA – Verification Between Years	SI10
Exhibit 3 – Health Care Receivables	19	Schedule DB – Part A – Section 1	E18
Exhibit 3A – Health Care Receivables Collected and Accrued	20	Schedule DB – Part A – Section 2	E19
Exhibit 4 – Claims Unpaid and Incentive Pool, Withhold and Bonus	21	Schedule DB – Part A – Verification Between Years	SI11
Exhibit 5 – Amounts Due From Parent, Subsidiaries and Affiliates	22	Schedule DB – Part B – Section 1	E20
Exhibit 6 – Amounts Due To Parent, Subsidiaries and Affiliates	23	Schedule DB – Part B – Section 2	E21
Exhibit 7 – Part 1 – Summary of Transactions With Providers	24	Schedule DB – Part B – Verification Between Years	SI11
Exhibit 7 – Part 2 – Summary of Transactions With Intermediaries	24	Schedule DB – Part C – Section 1	SI12
Exhibit 8 – Furniture, Equipment and Supplies Owned	25	Schedule DB – Part C – Section 2	SI13
Exhibit of Capital Gains (Losses)	15	Schedule DB – Part D – Section 1	E22
Exhibit of Net Investment Income	15	Schedule DB – Part D – Section 2	E23
Exhibit of Nonadmitted Assets	16	Schedule DB – Verification	SI14
Exhibit of Premiums, Enrollment and Utilization (State Page)	30	Schedule DL – Part 1	E24
Five-Year Historical Data	29	Schedule DL – Part 2	E25
General Interrogatories	27	Schedule E – Part 1 – Cash	E26
Jurat Page	1	Schedule E – Part 2 – Cash Equivalents	E27
Liabilities, Capital and Surplus	3	Schedule E – Part 3 – Special Deposits	E28
Notes To Financial Statements	26	Schedule E – Verification Between Years	SI15
Overflow Page For Write-ins	44	Schedule S – Part 1 – Section 2	31
Schedule A – Part 1	E01	Schedule S – Part 2	32
Schedule A – Part 2	E02	Schedule S – Part 3 – Section 2	33
Schedule A – Part 3	E03	Schedule S – Part 4	34
Schedule A – Verification Between Years	SI02	Schedule S – Part 5	35
Schedule B – Part 1	E04	Schedule S – Part 6	36
Schedule B – Part 2	E05	Schedule S – Part 7	37
Schedule B – Part 3	E06	Schedule T – Part 2 – Interstate Compact	38
Schedule B – Verification Between Years	SI02	Schedule T – Premiums and Other Considerations	39
Schedule BA – Part 1	E07	Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	40
Schedule BA – Part 2	E08	Schedule Y – Part 1A – Detail of Insurance Holding Company System	41
Schedule BA – Part 3	E09	Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates	42
Schedule BA – Verification Between Years	SI03	Statement of Revenue and Expenses	4
Schedule D – Part 1	E10	Summary Investment Schedule	SI01
Schedule D – Part 1A – Section 1	SI05	Supplemental Exhibits and Schedules Interrogatories	43
Schedule D – Part 1A – Section 2	SI08	Underwriting and Investment Exhibit – Part 1	8
Schedule D – Part 2 – Section 1	E11	Underwriting and Investment Exhibit – Part 2	9
Schedule D – Part 2 – Section 2	E12	Underwriting and Investment Exhibit – Part 2A	10
Schedule D – Part 3	E13	Underwriting and Investment Exhibit – Part 2B	11
Schedule D – Part 4	E14	Underwriting and Investment Exhibit – Part 2C	12
Schedule D – Part 5	E15	Underwriting and Investment Exhibit – Part 2D	13
Schedule D – Part 6 – Section 1	E16	Underwriting and Investment Exhibit – Part 3	14