

**QUARTERLY STATEMENT  
OF THE  
Canton Regional Chamber Health Fund**

of  
Canton  
in the state of  
Ohio

**2020**

**TO THE  
Insurance Department  
OF THE STATE OF  
Ohio**

**FOR THE QUARTER ENDED  
MARCH 31, 2020**

**HEALTH**

**2020**



**QUARTERLY STATEMENT**  
**AS OF MARCH 31, 2020**  
**OF THE CONDITION AND AFFAIRS OF THE**  
**Canton Regional Chamber Health Fund**

NAIC Group Code	0000 (Current Period)	0000 (Prior Period)	NAIC Company Code	Employer's ID Number
Organized under the Laws of		Ohio	State of Domicile or Port of Entry	
Country of Domicile		United States of America		
Licensed as business type:	Life, Accident & Health[ ] Dental Service Corporation[ ] Other[X]	Property/Casualty[ ] Vision Service Corporation[ ] Is HMO Federally Qualified? Yes[ ] No[X] N/A[ ]	Hospital, Medical & Dental Service or Indemnity[ ] Health Maintenance Organization[ ]	
Incorporated/Organized	12/01/2017		Commenced Business	12/07/2017
Statutory Home Office	2600 Sixth Street SW (Street and Number)		Canton, OH, US 44710 (City or Town, State, County and Zip Code)	
Main Administrative Office	2600 Sixth Street SW Canton, OH, US 44710 (Street and Number)		(330)363-4057 (Area Code) (Telephone Number)	
Mail Address	2600 Sixth Street SW (Street and Number or P.O. Box)		Canton, OH, US 44710 (City or Town, State, County and Zip Code)	
Primary Location of Books and Records	2600 Sixth Street SW Canton, OH, US 44710 (Street and Number)		(330)363-4057 (Area Code) (Telephone Number)	
Internet Web Site Address				
Statutory Statement Contact	Jeffrey Alan Scheatzle jscheatzle@aultcare.com (Name) (E-Mail Address)		(330)363-4057 (Area Code) (Telephone Number) (Extension) (330)363-5012 (Fax Number)	

**OFFICERS**

Name	Title
Geoffrey Karcher	Chairman
Todd Hawke	Vice Chairman
Frank Monaco	Treasurer
Robert Mullen	Secretary

**OTHERS**

**DIRECTORS OR TRUSTEES**

Brian Belden	Todd Hawke
Francis Hayden	Geoffrey Karcher
Cindy Stevens	Steven Meeks
Frank Manaco	Michael Moore
Robert Mullen	Mark Rosneck

State of Ohio  
County of Stark ss

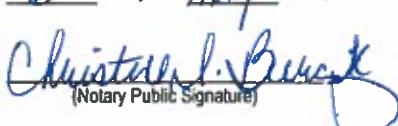
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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.

  
(Signature)  
Geoffrey Karcher  
(Printed Name)  
1.  
Chairman  
>Title

  
(Signature)  
Robert Mullen  
(Printed Name)  
2.  
Secretary  
>Title

  
(Signature)  
Frank Monaco  
(Printed Name)  
3.  
Treasurer  
>Title

Subscribed and sworn to before me this  
13 day of May, 2020

  
(Notary Public Signature)



CHRISTINE I. BERCIK  
Notary Public, State of Ohio  
My Commission Expires 05-19-2024

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

Yes[X] No[ ]

**DIRECTORS OR TRUSTEES (continued)**

Dennis Saunier  
Joseph Feltes

Amanda Sterling

## ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds				
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....7,211,942), cash equivalents (\$.....0) and short-term investments (\$.....0)	7,211,942		7,211,942	3,858,384
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,211,942		7,211,942	3,858,384
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	798,115		798,115	16,902
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....0)				
22. Net adjustments in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$.....0) and other amounts receivable	450,794		150,794	300,000
25. Aggregate write-ins for other-than-invested assets				225,000
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	8,460,850		150,794	8,310,057
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				4,100,286
28. TOTAL (Lines 26 and 27)	8,460,850		150,794	8,310,057
<b>DETAILS OF WRITE-INS</b>				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Surplus Note Receivable				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)				

## LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$.....0 reinsurance ceded)	451,000		451,000	556,000
2. Accrued medical incentive pool and bonus amounts				
3. Unpaid claims adjustment expenses				
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 reserve				
7. Aggregate health claim reserves				
8. Premiums received in advance	1,276,502		1,276,502	176,446
9. General expenses due or accrued	449,009		449,009	198,767
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized gains (losses))				
10.2 Net deferred tax liability				
11. Ceded reinsurance premiums payable	3,746,886		3,746,886	1,108,739
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 \$.....0 current)				
24. Total liabilities (Lines 1 to 23)	5,923,396		5,923,396	2,039,953
25. Aggregate write-ins for special surplus funds	XXX	XXX		
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	1,500,000	1,500,000
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
31. Unassigned funds (surplus)	XXX	XXX	886,660	560,333
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$.....0)	XXX	XXX		
32.2 .....0 shares preferred (value included in Line 27 \$.....0)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	2,386,660	2,060,333
34. Total Liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	8,310,057	4,100,286
<b>DETAILS OF WRITE-INS</b>				
2301.				
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above)				
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX		
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX		
3099. TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX		

## STATEMENT OF REVENUE AND EXPENSES

	Current Year To Date		Prior Year	Prior Year
			To Date	Ended
	1 Uncovered	2 Total	3 Total	4 Total
1. Member Months				
2. Net premium income (including \$.....0 non-health premium income)		16,033	11,885	52,128
3. Change in unearned premium reserves and reserves for rate credits				
4. Fee-for-service (net of \$.....0 medical expenses)				
5. Risk revenue				
6. Aggregate write-ins for other health care related revenues				
7. Aggregate write-ins for other non-health revenues				
8. Total revenues (Lines 2 to 7)		1,302,809	1,865,303	8,249,345
<b>Hospital and Medical:</b>				
9. Hospital/medical benefits			4,023,079	1,502,863
10. Other professional services				
11. Outside referrals				
12. Emergency room and out-of-area			145,286	79,529
13. Prescription drugs			1,018,844	421,126
14. Aggregate write-ins for other hospital and medical				
15. Incentive pool, withhold adjustments and bonus amounts				
16. Subtotal (Lines 9 to 15)		5,187,209	2,003,517	14,935,954
<b>Less:</b>				
17. Net reinsurance recoveries		4,795,460	734,332	9,871,810
18. Total hospital and medical (Lines 16 minus 17)		391,750	1,269,185	5,064,144
19. Non-health claims (net)				
20. Claims adjustment expenses, including \$.....0 cost containment expenses				
21. General administrative expenses		661,862	507,812	2,225,129
22. Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only)				
23. Total underwriting deductions (Lines 18 through 22)		1,053,612	1,776,997	7,289,273
24. Net underwriting gain or (loss) (Lines 8 minus 23)		249,198	88,306	960,072
25. Net investment income earned				
26. Net realized capital gains (losses) less capital gains tax of \$.....0				
27. Net investment gains or (losses) (Lines 25 plus 26)				
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				
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)		249,198	88,306	960,072
31. Federal and foreign income taxes incurred				
32. Net income (loss) (Lines 30 minus 31)		249,198	88,306	960,072
<b>DETAILS OF WRITE-INS</b>				
0601.		XXX		
0602.		XXX		
0603.		XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page		XXX		
0699. <b>TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)</b>		XXX		
0701.		XXX		
0702.		XXX		
0703.		XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page		XXX		
0799. <b>TOTALS (Lines 0701 through 0703 plus 0798) (Line 7 above)</b>		XXX		
1401.				
1402.				
1403.				
1498. Summary of remaining write-ins for Line 14 from overflow page				
1499. <b>TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)</b>				
2901.				
2902.				
2903.				
2998. Summary of remaining write-ins for Line 29 from overflow page				
2999. <b>TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)</b>				

## STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>CAPITAL &amp; SURPLUS ACCOUNT</b>			
33. Capital and surplus prior reporting year	2,060,333	1,122,986	1,122,986
34. Net income or (loss) from Line 32	249,198	88,306	960,072
35. Change in valuation basis of aggregate policy and claim reserves			
36. Change in net unrealized capital gains (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	77,130	34,106	(22,726)
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			
48. Net change in capital and surplus (Lines 34 to 47)	326,327	122,412	937,347
49. Capital and surplus end of reporting period (Line 33 plus 48)	2,386,660	1,245,398	2,060,333
<b>DETAILS OF WRITE-INS</b>			
4701.			
4702.			
4703.			
4798. Summary of remaining write-ins for Line 47 from overflow page			
4799. TOTALS (Lines 4701 through 4703 plus 4798) (Line 47 above)			

STATEMENT AS OF **March 31, 2020** OF THE Canton Regional Chamber Health Fund  
**CASH FLOW**

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>				
1.	Premiums collected net of reinsurance	4,259,798	2,539,021	9,407,669
2.	Net investment income			
3.	Miscellaneous income			
4.	<b>TOTAL (Lines 1 to 3)</b>	<b>4,259,798</b>	<b>2,539,021</b>	<b>9,407,669</b>
5.	Benefit and loss related payments	494,620	1,151,185	5,058,976
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	411,620	334,279	2,026,362
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)			
10.	<b>TOTAL (Lines 5 through 9)</b>	<b>906,240</b>	<b>1,485,464</b>	<b>7,085,338</b>
11.	<b>Net cash from operations (Line 4 minus Line 10)</b>	<b>3,353,557</b>	<b>1,053,557</b>	<b>2,322,332</b>
<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	<b>TOTAL investment proceeds (Lines 12.1 to 12.7)</b>			
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	<b>TOTAL investments acquired (Lines 13.1 to 13.6)</b>			
14.	Net increase (or decrease) in contract loans and premium notes			
15.	<b>Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)</b>			
<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)		750,000	750,000
17.	<b>Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)</b>		750,000	750,000
<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)	3,353,557	1,803,557	3,072,332
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year	3,858,384	786,053	786,053
19.2	<b>End of period (Line 18 plus Line 19.1)</b>	<b>7,211,942</b>	<b>2,589,610</b>	<b>3,858,384</b>

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20,0001			
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## EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1 Total	2 Individual	3 Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
<b>Total Members at end of:</b>										
1. Prior Year	4,673				4,673					
2. First Quarter	5,450				5,450					
3. Second Quarter										
4. Third Quarter										
5. Current Year										
6. Current Year Member Months	16,033				16,033					
<b>Total Member Ambulatory Encounters for Period:</b>										
7. Physician	5,318				5,318					
8. Non-Physician	10,956				10,956					
9. Total	16,284				16,284					
10. Hospital Patient Days Incurred	279				279					
11. Number of Inpatient Admissions	87				87					
12. Health Premiums Written (a)	6,834,063				6,834,063					
13. Life Premiums Direct										
14. Property/Casualty Premiums Written										
15. Health Premiums Earned	6,834,063				6,834,063					
16. Property/Casualty Premiums Earned										
17. Amount Paid for Provision of Health Care Services	496,750				496,750					
18. Amount Incurred for Provision of Health Care Services	5,187,209				5,187,209					

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

STATEMENT AS OF **March 31, 2020** OF THE Canton Regional Chamber Health Fund  
**CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)**

Aging Analysis of Unpaid Claims						
1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 days	6 Over 120 Days	7 Total
0199999 Individually Listed Claims Unpaid						
0299999 Aggregate Accounts Not Individually Listed - Uncovered						
0399999 Aggregate Accounts Not Individually Listed - Covered						
0499999 Subtotals						
0599999 Unreported claims and other claim reserves						
0699999 Total Amounts Withheld						
0799999 Total Claims Unpaid						
0899999 Accrued Medical Incentive Pool And Bonus Amounts						
						451,000
						451,000

## UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID-PRIOR YEAR-NET OF REINSURANCE

Line of Business	Claims			Liability End of Current Quarter		5 Claims Incurred in Prior Years (Columns 1+3)	6 Estimated Claim Reserve and Claim Liability Dec 31 of Prior Year
	1 Paid Year to Date	2 On Claims Incurred Prior to January 1 of Current Year	3 On Claims Incurred During the Year	4 On Claims Unpaid Dec 31 of Prior Year	On Claims Incurred During the Year		
1. Comprehensive (hospital & medical)						110,810	556,000
2. Medicare Supplement						385,940	556,000
3. Dental only						445,190	556,000
4. Vision only							
5. Federal Employees Health Benefits Plan							
6. Title X/II - Medicare							
7. Title XX - Medicaid							
8. Other health							
9. Health subtotal (Lines 1 to 8)						110,810	556,000
10. Healthcare receivables (a)						385,940	556,000
11. Other non-health						445,190	556,000
12. Medical incentive pools and bonus amounts							
13. Totals (Lines 9 - 10 + 11 + 12)						110,810	556,000

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

# Notes to Financial Statement

## Notes to Financial Statement

The Canton Regional Chamber Health Fund Trust was licensed effective December 7, 2017. The Fund began full operations February 1, which reflects 2018 as the first full year of operations.

### 1. SUMMARY OF SIGNIFICANT ACCOUNT POLICIES AND GOING CONCERN

#### A. Accounting Practices

Canton Regional Chamber Health Fund Trust's (the Company or CRC Health Fund Trust) statutory financial statements are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (ODI) and in accordance with the Accounting Practices and Procedures Manual.

The ODI recognizes only statutory accounting practices prescribed or permitted by the State of Ohio (the State) for determining and reporting the financial condition and results of operations of a MEWA for determining its solvency under Ohio Insurance Law. The state prescribes the use of the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) in effect for the accounting periods covered in the statutory basis financial statements.

No significant differences exist between the practices prescribed and permitted by the State of Ohio and those prescribed and permitted by the NAIC SAP which materially affect the statutory basis net income and capital and surplus, as illustrated in the table below:

Note 1A	SSAP #	F/S Page #	F/S Line #	2020	2019
<b>Net Income</b>					
(1) Company state basis (Page 4, Line 32, Columns 2 & 4)	XXX	XXX	XXX	<u>\$ 249,198</u>	<u>\$ 960,072</u>
(2) State prescribed practices that increase/(decrease) NAIC SAP Not Applicable	—	—	—	\$ —	\$ —
(3) State permitted practices that increase/(decrease) NAIC SAP Not Applicable	—	—	—	\$ —	\$ —
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 249,198</u>	<u>\$ 960,072</u>
<b>Capital and Surplus</b>					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	<u>\$ 2,386,660</u>	<u>\$ 2,060,333</u>
(6) State prescribed practices that increase/(decrease) NAIC SAP Not Applicable	—	—	—	\$ —	\$ —
(7) State permitted practices that increase/(decrease) NAIC SAP Not Applicable	—	—	—	\$ —	\$ —
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 2,386,660</u>	<u>\$ 2,060,333</u>

#### B. Use of Estimates in the Preparation of the Statutory Basis Financial Statements

The preparation of these statutory basis financial statements in conformity with the NAIC Annual Statement Instructions and the NAIC SAP include certain amounts that are based on the Company's estimates and judgments. These estimates require the Company to apply complex assumptions and judgments, often because the Company must make estimates about the effects of matters that are inherently uncertain and will change in subsequent periods.

#### C. Accounting Policy

The Company uses the following accounting policies:

- 1) Cash and Short-Term Investments  
Cash and short-term investments include cash held in a bank account.
- 2) The Company holds no bonds
- 3) The Company holds no Common Stock
- 4) The Company holds no Preferred Stock
- 5) The Company holds no Mortgage Loans on real estate
- 6) The Company holds no Loan backed securities
- 7) The Company holds no investments in subsidiaries, controlled or affiliated entities
- 8) The Company has no investment interests with respect to joint ventures, partnerships or limited liability companies
- 9) The Company holds no derivatives
- 10) The Company has no Premium Deficiency Reserves
- 11) The Company has estimated claims reserve based on actuarial projections and anticipated enrollment.
- 12) The Company does not carry any fixed assets on the statutory basis financial statements.

## Notes to Financial Statement

13) The Company uses current year received pharmacy rebate as a percentage of current year claims expense to estimate current rebate receivable off of the annual (qtr) claims in accordance with SSAP 84.

### D. Going Concern

The Company has the ability and will continue to operate for a period of time sufficient to carry out its commitments, obligations and business objectives.

## 2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

No changes in accounting principles or correction of errors have been recorded during the quarter ended March 31, 2020.

## 3. BUSINESS COMBINATIONS AND GOODWILL

A-D The Company was not party to a business combination during the quarter ended March 31, 2020, and does not carry goodwill in its statutory basis statements of admitted assets, liabilities, and capital and surplus.

## 4. DISCONTINUED OPERATIONS

### A. Discontinued Operations Disposed of or Classified as Held for Sale

(1-4) The Company did not have any discontinued operations disposed of or classified as held for sale during 2020.

### B. Change in Plan of Sale of Discontinued Operation – Not applicable.

### C. Nature of any Significant Continuing involvement with Discontinued Operations after Disposal – Not applicable.

### D. Equity Interest Retained in the Discontinued Operation after Disposal - Not applicable.

## 5. INVESTMENTS AND OTHER INVESTED ASSETS

### A. Mortgage Loans

The Company has no investments in Mortgage Loans

### B. Debt Restructuring

The Company has no Debt Restructuring investments

### C. Reverse Mortgages

The Company has no investments in Reverse Mortgage

### D. Loan Backed Securities

The Company has no investments in Loan Backed Securities

### E-I. Repurchase Agreements

The Company has no investments in Repurchase Agreements

### J. Real Estate

The Company has no Real Estate investments

### K. Investments in low-income housing tax credits

The Company has no investments in low-income housing tax credits

### L. Restricted Assets

The Company has no investments in Restricted Assets

### M. Working Capital Finance Investments – Not applicable

### N. Offsetting and Netting of Assets and Liabilities

The Company does not have any offsetting or netting of assets and liabilities as it relates to derivative, repurchase and reverse repurchase agreements, and securities borrowing and securities lending activities.

### O. Structured Notes

The Company does not have any Structured Notes

### P. 5\* Securities

The Company does not have any investments with an NAIC designation of 5\* as of March 31, 2020.

### Q. Short Sales

The Company has no Short Sale investments

### R. Prepayment Penalty and Acceleration Fees

The Company did not sell, redeem or dispose of any assets.

## 6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

## Notes to Financial Statement

**A-B** The Company has no investments in joint ventures, partnerships, or limited liability companies that exceed 10% of admitted assets and did not recognize any impairment write-down for its investments in joint venture, partnerships, and limited liability companies during the statement periods.

### 7. INVESTMENT INCOME

- A. The basis, by category of investment income, for excluding (nonadmitting) any investment income due and accrued – Not applicable.
- B. There were no investment income amounts excluded from the statutory basis financial statements

### 8. DERIVATIVE INSTRUMENTS

- A-F The Company has no derivative instruments.

### 9. INCOME TAXES

**A. Deferred Tax Asset/Liability**  
The Company does not have Deferred Tax Asset/Liability

**B. Unrecognized Deferred Tax Liabilities**  
(I-4) There are no unrecognized deferred tax liabilities for the quarter ended March 31, 2020.

**C. Significant Components of Income Taxes**

The Company is not subject to Federal Income Tax.

**D. The provision for federal income taxes incurred is different than that which would be obtained by applying the statutory federal income tax rate to income before taxes.**

The Company has no tax liability as of March 31, 2020.

**E. Amounts of operating loss and tax credit carry-forwards available for tax purposes**  
The Company is not subject to Federal Income Tax.

**F. Consolidated of Federal Income Tax Return**  
The Company is not subject to Federal Income Tax.

**G. Federal and foreign loss contingencies as determined in accordance with SSAP 5R – Not applicable**

### 10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

**A. Nature of the Relationship**

None

**B&C. Transactions with Affiliated Organizations**

The Company has no transactions with Affiliated Organizations

**D. Amounts Due to/from to related parties**

The Company has no balances due to/from related parties

**E. Guarantees or undertakings –None**

**F. Material Management, Service Contracts and Cost-Sharing arrangements – None**

**G. Control Relationship**

The Company's is sponsored by the Canton Regional Chamber of Commerce

**H. Investments in upstream intermediate entities or ultimate parent - None**

**I. Investment in SCA entity - None**

**J. Investment in impaired SCA entity - None**

**K. Investments in foreign insurance subsidiaries - None**

**L. Investments in downstream noninsurance holding company - None**

**M. All SCA investment – None**

**N. Investment in insurance SCAs - None**

STATEMENT AS OF March 31, 2020 OF THE Canton Regional Chamber Health Fund  
**Notes to Financial Statement**

**11. DEBT**

A.-B. The Company had no outstanding debt with third parties or outstanding Federal Home Loan Bank agreements during 2020.

**12. RETIREMENT PLANS**

A.-I The Company has no defined benefit, defined contribution, multiemployer, compensated absences or consolidated/holding company plans. There are no postemployment benefits and the company is not impacted by the Medicare Modernization Act.

**13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS**

1. The Canton Regional Chamber Health Fund Trust is sponsored by the Canton Regional Chamber of Commerce.

2. **Dividend rate, liquidation value** – Not applicable.

3. **Dividend Restrictions** – Not applicable.

4. **Date and amounts of dividends paid** – Not applicable.

5. **Portion of reporting entity's profits that can be paid as ordinary dividends** – Not applicable.

6. **Restrictions on unassigned funds** – None

7. **Mutual Reciprocals** – None

8. **Stock held by the Company for special purposes** – None

9. **Special surplus funds** – None

10. **The portion of unassigned surplus represented or reduced** – None

11. **Surplus Notes:**

Note 11

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note	Interest And/Or Principal Paid Current Year	Total Interest And/Or Principal Paid	Unapproved Interest And/Or Principal	Date of Maturity
11/15/2017	0%	\$750,000	\$750,000	\$0	\$0	N/A	N/A
12/31/2018	0%	\$750,000	\$750,000	\$0	\$0	N/A	N/A
<b>1311999 Total</b>		<b>\$1,500,000</b>	*	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>XXX</b>

The surplus notes, totaling \$1,500,000, listed in the above table, was issued pursuant to Rule 144A under the Securities Act of 1933, underwritten by AultCare Insurance Company.

The surplus note has the following repayment conditions and restrictions:

1. **Regulatory Approval**

- a. Principal shall only be repaid out of the surplus earning of the Borrower
- b. Principal may not be paid until the surplus of the Borrower (as determined in accordance with Chapter 1739 and Title 39 of the Ohio Revised Code as applicable to multiple employer welfare arrangements that offer or provide group self-insured programs) remaining after such repayment is no less in amount than the principal remaining after such repayment
- c. Principal shall not be repaid without the prior written consent of the Superintendent of the Ohio Department of Insurance of the Ohio Department of Insurance

2. **Forgiveness of Debt** – To the extent that a payment of all or a portion of the principal is prohibited pursuant to the provisions under the Regulatory Approval section above shall not be considered to be a forgiveness of the indebtedness.

3. **Acceleration** -The Borrower covenants if:

- a. Default is made in the payment of principal when such principal becomes due and payable, other than to the extent that such principal payment is prohibited under Regulatory Approval section above.
- b. Borrower fails to
  - i. use its reasonable best efforts to obtain approval of the Superintendent of the Ohio Department of Insurance to pay principal on or prior to the date on which any such principal shall otherwise be due and payable or
  - ii. upon receipt of approval of the Superintendent of the Ohio Department of Insurance, promptly make payment to the holder hereof of amounts then past due and owing the portion thereof approved by the Superintendent of the Ohio Department of Insurance
- c. Borrower fails to deliver to the holder
  - i. as soon as available after the end of each fiscal year, an annual financial statement of Borrower audited by an independent certified public accountant as filed with the Superintendent of the Ohio Department of Insurance
  - ii. as soon as available after the end of each fiscal year, a quarterly financial statement as filed with the Superintendent of the Ohio Department of Insurance

The liquidation preference to the insurer's common and preferred shareholders are as follows:

## Notes to Financial Statement

4. **Subordination** – In the event of the liquidation of the Borrower, the claims under this Surplus Note shall be paid (consistent with the statutory accounting practices as required by the National Association of Insurance Commissioners or as otherwise required by the Ohio Department of Insurance) out of any assets remaining after the payment of all policy obligations and all other liabilities but before distribution of assets to members participating in the Canton Regional Chamber Health Fund.
5. **Prepayment** – Subject to Regulatory approval, payments of principal on this Surplus Note may be repaid or prepaid by the Borrower, at its sole discretion, in whole or at any time or in part from time to time without premium or penalty.
6. **Impairment of Liability**: No provision of the Surplus Note shall alter or impair the obligation of the Borrower, which is absolute and unconditional, to pay the principal except in the case of the Canton Regional Chamber Health Fund's liquidation or by Regulatory authority.
7. **Liabilities and Offset**: The obligation to pay the Surplus Note shall not form a part of the Canton Regional Chamber Health Fund's legal liabilities until authorized for payment by the Superintendent of the Ohio Department of Insurance. The obligation may not be offset or be subject to recoupment with respect to any liability or obligation owed.
8. **Payment Day**: Payment will be made on a business day.
9. **Obligation Unsecured**: No agreement or interest securing any obligation of the Canton Regional Chamber Health Fund shall apply to or secure the obligation under the Surplus Note.
10. **Consolidation and Merger**: In the event of consolidation or merger into another entity, the entity into which the Canton Regional Chamber Health Fund merges or consolidates into must assume the liability of the Borrower.
11. **Governing Law**: The Surplus Note shall be deemed a contract made under and interpreted in accordance of the laws of the State of Ohio.
12. **Restatement of quasi-reorganizations** – Not applicable
13. **Quasi-reorganization effective date** – Not applicable

### 14. CONTINGENCIES

- A. **Contingent commitments** – None
- B. **Assessments** – None
- C. **Gain Contingencies** – None
- D. **Claims related extra contractual obligation and bad faith losses stemming from lawsuits** – None
- E. **Joint and Several Liabilities** – None
- F. **All other contingencies** – None

### 15. LEASES

- A. **Lessee Operating Lease**  
The Company has not entered into any Lessee Operating Leases
- B. **Lessor Leases**  
The Company has not entered into any Lessor Leases.

### 16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

(1-4) The Company does not hold any financial instruments with off-balance sheet risk or have any concentrations of credit risk.

### 17. SALE, TRANSFER, AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A-C The Company did not participate in any transfer of receivables, financial assets or wash sales.

### 18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A-B. The Company has no operations from Administrative Services Only Contracts or Administrative Services Contracts in 2019.

C. The Company did not have Medicare or Other Similarly Structured Cost Based Reimbursement Contracts.

### 19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD-PARTY ADMINISTRATORS

The Company did not have any direct premiums written or produced by managing general agents or third-party administrators in 2019.

### 20. FAIR VALUE MEASUREMENT

## Notes to Financial Statement

The NAIC SAP defines fair value, establishes a framework for measuring fair value, and outlines the disclosure requirements related to fair value measurements. The fair value hierarchy is as follows:

*Level 1* – Quoted (unadjusted) prices for identical assets in active markets

*Level 2* – Other observable inputs, either directly or indirectly, including:

- Quoted prices for similar assets in active markets
- Quoted prices for identical or similar assets in nonactive markets (few transactions, limited information, noncurrent prices, high variability over time, etc.)
- Inputs other than quoted prices that are observable for the asset (interest rate, yield curves, volatilities, default rates, etc.)
- Inputs that are derived principally from or corroborated by observable market data

*Level 3* – Unobservable inputs that cannot be corroborated by observable market data.

**A. Assets and liabilities measured and reported at fair value.**

**G. Fair value measurements at the reporting date.**

**1) Fair value measurements at the reporting date:**

A Fair Value	Description for each class of asset or liability	Level 1	Level 2	Level 3	Total
<b>a. Assets at fair value</b>					
Cash and short-term investments		\$7,211,942	\$0	\$0	\$7,211,942
<b>Perpetual preferred stock</b>					
Industrial and misc.		\$0	\$0	\$0	\$0
Parent, subsidiaries and affiliates		\$0	\$0	\$0	\$0
Total perpetual and preferred stock		\$0	\$0	\$0	\$0
<b>Bonds</b>					
U.S. Governments		\$0	\$0	\$0	\$0
Industrial and misc.		\$0	\$0	\$0	\$0
Hybrid securities		\$0	\$0	\$0	\$0
Parent, subsidiaries and affiliates		\$0	\$0	\$0	\$0
Total Bonds		\$0	\$0	\$0	\$0
		\$0	\$0	\$0	\$0
<b>Common Stock</b>					
Industrial and misc.		\$0	\$0	\$0	\$0
Parent, subsidiaries and affiliates		\$0	\$0	\$0	\$0
Total Common Stock		\$0	\$0	\$0	\$0
		\$0	\$0	\$0	\$0
<b>Derivative assets</b>					
Interest rate contracts		\$0	\$0	\$0	\$0
Foreign exchange contracts		\$0	\$0	\$0	\$0
Credit contracts		\$0	\$0	\$0	\$0
Commodity futures contracts		\$0	\$0	\$0	\$0
Commodity forwards contracts		\$0	\$0	\$0	\$0
Total derivatives		\$0	\$0	\$0	\$0
		\$0	\$0	\$0	\$0
<b>Separate account assets</b>					
		\$0	\$0	\$0	\$0
<b>Total assets at fair value</b>		<b>\$7,211,942</b>	<b>\$0</b>	<b>\$0</b>	<b>\$7,211,942</b>
<b>b. Liabilities at fair value</b>					
Derivative liabilities		\$0	\$0	\$0	\$0
<b>Total liabilities at fair value</b>		<b>\$5,923,396</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,923,396</b>

The company had no Level 2 or Level 3 assets.

**2) Fair value measurements in (Level 3) of the Fair Value Hierarchy**

The Company does not have any financial assets with a fair value hierarchy of Level 3 that were measured and reported at fair value.

**3) Policy for determining when transfers between levels are recognized**

Transfers between fair value hierarchy levels, if any, are recorded as of the beginning of the reporting period in which the transfer occurs. There were no transfers between Levels 1, 2 or 3 of any financial assets or liabilities during the quarter ended March 31, 2020.

**4) Investments**

The Company has no investments in U.S. Treasury and U.S. Government Agency bond securities.

## Notes to Financial Statement

### 5) Derivative asset and liabilities

The Company has no derivative assets and liabilities to discuss.

- A. Fair Value Combination - Not applicable
- B. Aggregate Fair Value Hierarchy – Not applicable
- C. Not practicable to estimate fair value – Not applicable

## 21. OTHER ITEMS

- A. The Company did not encounter any unusual or infrequent items for the quarter ended March 31, 2020.
- B. The Company has no troubled debt restructurings as of March 31, 2020.
- C. The Company does not have any amounts not recorded in the statutory basis financial statements that represent segregated funds held for others. The Company also does not have any exposures related to forward commitments that are not derivative instruments.
- D. The Company has not received any business interruption insurance recoveries in 2020.
- E. The Company has no transferable or non-transferable state tax credits.
- F. The Company has no Subprime Mortgage Related Exposure.
- G. The Company does not have any retained asset accounts for beneficiaries
- H. The Company does not have Insurance-Linked Securities (ILS) Contracts

## 22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through May 15, 2020, which is the date these statutory basis financial statement were available for issuance.

### TYPE I – Recognized Subsequent Events

There are no Recognized events subsequent to March 31, 2020, that require recognition and disclosure.

### TYPE II – Non –Recognized Subsequent Events

There are no Non-Recognized events subsequent to March 31, 2020, that require recognition and disclosure.

## 23. REINSURANCE

**Reinsurance Agreements** – In the normal course of business, the Company seeks to reduce potential losses that may arise from catastrophic events that cause unfavorable underwriting results by reinsuring certain levels of such risk with reinsurers.

### A. Ceded Reinsurance Report

#### Section 1 – General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?  
Yes ( ) No (X)

If yes, give full details.

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?  
Yes ( ) No (X)

If yes, give full details.

#### Section 2 – Ceded Reinsurance Report – Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit?  
Yes ( ) No (X)

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

## Notes to Financial Statement

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

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

Yes ( ) No (X)

If yes, give full details.

### Section 3 – Ceded Reinsurance Report – Part B

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

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

Yes ( ) No (X)

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

B. Uncollectible Reinsurance - During 2020, there were no uncollectible reinsurance recoverables.

C. Commutation of Ceded Reinsurance - There was no commutation of reinsurance in 2020.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – Not applicable.

## 24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACT SUBJECT TO REDETERMINATION

A-E. None

## 25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

A-B. Reserves as of December 31, 2019 were \$556,000. As of March 31, 2020, \$110,810 had been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$445,190. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

## 26. INTERCOMPANY POOLING ARRANGEMENTS

A-G. The Company did not have any intercompany pooling arrangements in 2020.

## 27. STRUCTURED SETTLEMENTS - None

## 28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

A The Company follows the guidance of Statement of Statutory Accounting Principles (SSAP) No. 84 for its pharmacy rebates receivable. Pharmacy rebates receivable consist of estimated amounts and billed amounts. Estimated amounts are related to prescriptions filled during the three months immediately following year-end. Billed amounts represent those that have been accepted in writing, but not collected at the time of the reporting date. Being that the company does not confirm billed amounts within two months of the reporting date, only estimated amounts are admitted at the time of year-end.

Pharmacy rebates receivable are estimated based on pharmacy claims eligible for rebates reported during the period multiplied by agreed-upon rates. Pharmacy rebates as of the end of each quarter for the years ended December 31, 2019, 2018, and 2017 are as follows:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Invoiced	Actual Rebated Collected within 90 Days of Invoicing	Actual Rebates Collected within 91 to 180 Days of Invoicing	Actual Rebates Collected More than 180 Days After Invoicing
3/31/2020	450,794	225,000			
12/31/2019	452,923	225,000	244,000	-	-
9/30/2019	226,718	150,000	227,130	-	-
6/30/2019	150,000	75,000	222,637	-	-
3/31/2019	171,092	75,000	171,130	-	-

**Notes to Financial Statement**

12/31/2018	96,092	45,000	-	51,809.33	-
9/30/2018	-	41,616	-	-	41,616
6/30/2018	-	9,476	-	-	9,476
3/31/2018	-	-	-	-	-
12/31/2017	-	-	-	-	-

**B. The Company does not have any Risk-Sharing Receivables.**

**29. PARTICIPATING POLICIES**

The Company did not have any participating contracts in 2020.

**30. PREMIUM DEFICIENCY RESERVES**

**A. The Company does not have Premium Deficiency Reserves.**

1. Liability carried for premium deficiency reserves	\$	0
2. Date of the most recent evaluation of this liability		12/31/2019

3. Was anticipated investment income utilized in the calculation? (Yes / No) \_\_\_\_\_ No

**31. ANTICIPATED SALVAGE AND SUBROGATION**

Due to the type of business being written, the Company has no salvage. As of March 31, 2020, the Company had no specific accruals established for outstanding subrogation.

## GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES  
GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?  Yes [ ] No [X]  Yes [ ] No [ ] N/A [X]

1.2 If yes, has the report been filed with the domiciliary state?  Yes [ ] No [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: \_\_\_\_\_

3.1 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?  Yes [ ] No [X]

If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end?  Yes [ ] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes: \_\_\_\_\_

3.4 Is the reporting entity publicly traded or a member of a publicly traded group?  Yes [ ] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. \_\_\_\_\_

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?  Yes [ ] No [X]

If yes, complete and file the merger history data file with the NAIC.

4.2 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. \_\_\_\_\_

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?  Yes [ ] No [ ] N/A [X]  
If yes, attach an explanation. \_\_\_\_\_

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.  Yes [ ] No [X] 03/31/2020

6.2 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. \_\_\_\_\_

6.3 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). \_\_\_\_\_

6.4 By what department or departments? \_\_\_\_\_

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?  Yes [ ] No [ ] N/A [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with?  Yes [ ] No [ ] N/A [X]

7.1 Has this 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]

7.2 If yes, give full information \_\_\_\_\_

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?  Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company. \_\_\_\_\_

8.3 Is the company affiliated with one or more banks, thrifts or securities firms?  Yes [ ] No [X]

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
		No	No	No	No

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?  Yes [X] No [ ]  
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships; \_\_\_\_\_  
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity; \_\_\_\_\_  
(c) Compliance with applicable governmental laws, rules and regulations; \_\_\_\_\_  
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and \_\_\_\_\_  
(e) Accountability for adherence to the code. \_\_\_\_\_

9.11 If the response to 9.1 is No, please explain: \_\_\_\_\_  Yes [ ] No [X]

9.2 Has the code of ethics for senior managers been amended?  Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s). \_\_\_\_\_  Yes [ ] No [X]

9.3 Have any provisions of the code of ethics been waived for any of the specified officers?  Yes [ ] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s). \_\_\_\_\_

## FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?  Yes [ ] No [X] \$ 0  
10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \_\_\_\_\_

## INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)  Yes [ ] No [X]

11.2 If yes, give full and complete information relating thereto: \_\_\_\_\_

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

13. Amount of real estate and mortgages held in short-term investments: \$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?  Yes [ ] No [X]

14.2 If yes, please complete the following: \_\_\_\_\_

## GENERAL INTERROGATORIES (Continued)

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds		
14.22 Preferred Stock		
14.23 Common Stock		
14.24 Short-Term Investments		
14.25 Mortgages Loans on Real Estate		
14.26 All Other		
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)		
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above		

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [X]  
 15.2 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.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:  
 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0  
 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0  
 16.3 Total payable for securities lending reported on the liability page \$ 0

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

1 Name of Custodian(s)	2 Custodian Address

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [ ] No [X]  
 17.4 If yes, give full and complete information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [ ] No [X]  
 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [X]  
 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [ ] No [X]  
 18.2 If no, list exceptions:  
 The company had no investments as of March 31, 2020

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:  
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
 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 5GI securities? Yes [ ] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:  
 a. The security was purchased prior to January 1, 2018.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
 Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

## GENERAL INTERROGATORIES (Continued)

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes  No

## GENERAL INTERROGATORIES

## PART 2 - HEALTH

1. Operating Percentages:		
1.1 A&H loss percent		7.270%
1.2 A&H cost containment percent		0.000%
1.3 A&H expense percent excluding cost containment expenses		9.680%
2.1 Do you act as a custodian for health savings accounts?		Yes [ ] No [X]
2.2 If yes, please provide the amount of custodial funds held as of the reporting date.	\$	0
2.3 Do you act as an administrator for health savings accounts?		Yes [ ] No [X]
2.4 If yes, please provide the balance of the funds administered as of the reporting date.	\$	0
3. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?		Yes [ ] No [X]
3.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?		Yes [ ] No [X]

## **SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

**SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS**

Current Year to Date - Allocated by States and Territories

State, Etc.	1 Active Status (a)	Direct Business Only							9 Deposit-Type Contracts
		2 Accident and Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Program Premiums	6 Life and Annuity Premiums and Other Considerations	7 Property/ Casualty Premiums	8 Total Columns 2 Through 7	
1. Alabama (AL)	N								
2. Alaska (AK)	N								
3. Arizona (AZ)	N								
4. Arkansas (AR)	N								
5. California (CA)	N								
6. Colorado (CO)	N								
7. Connecticut (CT)	N								
8. Delaware (DE)	N								
9. District of Columbia (DC)	N								
10. Florida (FL)	N								
11. Georgia (GA)	N								
12. Hawaii (HI)	N								
13. Idaho (ID)	N								
14. Illinois (IL)	N								
15. Indiana (IN)	N								
16. Iowa (IA)	N								
17. Kansas (KS)	N								
18. Kentucky (KY)	N								
19. Louisiana (LA)	N								
20. Maine (ME)	N								
21. Maryland (MD)	N								
22. Massachusetts (MA)	N								
23. Michigan (MI)	N								
24. Minnesota (MN)	N								
25. Mississippi (MS)	N								
26. Missouri (MO)	N								
27. Montana (MT)	N								
28. Nebraska (NE)	N								
29. Nevada (NV)	N								
30. New Hampshire (NH)	N								
31. New Jersey (NJ)	N								
32. New Mexico (NM)	N								
33. New York (NY)	N								
34. North Carolina (NC)	N								
35. North Dakota (ND)	N								
36. Ohio (OH)	L	6,834,063						6,834,063	
37. Oklahoma (OK)	N								
38. Oregon (OR)	N								
39. Pennsylvania (PA)	N								
40. Rhode Island (RI)	N								
41. South Carolina (SC)	N								
42. South Dakota (SD)	N								
43. Tennessee (TN)	N								
44. Texas (TX)	N								
45. Utah (UT)	N								
46. Vermont (VT)	N								
47. Virginia (VA)	N								
48. Washington (WA)	N								
49. West Virginia (WV)	N								
50. Wisconsin (WI)	N								
51. Wyoming (WY)	N								
52. American Samoa (AS)	N								
53. Guam (GU)	N								
54. Puerto Rico (PR)	N								
55. U.S. Virgin Islands (VI)	N								
56. Northern Mariana Islands (MP)	N								
57. Canada (CAN)	N								
58. Aggregate other alien (OT)	XXX								
59. Subtotal	XXX	6,834,063						6,834,063	
60. Reporting entity contributions for Employee Benefit Plans	XXX								
61. Total (Direct Business)	XXX	6,834,063						6,834,063	

**DETAILS OF WRITE-INS**

58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX							

(a) Active Status Counts:

L Licensed or Chartered - Licensed insurance carrier or domiciled RRG  
 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

R Registered - Non-domiciled RRGs  
 Q Qualified - Qualified or accredited reinsurer

15 Schedule Y - Part 1 ..... **NONE**

16 Schedule Y Part 1A - Detail of Insurance Holding Company System ..... **NONE**

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

1. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

**RESPONSE**

No

Explanations:

Bar Codes:

Medicare Part D Coverage Supplement



2020

Document Code: 365

18 Overflow Page for Write-Ins .....	NONE
SI01 Schedule A Verification .....	NONE
SI01 Schedule B Verification .....	NONE
SI01 Schedule BA Verification .....	NONE
SI01 Schedule D Verification .....	NONE
SI02 Schedule D Part 1B .....	NONE
SI03 Schedule DA Part 1 .....	NONE
SI03 Schedule DA Verification .....	NONE
SI04 Schedule DB - Part A Verification .....	NONE
SI04 Schedule DB - Part B Verification .....	NONE
SI05 Schedule DB Part C Section 1 .....	NONE
SI06 Schedule DB Part C Section 2 .....	NONE
SI07 Schedule DB - Verification .....	NONE
SI08 Schedule E - Verification (Cash Equivalents) .....	NONE

E01 Schedule A Part 2 .....	NONE
E01 Schedule A Part 3 .....	NONE
E02 Schedule B Part 2 .....	NONE
E02 Schedule B Part 3 .....	NONE
E03 Schedule BA Part 2 .....	NONE
E03 Schedule BA Part 3 .....	NONE
E04 Schedule D Part 3 .....	NONE
E05 Schedule D Part 4 .....	NONE
E06 Schedule DB Part A Section 1 .....	NONE
E07 Schedule DB Part B Section 1 .....	NONE
E08 Schedule DB Part D Section 1 .....	NONE
E09 Schedule DB Part D Section 2 - Collateral Pledged By Reporting Entity .....	NONE
E09 Schedule DB Part D Section 2 - Collateral Pledged To Reporting Entity .....	NONE
E10 Schedule DB Part E .....	NONE
E11 Schedule DL - Part 1 - Securities Lending Collateral Assets .....	NONE
E12 Schedule DL - Part 2 - Securities Lending Collateral Assets .....	NONE

**SCHEDULE E - PART 1 - CASH**

## Month End Depository Balances

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9
						6 First Month	7 Second Month	8 Third Month	
open depositories									
Huntington National Bank	Canton, Ohio					5,869,274	4,630,099	7,211,942	XXX
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories		XXX	XXX						XXX
0199999 Totals - Open Depositories		XXX	XXX			5,869,274	4,630,099	7,211,942	XXX
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories		XXX	XXX						XXX
0299999 Totals - Suspended Depositories		XXX	XXX						XXX
0399999 Total Cash On Deposit		XXX	XXX			5,869,274	4,630,099	7,211,942	XXX
0499999 Cash in Company's Office		XXX	XXX	XXX	XXX				XXX
0599999 Total Cash		XXX	XXX			5,869,274	4,630,099	7,211,942	XXX

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
<b>N O N E</b>								
8899999 Total Cash Equivalents								



## MEDICARE PART D COVERAGE SUPPLEMENT (Net of Reinsurance)

NAIC Group Code: 0000

NAIC Company Code: 00000

	Individual Coverage		Group Coverage		5 Total Cash
	1 Insured	2 Uninsured	3 Insured	4 Uninsured	
1. Premiums Collected		XXX		XXX	
2. Earned Premiums		XXX		XXX	XXX
3. Claims Paid		XXX		XXX	
4. Claims Incurred		XXX		XXX	XXX
5. Reinsurance Coverage and Low Income Cost Sharing - Claims Paid Net of Reimbursements Applied (a)				XXX	
6. Aggregate Policy Reserves - change				XXX	XXX
7. Expenses Paid				XXX	
8. Expenses Incurred		XXX		XXX	XXX
9. Underwriting Gain or Loss		XXX		XXX	XXX
10. Cash Flow Results	XXX	XXX	XXX	XXX	

(a) Uninsured Receivable/Payable with CMS at End of Quarter: \$ 0 due from CMS or \$ 0 due to CMS

**N O N E**

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

QAS07

## INDEX TO HEALTH QUARTERLY STATEMENT

Accounting Changes and Corrections of Errors; Q10, Note 2; Q11  
Accounting Practices and Policies; Q5; Q10, Note 1  
Admitted Assets; Q2  
Bonds; Q2; Q6; Q11.1; Q11.2; QE04; QE05  
Bonuses; Q3; Q4; Q8; Q9  
Borrowed Funds; Q3; Q6  
Business Combinations and Goodwill; Q10, Note 3  
Capital Gains (Losses)  
    Realized; Q4  
    Unrealized; Q4; Q5  
Capital Stock; Q3; Q10, Note 13  
Capital Notes; Q6; Q10, Note 11  
Caps; QE06; QSI04  
Cash; Q2; Q6; QE12  
Cash Equivalents; Q2; Q6; QE13  
Claims; Q3; Q4; Q8; Q9  
Collars; QE06; QSI04  
Commissions; Q6  
Common Stock; Q2; Q3; Q6; Q11.1; Q11.2  
Cost Containment Expenses; Q4  
Contingencies; Q10, Note 14  
Counterparty Exposure; Q10, Note 8; QE06; QE08  
Debt; Q10, Note 11  
Deferred Compensation; Q10, Note 12  
Derivative Instruments; Q10, Note 8; QSI04; QSI05; QSI06; QSI07; QE06; QE07; QE08  
Discontinued Operations; Q10, Note 4  
Electronic Data Processing Equipment; Q2  
Encumbrances; Q2; QSI01; QE01  
Emergency Room; Q4  
Expenses; Q3; Q4; Q6  
Extinguishment of Liabilities; Q10, Note 17  
Extraordinary Item; Q10, Note 21  
Fair Value; Q7, Note 20  
Fee for Service; Q4  
Foreign Exchange; Q2; Q3; Q5; QSI01; QSI03; QE01; QE02; QE03; QE05  
Forwards; QE06; QSI04  
Furniture, Equipment and Supplies; Q2  
Guaranty Fund; Q2  
Health Care Receivables; Q2; Q9; Q10, Note 28  
Holding Company; Q16  
Hospital/Medical Benefits; Q4  
Incentive Pools; Q3; Q4; Q8; Q9  
Income; Q4; Q5; Q6  
Income Taxes; Q2; Q3; Q4; Q5; Q10, Note 9  
Incurred Claims and Claim Adjustment Expenses; Q10, Note 25  
Intercompany Pooling; Q10, Note 26  
Investment Income; Q10, Note 7  
    Accrued; Q2  
    Earned; Q2; QSI03  
    Received; Q6  
Investments; Q10, Note 5; Q11.1; Q11.2; QE08  
Joint Venture; Q10, Note 6  
Leases; Q10, Note 15  
Limited Liability Company (LLC); Q10, Note 6  
Limited Partnership; Q10, Note 6  
Long-Term Invested Assets; Q2; QE03  
Managing General Agents; Q10, Note 19  
Medicare Part D Coverage; QSupp1  
Member Months; Q4; Q7  
Mortgage Loans; Q2; Q6; Q11.1; QSI01; QE02  
Nonadmitted Assets; Q2; Q5; QSI01; QSI03  
Off-Balance Sheet Risk; Q10, Note 16  
Options; QE06; QSI04  
Organizational Chart; Q11; Q14  
Out-of-Area; Q4  
Outside Referrals; Q4  
Parent, Subsidiaries and Affiliates; Q2; Q3; Q10, Note 10; Q11.1  
Participating Policies; Q10, Note 29  
Pharmaceutical Rebates; Q10, Note 28  
Policyholder Dividends; Q5; Q6  
Postemployment Benefits; Q10, Note 12  
Postretirement Benefits; Q10, Note 12  
Preferred Stock; Q2; Q3; Q6; Q11.1; Q11.2

## INDEX TO HEALTH QUARTERLY STATEMENT

Premium Deficiency Reserves; Q10, Note 30

Premiums and Considerations

Advance; Q3

Collected; Q6

Deferred; Q2

Direct; Q7; Q13

Earned; Q7

Retrospective; Q2

Uncollected; Q2

Uneamed; Q4

Written; Q4; Q7

Prescription Drugs; Q4

Quasi Reorganizations; Q10, Note 13

Real Estate; Q2; Q6; QE01; QSI01

Redetermination, Contracts Subject to; Q10, Note 24

Reinsurance; Q9; Q10, Note 23

Ceded; Q3; Q12

Funds Held; Q2

Payable; Q3

Premiums; Q3

Receivable; Q2; Q4

Unauthorized; Q3; Q5

Reserves

Accident and Health; Q3; Q4

Claim; Q3; Q5; Q8

Life; Q3

Retirement Plans; Q10, Note 12

Retrospectively Rated Policies; Q10, Note 24

Risk Revenue; Q4

Salvage and Subrogation; Q10, Note 31

Securities Lending; Q2; Q3; QE09; QE11

Servicing of Financial Assets; Q10, Note 17

Short-Term Investments; Q2; Q6; Q11.1; QSI03

Stockholder Dividends; Q5; Q6

Subsequent Events; Q10, Note 22

Surplus; Q3; Q5; Q6

Surplus Notes; Q3; Q5; Q6

Swaps; QE07; QSI04

Synthetic Assets; QSI04; QSI05

Third Party Administrator; Q10, Note 19

Treasury Stock; Q3; Q5

Uninsured Accident and Health; Q2; Q3; Q10, Note 18

Valuation Allowance; QSI01

Wash Sales; Q10, Note 17

Withholds; Q4; Q8