

# **ANNUAL STATEMENT**

**OF THE**

**Cleveland Automobile Dealers  
Association Group Health Plan**

**Of**

**Brecksville**

**in the state of OH**

**to the Insurance Department**

**of the state of Ohio**

For the Year Ended

December 31, 2017

**2017**



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# ANNUAL STATEMENT

For the Year Ended December 31, 2017  
of the Condition and Affairs of the

## Cleveland Automobile Dealers Association Group Health Plan

NAIC Group Code.....0001, 00001 (Current Period)	NAIC Company Code..... 000000	Employer's ID Number..... 34-1320838
Organized under the Laws of OH Licensed as Business Type.....Other	State of Domicile or Port of Entry OH	Country of Domicile US
Incorporated/Organized..... January 11, 1979	Is HMO Federally Qualified? Yes [ ] No [ ]	
Statutory Home Office	Commenced Business..... January 1, 1979	
Main Administrative Office	10100 Brecksville Road..... OH ..... US .... 44141 (Street and Number) (City or Town, State, Country and Zip Code)	
Mail Address	10100 Brecksville Road..... OH ..... US .... 44141 (Street and Number) (City or Town, State, Country and Zip Code)	440-746-1500 (Area Code) (Telephone Number)
Primary Location of Books and Records	10100 Brecksville Road..... OH ..... US .... 44141 (Street and Number) (City or Town, State, Country and Zip Code)	440-746-1500 (Area Code) (Telephone Number)
Internet Web Site Address	www.gcada.org	440-746-1500 (Area Code) (Telephone Number) (Extension)
Statutory Statement Contact	John Robinson (Name) jrobinson@gcada.org (E-Mail Address)	(Fax Number)

### OFFICERS

Name	Title	Name	Title
1. Richard Marcellino	Trustee	2. Kirt Frye	Trustee
3.		4.	

### OTHER

### DIRECTORS OR TRUSTEES

Richard Marcellino	Kirt Frye	Robert Gillingham	Jay Park
Joseph Fornal	Christopher O'Donnell	Paul Hmchar Jr.	

State of .....  
County of .....

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.

*Richard Marcellino*

Richard Marcellino	(Signature)	(Signature)
1. (Printed Name)	Kirt Frye	
Trustee	2. (Printed Name)	3. (Printed Name)
(Title)	Trustee	(Title)
Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No [ ]
This _____ day of _____	b. If no	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	

**ANNUAL STATEMENT**

FOR THE YEAR ENDING DECEMBER 31, 2017  
OF THE CONDITION AND AFFAIRS OF THE

**Cleveland Automobile Dealers Association Group Health Plan**

I, John Robinson, Controller of the Cleveland Automobile Dealers Association Group Health Plan, hereby affirm that the listings and summaries, and analysis relating to data prepared for and submitted to Harry A. Don in support of his actuarial opinion for the Cleveland Automobile Dealers Association Group Health Plan as of December 31, 2017, were prepared under my direction and, to the best of my knowledge and belief, are substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the annual statement for the year ended December 31, 2017.

  
John Robinson, Controller

10100 Brecksville Road, Brecksville, Ohio 44141

1-440-746-1500

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	.....	.....	.....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 (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 (\$.....8,009,215, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	8,009,215	.....	8,009,215	7,042,624
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).....	8,009,215	.....0	8,009,215	7,042,624
13. Title plants less \$.....0 charged off (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.....	430,529	.....	430,529	293,644
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 (\$.....0) and contracts subject to redetermination (\$.....0).....	.....	.....	.....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 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 (\$.....0) and other amounts receivable.....	.....	.....	.....0	.....
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).....	8,439,744	.....0	8,439,744	7,336,268
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.....	.....	.....0	.....
28. TOTAL (Lines 26 and 27).....	8,439,744	.....0	8,439,744	7,336,268

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).....	2,102,000		2,102,000	1,841,000
2. Accrued medical incentive pool and bonus amounts.....				
3. Unpaid claims adjustment expenses.....	250,000		250,000	225,000
4. Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act.....				
5. Aggregate life policy reserves.....				
6. Property/casualty unearned premium reserves.....				
7. Aggregate health claim reserves.....				
8. Premiums received in advance.....	4,537		4,537	7,561
9. General expenses due or accrued.....	18,600		18,600	19,845
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized capital gains (losses)).....				
10.2 Net deferred tax liability.....				
11. Ceded reinsurance premiums payable.....				
12. Amounts withheld or retained for the account of others.....				
13. Remittances and items not allocated.....				
14. Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current).....				
15. Amounts due to parent, subsidiaries and affiliates.....				
16. Derivatives.....				
17. Payable for securities.....				
18. Payable for securities lending.....				
19. Funds held under reinsurance treaties with (\$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers).....				
20. Reinsurance in unauthorized and certified (\$.....0) companies.....				
21. Net adjustments in assets and liabilities due to foreign exchange rates.....				
22. Liability for amounts held under uninsured plans.....				
23. Aggregate write-ins for other liabilities (including \$.....745,011 current).....	745,011	0	745,011	469,093
24. Total liabilities (Lines 1 to 23).....	3,120,148	0	3,120,148	2,362,299
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		
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	5,319,596	4,973,969
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		
34. Total liabilities, capital and surplus (Lines 24 and 33).....	XXX	XXX	5,319,596	4,973,969
			8,439,744	7,336,268

DETAILS OF WRITE-INS

2301. Invoices payable to carriers.....	745,011		745,011	469,093
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).....	745,011	0	745,011	469,093
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 as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year 3 Total
	1 Uncovered	2 Total	
1. Member months.....	XXX.....	28,989	28,170
2. Net premium income (including \$.....14,292 non-health premium income).....	XXX.....	21,011,727	19,300,838
3. Change in unearned premium reserves and reserve for rate credits.....	XXX.....		
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.....	9,069	128,861
7. Aggregate write-ins for other non-health revenues.....	XXX.....	0	0
8. Total revenues (Lines 2 to 7).....	XXX.....	21,020,796	19,429,699
Hospital and Medical:			
9. Hospital/medical benefits.....		14,391,811	12,340,176
10. Other professional services.....		862,838	898,595
11. Outside referrals.....			
12. Emergency room and out-of-area.....			
13. Prescription drugs.....		4,404,787	3,795,966
14. Aggregate write-ins for other hospital and medical.....		(65,163)	195,637
15. Incentive pool, withhold adjustments and bonus amounts.....			
16. Subtotal (Lines 9 to 15).....	0	19,594,273	17,230,374
Less:			
17. Net reinsurance recoveries.....		921,718	850,152
18. Total hospital and medical (Lines 16 minus 17).....		18,672,555	16,380,222
19. Non-Health claims (net).....			
20. Claims adjustment expenses, including \$.....0 cost containment expenses.....		1,296,543	1,202,422
21. General administrative expenses.....		231,990	201,022
22. Increase in reserves for life and accident and health contracts including \$.....0 increase in reserves for life only.....		486,000	(95,000)
23. Total underwriting deductions (Lines 18 through 22).....	0	20,687,088	17,688,666
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX.....	333,708	1,741,033
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....		11,919	7,199
26. Net realized capital gains or (losses) less capital gains tax of \$.....0.....			
27. Net investment gains or (losses) (Lines 25 plus 26).....		11,919	7,199
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.....	345,627	1,748,232
31. Federal and foreign income taxes incurred.....	XXX.....		
32. Net income (loss) (Lines 30 minus 31).....	XXX.....	345,627	1,748,232

DETAILS OF WRITE-INS

0601. ATRF pass-through.....	XXX.....	9,069	128,861
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.....	9,069	128,861
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. ACA fees (including ATRF and PCORI).....		0	0
1402. ....		(65,163)	195,637
1403. ....			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	0	(65,163)	195,637
2901. ....			
2902. ....			
2903. ....			
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0	0

Cleveland Automobile Dealers Association Group Health Plan  
STATEMENT OF REVENUE AND EXPENSES (Continued)

CAPITAL AND SURPLUS ACCOUNT	1 Current Year	2 Prior Year
33. Capital and surplus prior reporting period.....		3,224,077
34. Net income or (loss) from Line 32.....	4,973,969	1,748,232
35. Change in valuation basis of aggregate policy and claim reserves.....	345,627	
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.....		1,860
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.....		
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.....		
48. Net change in capital and surplus (Lines 34 to 47).....	345,627	1,749,892
49. Capital and surplus end of reporting period (Line 33 plus 48).....	5,319,596	4,973,969

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.....	

Statement as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

CASH FLOW

	<sup>1</sup> Current Year	<sup>2</sup> Prior Year
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....		
2. Net investment income.....	20,871,818	19,290,394
3. Miscellaneous income.....	11,919	7,199
4. Total (Lines 1 through 3).....	9,069	128,861
5. Benefit and loss related payments.....	20,892,806	19,426,394
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	18,421,637	16,536,924
7. Commissions, expenses paid and aggregate write-ins for deductions.....		
8. Dividends paid to policyholders.....	1,504,578	1,394,274
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10. Total (Lines 5 through 9).....	19,926,215	17,930,198
11. Net cash from operations (Line 4 minus Line 10).....	966,591	1,496,196
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....		
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.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....0		
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....		
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).....0		
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).....0		
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
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).....		
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....0		
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	966,591	1,496,196
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	7,042,624	5,546,428
19.2 End of year (Line 18 plus Line 19.1).....	8,009,215	7,042,624

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

20,0001



ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	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 Plans	Medicare Title XVIII	Medicaid Title XIX	Other Health	Other Non-Health
1. Net premium income.....	21,011,727	19,898,363		1,099,072						14,292
2. Change in unearned premium reserves and reserve for rate credit.....	0	0								
3. Fee-for-service (net of \$.00 medical expenses).....	0	0								
4. Risk revenue.....	0	0								
5. Aggregate write-ins for other health care related revenues.....	9,069	9,069	0	0	0	0	0	0	0	0
6. Aggregate write-ins for other non-health care related revenues.....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,292
7. Total revenues (Lines 1 to 6).....	21,020,796	19,907,432		1,099,072						
8. Hospital/medical benefits.....	14,391,811									
9. Other professional services.....	862,838									
10. Outside referrals.....	0									
11. Emergency room and out-of-area.....	0									
12. Prescription drugs.....	4,404,787									
13. Aggregate write-ins for other hospital and medical.....	(65,163)	(65,163)	0	0	0	0	0	0	0	0
14. Incentive pool, withhold adjustments and bonus amounts.....	0									
15. Subtotal (Lines 8 to 14).....	19,594,273	18,731,435	0	862,838	0	0	0	0	0	0
16. Net reinsurance recoveries.....	921,718	921,718								
17. Total hospital and medical (Lines 15 minus 16).....	18,672,555	17,809,717	0	862,838	0	0	0	0	0	0
18. Non-health claims (net).....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$.00 cost containment expenses.....	1,296,543	1,245,511		51,032						
20. General administrative expenses.....	231,990	231,990								
21. Increase in reserves for accident and health contracts.....	488,000	502,000		(16,000)						
22. Increase in reserve for life contracts.....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22).....	20,687,088	19,789,218	0	897,870	0	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23).....	333,708	118,214		201,202						14,292

DETAILS OF WRITE-INS

0501. ATRF pass-through.....	9,069	9,069								XXX
0502. ....	0									XXX
0503. ....	0									XXX
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0	XXX
0599. Total (Lines 0501 through 0503 plus 0598) (Line 5 above).....	9,069	9,069								XXX
0601. ....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602. ....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603. ....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Total (Lines 0601 through 0603 plus 0698) (Line 6 above).....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301. ACA fees (including ATRF and PCORI).....	(65,163)	(65,163)								XXX
1302. ....	0									XXX
1303. ....	0									XXX
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0		0	0	0	0	0	0	XXX
1399. Total (Lines 1301 through 1303 plus 1398) (Line 13 above).....	(65,163)	(65,163)								XXX

## PART 1 - PREMIUMS

Line	Description	1	2	3	4
1.	Comprehensive (hospital and medical)	21,123,440		1,225,077	19,898,363
2.	Medicare supplement				0
3.	Dental only	1,099,072			1,099,072
4.	Vision only				0
5.	Federal employees health benefits plan				0
6.	Title XVIII - Medicare				0
7.	Title XIX - Medicaid				0
8.	Other health				0
9.	Health subtotal (Lines 1 through 8)	22,222,512	0	1,225,077	20,997,435
10.	Life	58,710		44,418	14,292
11.	Property/casualty				0
12.	Totals (Lines 9 to 11)	22,281,222	0	1,269,495	21,011,727
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1 + 2 - 3)
		1	2	3	4

**Cleveland Automobile Dealers Association Group Health Plan**  
**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2 - CLAIMS INCURRED DURING THE YEAR**

	1	2	3	4	5	6	7	8	9	10
	1. Payments during the year:									
	1.1 Direct.....	19,703,854	18,796,598	862,838						44,418
	1.2 Reinsurance assumed.....	0	0	0						
	1.3 Reinsurance ceded.....	966,136	921,718	0						44,418
	1.4 Net.....	18,737,718	17,874,880	862,838	0	0	0	0	0	0
2.	Paid medical incentive pools and bonuses.....	0	0	0	0	0	0	0	0	0
3.	Claim liability December 31, current year from Part 2A:									
	3.1 Direct.....	2,102,000	2,050,000	52,000						
	3.2 Reinsurance assumed.....	0	0	0						
	3.3 Reinsurance ceded.....	0	0	0						
	3.4 Net.....	2,102,000	2,050,000	52,000	0	0	0	0	0	0
4.	Claim reserve December 31, current year from Part 2D:									
	4.1 Direct.....	0	0	0						
	4.2 Reinsurance assumed.....	0	0	0						
	4.3 Reinsurance ceded.....	0	0	0						
	4.4 Net.....	0	0	0	0	0	0	0	0	0
5.	Accrued medical incentive pools and bonuses, current year.....	0	0	0	0	0	0	0	0	0
6.	Net healthcare receivables (a).....	0	0	0	0	0	0	0	0	0
7.	Amounts recoverable from reinsurers December 31, current year.....	0	0	0	0	0	0	0	0	0
8.	Claim liability December 31, prior year from Part 2A:									
	8.1 Direct.....	1,641,000	1,573,000	68,000						
	8.2 Reinsurance assumed.....	0	0	0						
	8.3 Reinsurance ceded.....	0	0	0						
	8.4 Net.....	1,641,000	1,573,000	68,000	0	0	0	0	0	0
9.	Claim reserve December 31, prior year from Part 2D:									
	9.1 Direct.....	0	0	0						
	9.2 Reinsurance assumed.....	0	0	0						
	9.3 Reinsurance ceded.....	0	0	0						
	9.4 Net.....	0	0	0	0	0	0	0	0	0
10.	Accrued medical incentive pools and bonuses, prior year.....	0	0	0	0	0	0	0	0	0
11.	Amounts recoverable from reinsurers December 31, prior year.....	0	0	0	0	0	0	0	0	0
12.	Incurred benefits:									
	12.1 Direct.....	20,164,854	19,273,598	846,838	0	0	0	0	0	44,418
	12.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0
	12.3 Reinsurance ceded.....	966,136	921,718	0	0	0	0	0	0	44,418
	12.4 Net.....	19,198,718	18,351,880	846,838	0	0	0	0	0	0
13.	Incurred medical incentive pools and bonuses.....	0	0	0	0	0	0	0	0	0

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

Cleveland Automobile Dealers Association Group Health Plan  
UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1. Reported in process of adjustment:	1.1 Direct	1.2 Reinsurance assumed	1.3 Reinsurance ceded	1.4 Net	2. Incurred but unreported:	2.1 Direct	2.2 Reinsurance assumed	2.3 Reinsurance ceded	2.4 Net	3. Amounts withheld from paid claims and capitations:	3.1 Direct	3.2 Reinsurance assumed	3.3 Reinsurance ceded	3.4 Net	4. Totals:	4.1 Direct	4.2 Reinsurance assumed	4.3 Reinsurance ceded	4.4 Net
1	Total	398,000	0	0	398,000		1,704,000	1,662,000	0	1,704,000		0	0	0	0	2,102,000	2,102,000	0	0	2,102,000
2	Comprehensive (Medical and Hospital)	388,000			388,000		1,662,000	1,662,000							0	2,050,000	2,050,000			2,050,000
3	Medicare Supplement															0	0	0	0	0
4	Dental Only	10,000			10,000		42,000	42,000							0	52,000	52,000			52,000
5	Vision Only				0										0	0	0	0	0	0
6	Federal Employees Health Benefits Plan				0										0	0	0	0	0	0
7	Medicare Title XVIII				0										0	0	0	0	0	0
8	Medicaid Title XIX				0										0	0	0	0	0	0
9	Other Health				0										0	0	0	0	0	0
10	Other Non-Health				0										0	0	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

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

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5	6
	1 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).....	1,377,473	16,497,407	50,000	2,000,000	1,427,473	1,573,000
2. Medicare supplement.....					0	
3. Dental only.....	42,521	820,317	1,000	51,000	43,521	68,000
4. Vision only.....					0	
5. Federal employees health benefits plan.....					0	
6. Title XVIII - Medicare.....					0	
7. Title XIX - Medicaid.....					0	
8. Other health.....					0	
9. Health subtotal (Lines 1 to 8).....	1,419,994	17,317,724	51,000	2,051,000	1,470,994	1,641,000
10. Healthcare receivables (a).....					0	
11. Other non-health.....					0	
12. Medical incentive pools and bonus amounts.....					0	
13. Totals (Lines 9 - 10 + 11 + 12).....	1,419,994	17,317,724	51,000	2,051,000	1,470,994	1,641,000

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

Cleveland Automobile Dealers Association Group Health Plan  
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	2	3	4	5
6.	2017	XXX	XXX	XXX	XXX	17,318
5.	2016	XXX	XXX	XXX	14,783	16,202
4.	2015	XXX	XXX	16,167	17,529	17,530
3.	2014	XXX	14,843	16,130	16,169	16,169
2.	2013	15,384	16,458	16,457	16,457	16,457
1.	Prior	1,998	1,990	1,990	1,990	1,990

SECTION A - PAID HEALTH CLAIMS - GRAND TOTAL

Year in Which Losses Were Incurred		1	2	3	4	5
Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year						
1. Prior	2,007	1,990	1,990	1,990	1,990	1,990
2. 2013	16,802	16,467	16,457	16,457	16,457	16,457
3. 2014	XXX	16,527	16,140	16,169	16,169	16,169
4. 2015	XXX	XXX	17,898	17,539	17,539	17,530
5. 2016	XXX	XXX	XXX	16,415	16,415	16,253
6. 2017	XXX	XXX	XXX	XXX	XXX	19,369

SECTION B - INCURRED HEALTH CLAIMS - GRAND TOTAL

Years in Which Claims were Incurred and Premiums were Earned	Premiums Earned	Claim Payments	Claim Adjustment Expense Payments	Percent (Col. 3/2)	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	Percent (Col. 5/1)	Claims Unpaid	Unpaid Claim Adjustment Expense	Total Claims and Claims Adjustment Expense Incurred (Col. 5 + 7 + 8)	Percent (Col. 9/1)
1. 2013	20,619	16,457	1,192	7.2	17,649	85.6			17,649	85.6
2. 2014	19,731	16,169	1,149	7.1	17,318	87.8			17,318	87.8
3. 2015	18,824	17,530	1,123	6.4	18,653	99.1			18,653	99.1
4. 2016	20,377	16,202	1,202	7.4	17,404	85.4	51	5	17,460	85.7
5. 2017	22,222	17,318	1,297	7.5	18,615	83.8	2,051	245	20,911	94.1
SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - GRAND TOTAL										

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2C - DEVELOPMENT OF PAID AND INCURRED CLAIMS**  
(\$'000 Omitted)

(pennio 000\$)

## SECTION A - PAID HEALTH CLAIMS - HOSPITAL AND MEDICAL

Year in Which Losses Were Incurred		1	2	3	4	5
1. Prior	1,920	1,912	1,912	1,912	1,912	1,912
2. 2013	14,475	15,489	15,488	15,488	15,488	15,488
3. 2014	XXX	14,186	15,417	15,456	15,456	15,456
4. 2015	XXX	XXX	15,329	16,619	16,620	16,620
5. 2016	XXX	XXX	XXX	13,957	15,333	15,333
6. 2017	XXX	XXX	XXX	XXX	16,488	16,488

## SECTION B - INCURRED HEALTH CLAIMS - HOSPITAL AND MEDICAL

Year in Which Losses Were Incurred		1	2	3	4	5
Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year		1	2	3	4	5
1. Prior	1,927	1,912	1,912	1,912	1,912	1,912
2. 2013	15,810	15,497	15,488	15,488	15,488	15,488
3. 2014	XXX	15,798	15,426	15,456	15,456	15,456
4. 2015	XXX	XXX	16,992	16,628	16,620	16,620
5. 2016	XXX	XXX	XXX	15,521	15,383	15,383
6. 2017	XXX	XXX	XXX	XXX	18,498	18,498

## 12.HM

## SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - HOSPITAL AND MEDICAL

Years in Which	1	2	3	4	5	6	7	8	9	10
Premiums were Earned and	Premiums Earned	Claim Payments	Claim Adjustment Expense Payments	Percent (Col. 3/2)	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	Percent (Col. 5/1)	Claims Unpaid	Unpaid Claim Adjustment Expenses	Total Claims and Claim Adjustment Expense Incurred (Col. 5 + 7 + 8)	Percent (Col. 9/1)
1. 2013	19,380	15,488	1,132	7.3	16,620	85.8			16,620	85.8
2. 2014	18,590	15,456	1,100	7.1	16,556	89.1			16,556	89.1
3. 2015	17,713	16,620	1,073	6.5	17,693	99.9			17,693	99.9
4. 2016	19,268	15,333	1,151	7.5	16,484	85.6			16,539	85.8
5. 2017	21,123	16,498	1,246	7.6	17,744	84.0			19,979	94.6

SECTION A - PAID HEALTH CLAIMS - MEDICARE SUPPLEMENT					
Year in Which Losses Were Incurred		1	2	3	4
1. Prior		2013	2014	2015	2016
2. 2013		XXX		XXX	
3. 2014		XXX		XXX	
4. 2015		XXX		XXX	
5. 2016		XXX		XXX	
6. 2017		XXX		XXX	XXX
Cumulative Net Amounts Paid					
		5	4	3	2017

SECTION B - INCURRED HEALTH CLAIMS - MEDICARE SUPPLEMENT					
Year in Which Losses Were Incurred		1	2	3	4
1. Prior		2013	2014	2015	2016
2. 2013		XXX		XXX	
3. 2014		XXX		XXX	
4. 2015		XXX		XXX	
5. 2016		XXX		XXX	
6. 2017		XXX		XXX	XXX
Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year					
		5	4	3	2017

12.MS

SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - MEDICARE SUPPLEMENT										
Years in Which Premiums were Earned and Claims were Incurred	Premiums Earned	Claim Payments	Claim Adjustment Expense Payments	Percent (Col. 3/2)	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	Percent (Col. 5/1)	Claims Unpaid	Unpaid Claim Adjustment Expenses	Total Claims and Expense Incurred (Col. 5 + 7 + 8)	Percent (Col. 9/1)
1. 2013		0	0.0	0.0	0	0.0			0	0.0
2. 2014		0	0.0	0.0	0	0.0			0	0.0
3. 2015		0	0.0	0.0	0	0.0			0	0.0
4. 2016		0	0.0	0.0	0	0.0			0	0.0
5. 2017		0	0.0	0.0	0	0.0			0	0.0



(pajnuo 000\$)

Year in Which Losses Were Incurred		1	2	3	4	5
1. Prior		66	66	66	66	66
2. 2013	893	950	950	950	950	950
3. 2014	XXX	652	708	708	708	708
4. 2015	XXX	XXX	838	910	910	910
5. 2016	XXX	XXX	XXX	826	869	869
6. 2017	XXX	XXX	XXX	XXX	820	820

## SECTION B - INCURRED HEALTH CLAIMS - DENTAL ONLY

Year in Which Losses Were Incurred		1	2	3	4	5
Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year		1	2	3	4	5
1. Prior	68	66	66	66	66	66
2. 2013	964	951	950	950	950	950
3. 2014	XXX	724	709	708	708	708
4. 2015	XXX	XXX	906	911	910	910
5. 2016	XXX	XXX	XXX	894	870	871
6. 2017	XXX	XXX	XXX	XXX	871	871

**12.DO**

## SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - DENTAL ONLY

	1	2	3	4	5	6	7	8	9	10
Years In Which Premiums were Earned and Claims were Incurred	Premiums Earned	Claim Payments	Claim Adjustment Expense Payments	Percent (Col. 3/2)	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	Percent (Col. 5/1)	Claims Unpaid	Unpaid Claim Adjustment Expenses	Total Claims and Claims Adjustment (Col. 5 + 7 + 8)	Percent (Col. 9/1)
1. 2013.....	1,214	950	54	5.7	1,004	82.7			1,004	82.7
2. 2014.....	1,132	708	47	6.6	755	66.7			755	66.7
3. 2015.....	1,111	910	50	5.5	960	86.4			960	86.4
4. 2016.....	1,109	869	51	5.9	920	83.0	.1		921	83.0
5. 2017.....	1,099	820	51	6.2	871	79.3	.51		932	84.8

(pennino 000\$)

Year in Which Losses Were Incurred		1 2013	2 2014	3 2015	4 2016	5 2017
Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year						
1. Prior		12	12	12	12	12
2. 2013		16	19	19	19	19
3. 2014		XXX	5	5	5	5
4. 2015		XXX	XXX	-	-	-
5. 2016		XXX	XXX	XXX	-	-
6. 2017		XXX	XXX	XXX	XXX	-

## SECTION C - INCURRED YEAR HEALTH CLAIM AND CLAIM ADJUSTMENT EXPENSE RATIO - OTHER

1	Years in Which Premiums were Earned and Claims were Incurred	1. 2013	24	9						
2	Claim Payments	2. 2014	5							
3	Claim Adjustment Expense Payments	3. 2015	0							
4	Percent (Col. 3/2)	4. 2016	0.0							
5	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	5. 2017	25	7						
6	Percent (Col. 5/1)		104.2	77.8						
7	Claims Unpaid									
8	Unpaid Claim Adjustment Expenses									
9	Total Claims and Claim Adjustment Expense Incurred (Col. 5 + 7 + 8)		25	7						
10	Percent (Col. 9/1)		104.2	77.8						

**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	Medicare XVIII	Title XIX Medicaid	Other
1. Unearned premium reserves.....	0.00								
2. Additional policy reserves (a).....	0.00								
3. Reserve for future contingent benefits.....	0.00								
4. Reserve for rate credits or experience rating refunds (including \$.....0 for investment income).....	0.00								
5. Aggregate write-ins for other policy reserves.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Totals (gross).....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Reinsurance ceded.....	0.00								
8. Totals (net) (Page 3, Line 4).....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Present value of amounts not yet due on claims.....	0.00								
10. Reserve for future contingent benefits.....	0.00								
11. Aggregate write-ins for other claim reserves.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Totals (gross).....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Reinsurance ceded.....	0.00								
14. Totals (net) (Page 3, Line 7).....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

13

0501. ....	0.00								
0502. ....	0.00								
0503. ....	0.00								
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1101. ....	0.00								
1102. ....	0.00								
1103. ....	0.00								
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(a) Includes \$.....0 premium deficiency reserve.

Cleveland Automobile Dealers Association Group Health Plan  
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses			3	4	5
	1	2				
	Cost Containment Expenses	Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total	
1. Rent (\$.....14,214 for occupancy of own building).....			14,214		14,214	
2. Salaries, wages and other benefits.....			65,688		65,688	
3. Commissions (less \$.....0 ceded plus \$.....0 assumed).....					0	
4. Legal fees and expenses.....			13,200		13,200	
5. Certifications and accreditation fees.....					0	
6. Auditing, actuarial and other consulting services.....			111,388		111,388	
7. Traveling expenses.....			581		581	
8. Marketing and advertising.....					0	
9. Postage, express and telephone.....			8,785		8,785	
10. Printing and office supplies.....			3,577		3,577	
11. Occupancy, depreciation and amortization.....					0	
12. Equipment.....			3,697		3,697	
13. Cost or depreciation of EDP equipment and software.....					0	
14. Outsourced services including EDP, claims, and other services.....					0	
15. Boards, bureaus and association fees.....					0	
16. Insurance, except on real estate.....			9,960		9,960	
17. Collection and bank service charges.....					0	
18. Group service and administration fees.....		1,296,543			1,296,543	
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.....					0	
23.2 State premium taxes.....					0	
23.3 Regulatory authority licenses and fees.....					0	
23.4 Payroll taxes.....					0	
23.5 Other (excluding federal income and real estate taxes).....					0	
24. Investment expenses not included elsewhere.....					0	
25. Aggregate write-ins for expenses.....	0	0	1,000	0	1,000	
26. Total expenses incurred (Lines 1 to 25).....	0	1,296,543	231,990	0	(a) 1,528,533	
27. Less expenses unpaid December 31, current year.....			18,600		18,600	
28. Add expenses unpaid December 31, prior year.....			19,645		19,645	
29. Amounts receivable relating to uninsured plans, prior year.....					0	
30. Amounts receivable relating to uninsured plans, current year.....					0	
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30).....	0	1,296,543	233,035	0	1,529,578	

DETAILS OF WRITE-INS

2501. Dues and subscriptions.....			1,000		1,000
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	1,000	0	1,000

(a) Includes management fees of \$.....131,700 to affiliates and \$.....0 to non-affiliates.

Cleveland Automobile Dealers Association Group Health Plan  
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....	
1.1 Bonds exempt from U.S. tax.....	(a).....	
1.2 Other bonds (unaffiliated).....	(a).....	
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.....	(c).....	
3. Mortgage loans.....	(d).....	
4. Real estate.....		
5. Contract loans.....		
6. Cash, cash equivalents and short-term investments.....	(e).....11,919	11,919
7. Derivative instruments.....	(f).....	
8. Other invested assets.....		
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....11,919	.....11,919
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	.....0
15. Aggregate write-ins for deductions from investment income.....		
16. Total deductions (Lines 11 through 15).....	.....0	.....0
17. Net investment income (Line 10 minus Line 16).....	.....11,919	.....11,919

DETAILS OF WRITE-INS

0901. ....	
0902. ....	
0903. ....	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0
1501. ....	
1502. ....	
1503. ....	
1598. Summary of remaining write-ins for Line 15 from overflow page.....	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....0
(a) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 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 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....0	.....0	.....0	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....0	.....0	.....0	.....0	.....0
1.2 Other bonds (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....0	.....0	.....0	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....0	.....0	.....0	.....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
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0

Statement as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

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.....			.....0
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).....	.....0	.....0	.....0
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.....0
28. TOTALS (Lines 26 and 27).....	.....0	.....0	.....0
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					
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	6 Current Year Member Months
1. Health maintenance organizations.....						
2. Provider service organizations.....						
3. Preferred provider organizations.....	2,384	2,416	2,411	2,415	2,417	28,989
4. Point of service.....						
5. Indemnity only.....						
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total.....	2,384	2,416	2,411	2,415	2,417	28,989

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

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

A&H Premiums Due and Unpaid									
0299998. Premiums due and unpaid not individually listed.....									
0299999. Total group.....									
0599999. Accident and health premiums due and unpaid (Page 2, Line 15).....									
1		2		31 - 60 Days		61 - 90 Days		Over 90 Days	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
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1		2		3		4		5	
1		2		3		4		5	
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1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1		2		3		4		5	
1									



**Ex. 3 - Health Care Receivables**  
**NONE**

**Ex. 3A - Analysis of Health Care Receivables Collected and Accrued**  
**NONE**

Statement as of December 31, 2017 of the  
**Cleveland Automobile Dealers Association Group Health Plan**  
**EXHIBIT 4 - CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)**

Aging Analysis of Unpaid Claims						
Account	1 - 30 Days	31 - 60 Days	61 - 90 Days	91 - 120 Days	Over 120 Days	Total
1	2	3	4	5	6	7
Claims Unpaid (Reported)						
0599999, Unreported claim and other claim reserves						
0799999, Total claims unpaid						
						2,102,000
						2,102,000

**Ex. 5 - Amounts Due from Parent, Subsidiaries and Affiliates**  
**NONE**

**Ex. 6 - Amounts Due to Parent, Subsidiaries and Affiliates**  
**NONE**

EXHIBIT 7 - PART 1 - SUMMARY OF TRANSACTIONS WITH PROVIDERS

1	2	3	4	5	6
Direct Medical Expense Payment	Column 1 as a % of Total Payment	Total Members Covered	Column 3 as a % of Total Members	Column 1 Expenses Paid to Affiliated Providers	Column 1 Expenses Paid to Non-Affiliated Providers
1. Medical groups.....	0.0				
2. Intermediaries.....	0.0				
3. All other providers.....	0.0				
4. Total capitation payments.....	0.0	0		0	0
Other Payments:					
5. Fee-for-service.....	0.0				
6. Contractual fee payments.....	19,659,436	100.0	XXX		
7. Bonus/withhold arrangements - fee-for-service.....	0.0	0.0	XXX		
8. Bonus/withhold arrangements - contractual fee payments.....	0.0	0.0	XXX		
9. Non-contingent salaries.....	0.0	0.0	XXX		
10. Aggregate cost arrangements.....	0.0	0.0	XXX		
11. All other payments.....	0.0	0.0	XXX		
12. Total other payments.....	19,659,436	100.0	XXX	0	19,659,436
13. Total (Line 4 plus Line 12).....	19,659,436	100.0	XXX	0	19,659,436

EXHIBIT 7 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1	2	3	4	5	6
NAIC Code	Name of Intermediary	Capitation Paid	Average Monthly Capitation	Intermediary's Total Adjusted Capital	Intermediary's Authorized Control Level RBC

Cleveland Automobile Dealers Association Group Health Plan

EXHIBIT 8 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED

	1	2	3	4	5	6
Description	Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1. Administrative furniture and equipment.....						
2. Medical furniture, equipment and fixtures.....						
3. Pharmaceuticals and surgical supplies.....						
4. Durable medical equipment.....						
5. Other property and equipment.....						
6. Total.....						

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - Summary of Significant Accounting Policies

DESCRIPTION OF PLAN

Nature of Operations: The Cleveland Automobile Dealers’ Group Health Plan (the Plan) provides and maintains a program of group insurance for the benefit of members of the Greater Cleveland Automobile Dealers’ Association. The Plan, as amended and restated by the Board of Trustees was adopted effective June 1, 1990. GCADA is the plan’s sponsor.

Premiums: Contributions to the Trust are made by members of the Association in accordance with rates established for the insurance coverage provided.

Health Insurance Benefits: Group health insurance benefits are provided by direct payments of claims per agreements with Medical Mutual of Ohio.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation: The accompanying statutory financial statements have been prepared in conformity with accounting practices prescribed or permitted by the State of Ohio Department of Insurance. Prescribed statutory accounting practices include state laws, regulations and general administrative rules, as well as a variety of publications of the National Association of Insurance Commissioners (NAIC). Permitted statutory accounting practices encompass all accounting practices that are not prescribed; such practices may differ from state to state, may differ from company to company within a state and may change in the future. Statutory accounting practices used by the Plan vary from accounting principles generally accepted in the United States of America as follows:

Reinsurance: Reserves for losses and loss adjustment expenses and unearned premiums are reported net of reinsured amounts.

For the purpose of the annual and quarterly statements, the following policies have been treated as reinsurance.

- Specific and aggregate stop loss
- Fully-insured, no-risk life insurance

Reported premium income is generally net of reinsurance – it has been reduced by the cost of ceded reinsurance (the cost of stop loss premium and life insurance premium). Likewise, incurred claims and the reserve for incurred but unpaid claims do not include the cost of ceded reinsurance. Premium is reported gross of reinsurance on Exhibit of Premiums and Enrollment and Schedule T.

Vision premium and claims are included with dental.

Statement of Revenues and Expenses - Paid claims and expenses on shown on lines 9, 10, 13, 20. Adding the change in reserves, on line 22, produces incurred claims and expenses. The temporary ACA fees, and related pass-through revenue, are shown on lines 14 and 6, respectively (see NOTE 22).

Enrollment: Reported counts indicate number of contracts. In 2017 the ratio of members to contracts averaged 1.77 and ranged from 1.80 (Jan) to 1.75 (Dec). The ratio of members to contracts in 2016 averaged 1.81 and ranged from 1.83 (Jan) to 1.80 (Dec).

Nonadmitted Assets: Certain assets designated as "nonadmitted," including furniture and fixtures, automobiles and equipment, unrealized gain and loss on investments and intangible assets related to costs of insurance licenses, prepaid assets and deferred expenses, are excluded from the statements of admitted assets, liabilities and surplus statutory basis and are charged directly to unassigned surplus.

Statements of Cash Flows - Statutory Basis: The Plan reports cash flows in accordance with NAIC guidelines.

Valuation of Bonds and Mutual Funds: Bonds and mutual funds are valued in accordance with the laws of the State of Ohio or the valuations prescribed by the Committee on Valuation of Securities of the NAIC. Generally, bonds are stated at amortized cost and stocks (mutual funds) are valued based on market quotations.

Losses Payable: A liability for losses is provided based on: (1) case basis estimates for losses reported, (2) estimates of unreported losses based on past experience, (3) information received relating to assumed reinsurance, and (4) deduction of amounts for reinsurance placed with reinsurers.

Loss Adjustment Expenses Payable: A liability for loss adjustment expenses payable is provided by estimating future expenses to be incurred in settlement of the claims provided for in the liability for losses.

Recognition of Premium Revenues: Premiums are billed monthly. Revenue is recognized in the month billed.

NOTES TO FINANCIAL STATEMENTS

Bonds: Includes all bonds with maturity dates, when purchased, greater than one year.

Short-term Investments: Includes all bonds with maturity dates, when purchased, of one year or less.

Cash Equivalents: Highly liquid, short-term investments with maturities of three months or less from acquisition date are considered cash equivalents. As of the statement date, there were no cash equivalents.

The preparation of financial statements in conformity with the statutory basis of accounting for insurance companies requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from these estimates. Liability for incurred but unpaid claims is a significant estimate that could change in the near term.

NOTE 2 - Accounting Changes and Corrections of Errors

Not Applicable

NOTE 3 - Business Combinations and Goodwill

Not Applicable

NOTE 4 - Discontinued Operations

Not Applicable

NOTE 5 - Investments

Not Applicable

NOTE 6 - Joint Ventures, Partnerships, and Limited Liability Companies

Not Applicable

NOTE 7 - Investment Income

Not Applicable

NOTE 8 - Derivative Instruments

Not Applicable

NOTE 9 - Income Taxes

Not Applicable – the Plan is exempt.

NOTE 10 - Information Concerning Parent, Subsidiaries and Affiliates

In 2017, management fees of \$131,700 were paid to GCADA to reimburse management’s time in administration and promotion of the Plan. Management fees of \$131,700 were paid to GCADA in 2016 as well.

NOTE 11 - Debt

None

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

Not Applicable

**NOTES TO FINANCIAL STATEMENTS**

**NOTE 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**  
Not Applicable

**NOTE 14 - Contingencies**

- A. Contingent Commitments - None
- B. Assessments - None
- C. Gain Contingencies - None
- D. All Other Contingencies - None

**NOTE 15 - Leases**

Not Applicable

**NOTE 16 - Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentration of Credit Risk**

Not Applicable

**NOTE 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

Not Applicable

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

Not Applicable

**NOTE 19 - Direct Premium Written/Produced by Managing General Agents /Third Party Administrators**

Not Applicable

**NOTE 20 - September 11 Events**

Not Applicable

**NOTE 21 - Other Items**

- A. Extraordinary Items - None
- B. Troubled Debt Restructuring - None
- C. Other Disclosures - None
- D. All Other Contingencies - None

**NOTE 22 - Events Subsequent**

Effect of the ACA - Transitional Reinsurance Program Fees (TRF):

The TRF is a temporary program, in place 2014-2016, to provide funding to insurers that incur high claim costs for enrollees in the individual market. Insurers and self-insured plans are required to pay a per-capita fee determined by HHS. The Plan collects pass-through revenue and pays the fees. The annual per-member fee amounts for 2014 through 2016 are shown below. All employees and dependents covered under a medical plan, including COBRA but excluding Medifil, are included in the member counts. The TRF fee expired after 2016.

2014	\$ 63 per member
2015	\$ 44 per member
2016	\$ 27 per member



**NOTES TO FINANCIAL STATEMENTS**

Effect of the ACA - Patient-Centered Outcomes Research Institute (PCORI) fee:

The Plan also pays the PCORI fee in 2013-2019. The fees payable in 2016 and 2017 were approximately \$2 per member (indexed going forward).

The 2017 and 2016 revenue and expenses related to the ACA were:

	2017	2016
ATRF Pass-Through revenue (reported on page 4, line 6)	\$ 9,069	\$ 128,861
ACA fees, incl. ATRF & PCORI (reported on page 4, line 14)	(65,163)	195,637

**NOTE 23 - Reinsurance**

A. Ceded Reinsurance

The following table shows the approximate amounts by which ceded reinsurance has reduced the indicated financial statement accounts for 2017 and 2016:

	<u>1/1/17 - 12/31/17</u>	<u>1/1/16 - 12/31/16</u>
Premium Income		
Cost of Stop Loss Insurance	\$ 1,225,077	\$ 1,090,525
Cost of Life Insurance	44,418	43,504
Total reduction	1,269,495	1,134,029
Underwriting Deductions		
Stop Loss Reimbursements	\$ 921,718	\$ 850,152

B. Uncollectible Reinsurance - Not Applicable

C. Commutation of Ceded Reinsurance - Note Applicable

**NOTE 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not Applicable

**NOTE 25 - Change in Incurred Claims and Claim Adjustment Expenses**

Not Applicable

**NOTE 26 - Intercompany Pooling Arrangements**

Not Applicable

**NOTE 27 - Structured Settlements**

Not Applicable

**NOTE 28 - Health Care Receivables**

Not Applicable

**NOTE 29 - Participating Policies**

Not Applicable

**NOTE 30 - Premium Deficiency Reserves**

Not Applicable

**NOTE 31 - Anticipated Salvage and Subrogation**

Not Applicable

Cleveland Automobile Dealers Association Group Health Plan  
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 [ ] No [X]
- 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 [ ] No [ ] N/A [X]

- 1.3 State regulating? OH Yes [ ] No [ ] N/A [X]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]
- 2.2 If yes, date of change: 12/31/2015
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2015
- 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). 01/10/2017

- 3.4 By what department or departments? Ohio Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [X] No [ ] N/A [ ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

- 4.11 sales of new business? 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?
- 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. Yes [ ] No [X]

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]
- 6.2 If yes, give full information:

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]
- 7.2 If yes, %
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	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.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? Apple Growth Partners, 6155 Rockside Rd, Suite 400, Independence, OH 44131
- 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 16A 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 [X] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain:

Statement as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

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?  
Harry A. Donr. FSA, PO Box 4620, Incline Village, NV 89450.
- 12.1

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

Yes [ ]

No [X]
- 12.2

12.11

Name of real estate holding company

12.12

Number of parcels involved

12.13

Total book/adjusted carrying value

\$

0

If yes, provide explanation

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 [X]

No [ ]
- 13.3

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

Yes [ ]

No [X]
- 13.4

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

Yes [ ]

No [ ]

N/A [X]
- 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?  
(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.  
If the response to 14.1 is no, please explain:

Yes [X]

No [ ]
- 14.11
- 14.2

Has the code of ethics for senior managers been amended?

Yes [ ]

No [X]
- 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 [X]
- 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 [X]
- 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	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	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 [X]

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 [X]

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 [X]

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 [X]
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):  
20.11 To directors or other officers  
20.12 To stockholders not officers  
20.13 Trustees, supreme or grand (Fraternal only)  
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  
20.22 To stockholders not officers  
20.23 Trustees, supreme or grand (Fraternal only)

Yes [ ]

No [X]

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

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

Yes [ ]

No [X]

22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

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

Yes [ ]

No [X]

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [ ]

No [X]

23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount.

\$

0
- INVESTMENT
- 27.1

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] 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 [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

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 [X]

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 [X]

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 \$ 0

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 (25.28) provide the following:

<sup>1</sup> Nature of Restriction	<sup>2</sup> Description	<sup>3</sup> Amount
		\$

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]

If no, attach a description with this statement.

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

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

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

28.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following: Yes [X] No [ ]

<sup>1</sup> Name of Custodian(s)	<sup>2</sup> Custodian's Address

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

<sup>1</sup> Name(s)	<sup>2</sup> Location(s)	<sup>3</sup> 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 [X]

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

<sup>1</sup> Old Custodian	<sup>2</sup> New Custodian	<sup>3</sup> Date of Change	<sup>4</sup> 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"].

<sup>1</sup> Name of Firm or Individual	<sup>2</sup> Affiliation

28.0697 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 [ ]

Cleveland Automobile Dealers Association Group Health Plan  
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 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 [ X ]
- 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

- 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 6 (b) (1)))?
- 29.2 If yes, complete the following schedule:

Yes [ ] No [ X ]

1	2	3
CUSIP	Name of Mutual Fund	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            | \$ 0 \$                    | 0 \$       | 0  |
| 30.2 Preferred Stocks | \$ 0 \$                    | 0 \$       | 0  |
| 30.3 Totals           | \$ 0 \$                    | 0 \$       | 0  |
- Describe the sources or methods utilized in determining the fair values:

- 30.4
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?
- 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 [ X ]
- 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:

Yes [ ] No [ X ]

- 32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?
- 32.2 If no, list exceptions:

Yes [ ] No [ X ]

33. By self-designating 5\*GI securities, the reporting entity is certifying the following elements for each self-designation 5\*GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist.

Yes [ ] No [ X ]

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5\*GI securities?

Yes [ ] No [ X ]

OTHER

- 34.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 0

- 34.2 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	2
Name	Amount Paid
	\$
Amount of payments for legal expenses, if any?	\$ 13,200

- 35.1 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	2
Name	Amount Paid
	\$
Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?	\$ 0

- 36.1 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	2
Name	Amount Paid
	\$

Statement as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

GENERAL INTERROGATORIES

PART 2 – HEALTH INTERROGATORIES

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

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

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

1.31 Reason for excluding:

2017 retiree premium totaled \$190,875. Premium cannot be split by Medicare vs non-Medicare. Medicare Supp 2017 paid claims = \$80,104.

Yes [X]

No [ ]

\$ 0

\$ 0

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

1.5 Indicate total incurred claims on all Medicare Supplement Insurance.

1.6 Individual policies:

Most current three years:

1.61 Total premium earned

1.62 Total incurred claims

1.63 Number of covered lives

All years prior to most current three years:

1.64 Total premium earned

1.65 Total incurred claims

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned

1.72 Total incurred claims

1.73 Number of covered lives

All years prior to most current three years:

1.74 Total premium earned

1.75 Total incurred claims

1.76 Number of covered lives

2. Health Test:

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

	<sup>1</sup> Current Year	<sup>2</sup> Prior Year
2.1 Premium Numerator	\$ 20,997,437	\$ 19,286,753
2.2 Premium Denominator	\$ 21,011,727	\$ 19,300,838
2.3 Premium Ratio (2.1/2.2)	99.9%	99.9%
2.4 Reserve Numerator	\$ 2,102,000	\$ 1,641,000
2.5 Reserve Denominator	\$ 2,102,000	\$ 1,641,000
2.6 Reserve Ratio (2.4/2.5)	100.0%	100.0%

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?

3.2 If yes, give particulars:

Yes [ ]

No [X]

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?

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

5.1 Does the reporting entity have stop-loss reinsurance?

5.2 If no, explain:

Yes [X]

No [ ]

Yes [ ]

No [X]

Yes [X]

No [ ]

5.3 Maximum retained risk (see instructions)

5.31 Comprehensive Medical

5.32 Medical Only

5.33 Medicare Supplement

5.34 Dental and Vision

5.35 Other Limited Benefit Plan

5.36 Other

\$ 0

\$ 220,000

\$ 0

\$ 0

\$ 0

\$ 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:

Statement as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

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?

7.2 If no, give details

Yes [X] No [ ]

8. Provide the following information regarding participating providers:

8.1 Number of providers at start of reporting year

8.2 Number of providers at end of reporting year

0

0

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

9.2 If yes, direct premium earned:

Yes [ ] No [X]

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?

10.2 If yes:

Yes [ ] No [X]

10.21 Maximum amount payable bonuses

0

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?

11.3 If yes, show the name of the state requiring such minimum capital and surplus.  
OH

11.4 If yes, show the amount required.

\$ 500,000

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

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 [ ] N/A [X]

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

15.2 Total Incurred Claims

15.3 Number of Covered Lives

\$ 0

\$ 0

\$ 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)

Cleveland Automobile Dealers Association Group Health Plan  
FIVE-YEAR HISTORICAL DATA

	1 2017	2 2016	3 2015	4 2014	5 2013
<b>Balance Sheet Items (Pages 2 and 3)</b>					
1. Total admitted assets (Page 2, Line 28).....	8,439,744	7,336,288	5,830,280	6,576,084	5,016,902
2. Total liabilities (Page 3, Line 24).....	3,120,148	2,362,299	2,606,183	2,551,438	1,892,410
3. Statutory minimum capital and surplus requirement.....	500,000	500,000	500,000	500,000	500,000
4. Total capital and surplus (Page 3, Line 33).....	5,319,596	4,973,989	3,224,077	4,024,646	3,124,492
<b>Income Statement Items (Page 4)</b>					
5. Total revenues (Line 8).....	21,020,796	19,429,699	18,206,812	18,896,272	19,568,202
6. Total medical and hospital expenses (Line 18).....	18,672,555	16,380,222	17,649,789	16,394,632	17,381,554
7. Claims adjustment expenses (Line 20).....	1,296,543	1,202,422	1,122,639	1,148,749	1,192,237
8. Total administrative expenses (Line 21).....	231,990	201,022	193,851	189,549	216,997
9. Net underwriting gain (loss) (Line 24).....	333,708	1,741,033	(808,437)	889,342	1,774,414
10. Net investment gain (loss) (Line 27).....	11,919	7,199	7,909	10,861	7,037
11. Total other income (Lines 28 plus 29).....					
12. Net income or (loss) (Line 32).....	345,627	1,748,232	(800,528)	900,203	1,761,451
<b>Cash Flow (Page 6)</b>					
13. Net cash from operations (Line 11).....	986,591	1,496,196	(1,004,571)	1,581,025	249,260
<b>Risk-Based Capital Analysis</b>					
14. Total adjusted capital.....	5,319,596	4,973,989	3,224,077	4,024,646	3,124,492
15. Authorized control level risk-based capital.....	1,181,530	1,035,275	1,114,688	1,036,042	1,095,583
<b>Enrollment (Exhibit 1)</b>					
16. Total members at end of period (Column 6, Line 7).....	2,417	2,384	2,334	2,394	2,463
17. Total member months (Column 6, Line 7).....	28,989	28,170	27,863	29,079	31,202
<b>Operating Percentage (Page 4) (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).....	88.9	84.9	99.1	87.8	88.8
20. Cost containment expenses.....					
21. Other claims adjustment expenses.....	6.2	6.2	6.3	6.1	6.1
22. Total underwriting deductions (Line 23).....	98.5	91.6	106.7	96.4	90.9
23. Total underwriting gain (loss) (Line 24).....	1.6	9.0	(4.5)	4.8	9.1
<b>Unpaid Claims Analysis (U&amp;I Exhibit, Part 2B)</b>					
24. Total claims incurred for prior years (Line 13, Col. 5).....	1,470,994	1,411,560	1,296,682	1,074,371	2,006,307
25. Estimated liability of unpaid claims - [prior year (Line 13, Col. 6)]	1,641,000	1,741,000	1,692,000	1,427,000	2,391,000
<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?  
If no, please explain:

Yes [ ] No [ ]





EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION.....Cleveland Automobile Dealers Association Group Health Plan

2. Brecksville, OH

BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0001

NAIC Company Code.....00000

(Location)

	1	2	3	4	5	6	7	8	9	10
	Comprehensive (Hospital & Medical)	Individual	Group	Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Other
Total Members at end of:										
1. Prior year.....	2,384									
2. First quarter.....	2,416									
3. Second quarter.....	2,411									
4. Third quarter.....	2,415									
5. Current year.....	2,417									
6. Current year member months.....	28,989									
Total Member Ambulatory Encounters for Year:										
7. Physician.....	0									
8. Non-physician.....	0									
9. Totals.....	0	0	0	0	0	0	0	0	0	0
10. Hospital patient days incurred.....	1,353									
11. Number of inpatient admissions.....	263									
12. Health premiums written (b).....	22,222,512									
13. Life premiums direct.....	58,710									
14. Property/casualty premiums written.....	0									
15. Health premiums earned.....	22,222,512									
16. Property/casualty premiums earned.....	0									
17. Amount paid for provision of health care services.....	19,659,436									
18. Amount incurred for provision of health care services.....	20,120,436									

(a) For health businesses: number of persons insured under PPO managed care products.....2,417 and number of persons insured under indemnity only products.....0.

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....0.



EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION.....Cleveland Automobile Dealers Association Group Health Plan  
2. Brecksville, OH

BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0001

NAIC Company Code.....00000

(Location)

	1		2	3	4	5	6	7	8	9	10
	Comprehensive (Hospital & Medical)										
Total Members at end of:	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other	
1. Prior year.....	2,384		2,384								
2. First quarter.....	2,416		2,416								
3. Second quarter.....	2,411		2,411								
4. Third quarter.....	2,415		2,415								
5. Current year.....	2,417		2,417								
6. Current year member months.....	28,989		28,989								
Total Member Ambulatory Encounters for Year:											
7. Physician.....	0										
8. Non-physician.....	0										
9. Totals.....	0		0		0	0	0	0	0	0	
10. Hospital patient days incurred.....	1,353		1,353								
11. Number of inpatient admissions.....	263		263								
12. Health premiums written (b).....	22,222,512		21,123,440				1,099,072				
13. Life premiums direct.....	58,710									58,710	
14. Property/casualty premiums written.....	0										
15. Health premiums earned.....	22,222,512						1,099,072				
16. Property/casualty premiums earned.....	0										
17. Amount paid for provision of health care services.....	19,659,436		18,796,598				862,838				
18. Amount incurred for provision of health care services.....	20,120,436		19,273,598				846,838				

(a) For health businesses: number of persons insured under PPO managed care products.....2,417 and number of persons insured under indemnity only products.....0.  
(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....0.

**Sch. S - Pt. 1 - Sn. 2**  
**NONE**

**Sch. S - Pt. 2**  
**NONE**

**Sch. S - Pt. 3 - Sn. 2**  
**NONE**

**Sch. S - Pt. 4**  
**NONE**

**Sch. S - Pt. 5**  
**NONE**

**Sch. S - Pt. 6**  
**NONE**

**Sch. S - Pt. 7**  
**NONE**

Statement as of December 31, 2017 of the  
Cleveland Automobile Dealers Association Group Health Plan

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories									
1		Direct Business Only							
State, Etc.	Active Status	2 Accident & Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Plan Premiums	6 Life & Annuity Premiums and Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7	9 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	22,222,512				58,710		22,281,222	
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	22,222,512	0	0	0	58,710	0	22,281,222	0
60. Reporting entity contributions for Employee Benefit Plans.....	XXX								
61. Total (Direct Business).....(a)	1	22,222,512	0	0	0	58,710	0	22,281,222	0

DETAILS OF WRITE-INS									
58001.									0
58002.									0
58003.									0
58998.	Summary of remaining write-ins for line 58.....								0
58999.	Total (Lines 58001 through 58003 + 58998).....	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 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.									

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

**Sch. T - Pt. 2 - Interstate Compact  
NONE**

**Sch. Y-Pt. 1  
NONE**

**Sch. Y - Pt. 1A  
NONE**

**Sch. Y - Pt. 2  
NONE**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of "WAIVED" to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING		Responses
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	SEE EXPLANATION
2.	Will an actuarial opinion be filed by March 1?	yes
3.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	SEE EXPLANATION
4.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	yes
APRIL FILING		
5.	Will the Management's Discussion and Analysis be filed by April 1?	yes
6.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	SEE EXPLANATION
7.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	yes
JUNE FILING		
8.	Will an audited financial report be filed by June 1?	yes
9.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	SEE EXPLANATION
AUGUST FILING		
10.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	waived

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING		SEE EXPLANATION
11.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	waived
12.	Will the Supplemental Life data due March 1 be filed with the state of domicile and the NAIC?	waived
13.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	
14.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 on Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?	waived
15.	Will the actuarial opinion on non-guaranteed elements as required in Interrogatory 3 to Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?	waived
16.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	waived
17.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	waived
18.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	waived
19.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	waived
APRIL FILING		
20.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	waived
21.	Will the Supplemental Life data due April 1 be filed with the state of domicile and the NAIC?	waived
22.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	waived
23.	Will the regulator-only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	waived
AUGUST FILING		
24.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	yes

EXPLANATIONS:

1. Plan is a MEWA overseen by trustees (no direct employees).

2.

3. filed with state only

4.

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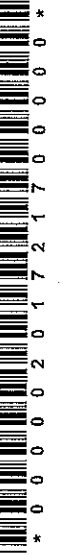
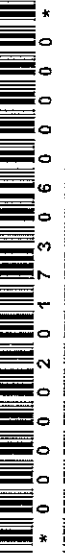
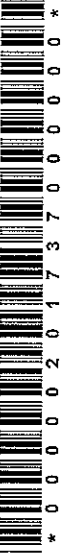
21.

22.

23.

24.

BAR CODE:



Cleveland Automobile Dealers Association Group Health Plan  
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities.....		.....0.0			.....0	.....0.0
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies.....		.....0.0			.....0	.....0.0
1.22 Issued by U.S. government sponsored agencies.....		.....0.0			.....0	.....0.0
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities).....		.....0.0			.....0	.....0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations.....		.....0.0			.....0	.....0.0
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations.....		.....0.0			.....0	.....0.0
1.43 Revenue and assessment obligations.....		.....0.0			.....0	.....0.0
1.44 Industrial development and similar obligations.....		.....0.0			.....0	.....0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA.....		.....0.0			.....0	.....0.0
1.512 Issued or guaranteed by FNMA and FHLMC.....		.....0.0			.....0	.....0.0
1.513 All other.....		.....0.0			.....0	.....0.0
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....		.....0.0			.....0	.....0.0
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-based securities issued or guaranteed by agencies shown in Line 1.521.....		.....0.0			.....0	.....0.0
1.523 All other.....		.....0.0			.....0	.....0.0
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities).....		.....0.0			.....0	.....0.0
2.2 Unaffiliated non-U.S. securities (including Canada).....		.....0.0			.....0	.....0.0
2.3 Affiliated securities.....		.....0.0			.....0	.....0.0
3. Equity interests:						
3.1 Investments in mutual funds.....		.....0.0			.....0	.....0.0
3.2 Preferred stocks:						
3.21 Affiliated.....		.....0.0			.....0	.....0.0
3.22 Unaffiliated.....		.....0.0			.....0	.....0.0
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated.....		.....0.0			.....0	.....0.0
3.32 Unaffiliated.....		.....0.0			.....0	.....0.0
3.4 Other equity securities:						
3.41 Affiliated.....		.....0.0			.....0	.....0.0
3.42 Unaffiliated.....		.....0.0			.....0	.....0.0
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated.....		.....0.0			.....0	.....0.0
3.52 Unaffiliated.....		.....0.0			.....0	.....0.0
4. Mortgage loans:						
4.1 Construction and land development.....		.....0.0			.....0	.....0.0
4.2 Agricultural.....		.....0.0			.....0	.....0.0
4.3 Single family residential properties.....		.....0.0			.....0	.....0.0
4.4 Multifamily residential properties.....		.....0.0			.....0	.....0.0
4.5 Commercial loans.....		.....0.0			.....0	.....0.0
4.6 Mezzanine real estate loans.....		.....0.0			.....0	.....0.0
5. Real estate investments:						
5.1 Property occupied by company.....		.....0.0			.....0	.....0.0
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....		.....0.0			.....0	.....0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....		.....0.0			.....0	.....0.0
6. Contract loans.....		.....0.0			.....0	.....0.0
7. Derivatives.....		.....0.0			.....0	.....0.0
8. Receivables for securities.....		.....0.0			.....0	.....0.0
9. Securities lending (Line 10, Asset Page reinvested collateral).....		.....0.0		.....XXX.....	.....XXX.....	.....XXX.....
10. Cash, cash equivalents and short-term investments.....	8,009,215	100.0	8,009,215		8,009,215	100.0
11. Other invested assets.....		.....0.0			.....0	.....0.0
12. Total invested assets.....	8,009,215	100.0	8,009,215	.....0	8,009,215	100.0



**Sch. A - Verification**  
**NONE**

**Sch. B - Verification**  
**NONE**

**Sch. BA - Verification**  
**NONE**

**Sch. D - Verification**  
**NONE**

**Sch. D - Summary by Country**  
**NONE**

**Sch. D - Pt. 1A - Sn. 1**  
**NONE**

**Sch. D - Pt. 1A - Sn. 1**  
**NONE**

**Sch. D - Pt. 1A - Sn. 1**  
**NONE**

**Sch. D - Pt. 1A - Sn. 2**  
**NONE**

**Sch. D - Pt. 1A - Sn. 2**  
**NONE**

**Sch. DA - Verification**  
**NONE**

**Sch. DB - Pt. A - Verification**  
**NONE**

**Sch. DB - Pt. B - Verification**  
**NONE**

**Sch. DB - Pt. C - Sn. 1**  
**NONE**

**Sch. DB - Pt. C - Sn. 2**  
**NONE**

**Sch. DB - Verification**  
**NONE**

**Sch. E - Pt. 2 Verification**  
**NONE**

<b>Sch. A - Pt. 1</b>	<b>NONE</b>
<b>Sch. A - Pt. 2</b>	<b>NONE</b>
<b>Sch. A - Pt. 3</b>	<b>NONE</b>
<b>Sch. B - Pt. 1</b>	<b>NONE</b>
<b>Sch. B - Pt. 2</b>	<b>NONE</b>
<b>Sch. B - Pt. 3</b>	<b>NONE</b>
<b>Sch. BA - Pt. 1</b>	<b>NONE</b>
<b>Sch. BA - Pt. 2</b>	<b>NONE</b>
<b>Sch. BA - Pt. 3</b>	<b>NONE</b>
<b>Sch. D - Pt. 1</b>	<b>NONE</b>
<b>Sch. D - Pt. 2 - Sn. 1</b>	<b>NONE</b>
<b>Sch. D - Pt. 2 - Sn. 2</b>	<b>NONE</b>
<b>Sch. D - Pt. 3</b>	<b>NONE</b>
<b>Sch. D - Pt. 4</b>	<b>NONE</b>
<b>Sch. D - Pt. 5</b>	<b>NONE</b>
<b>Sch. D - Pt. 6 - Sn. 1</b>	<b>NONE</b>
<b>Sch. D - Pt. 6 - Sn. 2</b>	<b>NONE</b>
<b>Sch. DA - Pt. 1</b>	<b>NONE</b>
<b>Sch. DB - Pt. A - Sn. 1</b>	<b>NONE</b>
<b>Sch. DB - Pt. A - Sn. 2</b>	<b>NONE</b>

**Sch. DB - Pt. B - Sn. 1**  
**NONE**

**Sch. DB - Pt. B - Sn. 2**  
**NONE**

**Sch. DB - Pt. D - Sn. 1**  
**NONE**

**Sch. DB - Pt. D - Sn. 2**  
**NONE**

**Sch. DL - Pt. 1**  
**NONE**

**Sch. DL - Pt. 2**  
**NONE**

**E20, E21, E22, E23, E24, E25**

Statement as of December 31, 2017 of the

Cleveland Automobile Dealers Association Group Health Plan

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6	7
Depository		Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	.
Open Depositories							
PNC Bank - checking	Pennsylvania		varies	5,913		3,535,255	XXX
PNC Bank - savings	Pennsylvania		varies	318		340,988	XXX
Dollar Bank - savings	Ohio		varies	1,927		1,107,703	XXX
Fifth Third Bank - savings	Ohio		varies	964		1,010,993	XXX
Huntington Neil Bank - savings	Ohio		varies	1,011		1,011,580	XXX
Key Bank - savings	Ohio		varies	766		1,002,716	XXX
0199999 - Total - Open Depositories		XXX	XXX	11,919	0	8,009,215	XXX
0999999 - Total Cash on Deposit		XXX	XXX	11,919	0	8,009,215	XXX
0599999 - Total Cash		XXX	XXX	11,919	0	8,009,215	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR							
1. January	7,258,008	4. April	8,241,815	7. July	7,929,968	10. October	8,279,854
2. February	7,558,341	5. May	7,805,766	8. August	8,275,874	11. November	8,282,785
3. March	8,035,419	6. June	8,153,181	9. September	8,238,834	12. December	8,009,215

**Sch. E - Pt. 2**  
**NONE**

**Sch. E - Pt. 3**  
**NONE**

**E27, E28**

ACTUARIAL OPINION

FOR THE YEAR ENDING DECEMBER 31, 2017  
OF THE CONDITION AND AFFAIRS OF THE

Cleveland Automobile Dealers Association Group Health Plan

TABLE OF KEY INDICATORS

This Opinion is: ☒ Unqualified    ☐ Qualified    ☐ Adverse    ☐ Inconclusive

IDENTIFICATION SECTION

☒ Prescribed Wording Only    ☐ Prescribed Wording with Additional Wording    ☐ Revised Wording

SCOPE SECTION

☒ Prescribed Wording Only    ☐ Prescribed Wording with Additional Wording    ☐ Revised Wording

RELIANCE SECTION

☒ Prescribed Wording Only    ☐ Prescribed Wording with Additional Wording    ☐ Revised Wording

OPINION SECTION

☒ Prescribed Wording Only    ☐ Prescribed Wording with Additional Wording    ☐ Revised Wording

RELEVANT COMMENTS

☐ Revised Wording

☐ The Actuarial Memorandum includes “Deviation from Standard” wording regarding conformity with an Actuarial Standard of Practice

IDENTIFICATION

I, Harry A. Don, F.S.A., am associated with the firm of Harry A. Don, F.S.A. Group Benefit Consulting, L.L.C. I am a member of the American Academy of Actuaries and have been retained by the CADA Group Health Plan to render an opinion with regard to loss reserves, actuarial liabilities and related items. I was appointed on March 26, 2014 in accordance with the requirements of the annual statement instructions. I meet the Academy qualification standards for rendering the opinion.

SCOPE

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities and related items listed below, as shown in the annual statement of the organization as prepared for filing with state regulatory officials, as of December 31, 2017.

- A.    Claims unpaid (Page 3, Line 1);  
\$ 2,102,000
- B.    Accrued medical incentive pool and bonus payments (Page 3, Line 2);  
\$ 0

- |    |  |            |
|----|--|------------|
| C. | Unpaid claims adjustment expenses (Page 3, Line 3);  | \$ 250,000 |
| D. | Aggregate health policy reserves (Page 3, Line 4) including unearned premium reserves and additional policy reserves from the Underwriting and Investment Exhibit – Part 2D; | \$ 0       |
| E. | Aggregate life policy reserves (Page 3, Line 5);   | \$ 0       |
| F. | Property/casualty unearned premium reserves (Page 3, Line 6);  | \$ 0       |
| G. | Aggregate health claim reserves (Page 3, Line 7);  | \$ 0       |

#### RELIANCE

In forming my opinion on the unpaid claims and unpaid claim adjustment expense reserves I relied upon data prepared by John Robinson, as certified in the attached statements. I evaluated that data for reasonableness and consistency. I also reconciled that data to the Underwriting and Investment Exhibit - Part 2B of the company's current annual statement. In other respects, my examination included review of the actuarial assumptions and actuarial methods used and tests of the calculations I considered necessary.

#### OPINION

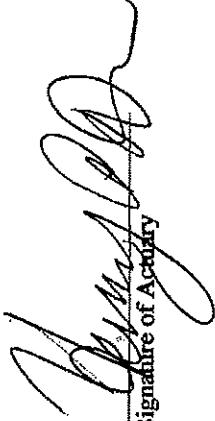
In my opinion, the amounts carried in the balance sheet on account of the items identified above:

- A. Are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
- B. Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared,
- C. Meet the requirements of the laws of state of Ohio, and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed,
- D. Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements,
- E. Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end,
- F. Include appropriate provision for all actuarial items that ought to be established.

The Underwriting and Investment Exhibit – Part 2B was reviewed for reasonableness and consistency with the applicable Actuarial Standards of Practice.

Actuarial methods, considerations, and analyses used in forming my opinion conform to the relevant Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

RELEVANT COMMENTS

  
Signature of Actuary

Harry A. Don, F.S.A  
P.O. Box 4620  
Incline Village, NV 89450  
775-832-8089

March 31, 2018

Date Opinion was Rendered



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