

# **QUARTERLY STATEMENT**

**OF THE**

**Ohio Chamber Health Benefit Program Trust**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

**Ohio**

**FOR THE QUARTER ENDED  
SEPTEMBER 30, 2021**

**HEALTH**

# **2021**



## HEALTH QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2021  
OF THE CONDITION AND AFFAIRS OF THE

## Ohio Chamber Health Benefit Program Trust

NAIC Group Code 0000 (Current) (Prior) NAIC Company Code 16619 Employer's ID Number 83-6804326

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Licensed as business type: Other

Is HMO Federally Qualified? Yes [ ] No [ ]

Incorporated/Organized 09/21/2019 Commenced Business 09/07/2019

Statutory Home Office 34 S. Third Street, Suite 100 Columbus, OH, US 43215  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 34 S. Third Street, Suite 100  
(Street and Number)  
Columbus, OH, US 43215 614-629-0936  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 34 S. Third Street, Suite 100 Columbus, OH, US 43215  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 34 S. Third Street, Suite 100  
(Street and Number)  
Columbus, OH, US 43215 614-629-0936  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.ohiochamber.com

Statutory Statement Contact Cynthia Ann Powell 614-629-0913  
(Name) (Area Code) (Telephone Number)  
CPowell@ohiochamber.com 614-340-7953  
(E-mail Address) (FAX Number)

## OFFICERS

Executive Director Scott Michael Colby Treasurer Dwight William Seetley  
Chief Financial Officer Cynthia Ann Powell Secretary Jonathan Alexander Allison

## OTHER

Steven Ernst Stivers, Chairman of the Board

## DIRECTORS OR TRUSTEES

Dwight William Seetley Andrew Edward Doshier Jonathan Alexander Allison

State of OHIO  
County of Franklin

State of Ohio  
County of Franklin

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.

Scott Michael Colby  
Executive Director

Cynthia Ann Powell  
Chief Financial Officer

Dwight William Seetley  
Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_

Subscribed and sworn to before me this 28th day of October, 2021  
K. Shimp

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_



a. Is this an original filing?.....

Yes [X] No [ ]

b. If no,

1. State the amendment number.....
2. Date filed.....
3. Number of pages attached.....

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Chamber Health Benefit Program Trust

ASSETS

|                                                                                                                                                              | Current Statement Date |                         |                                           | 4<br>December 31<br>Prior Year Net<br>Admitted Assets |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------|-------------------------------------------|-------------------------------------------------------|
|                                                                                                                                                              | 1<br>Assets            | 2<br>Nonadmitted Assets | 3<br>Net Admitted Assets<br>(Cols. 1 - 2) |                                                       |
| 1. Bonds .....                                                                                                                                               | 0                      | 0                       | 0                                         | 0                                                     |
| 2. Stocks:                                                                                                                                                   |                        |                         |                                           |                                                       |
| 2.1 Preferred stocks .....                                                                                                                                   | 0                      | 0                       | 0                                         | 0                                                     |
| 2.2 Common stocks .....                                                                                                                                      | 0                      | 0                       | 0                                         | 0                                                     |
| 3. Mortgage loans on real estate:                                                                                                                            |                        |                         |                                           |                                                       |
| 3.1 First liens .....                                                                                                                                        | 0                      | 0                       | 0                                         | 0                                                     |
| 3.2 Other than first liens.....                                                                                                                              | 0                      | 0                       | 0                                         | 0                                                     |
| 4. Real estate:                                                                                                                                              |                        |                         |                                           |                                                       |
| 4.1 Properties occupied by the company (less \$ .....0<br>encumbrances) .....                                                                                | 0                      | 0                       | 0                                         | 0                                                     |
| 4.2 Properties held for the production of income (less<br>\$ .....0 encumbrances) .....                                                                      | 0                      | 0                       | 0                                         | 0                                                     |
| 4.3 Properties held for sale (less \$ .....0<br>encumbrances) .....                                                                                          | 0                      | 0                       | 0                                         | 0                                                     |
| 5. Cash (\$ .....7,926,074 ), cash equivalents<br>(\$ .....0 ) and short-term<br>investments (\$ .....0 ) .....                                              | 7,926,074              | 0                       | 7,926,074                                 | 5,704,594                                             |
| 6. Contract loans (including \$ .....0 premium notes) .....                                                                                                  | 0                      | 0                       | 0                                         | 0                                                     |
| 7. Derivatives .....                                                                                                                                         | 0                      | 0                       | 0                                         | 0                                                     |
| 8. Other invested assets .....                                                                                                                               | 0                      | 0                       | 0                                         | 0                                                     |
| 9. Receivables for securities .....                                                                                                                          | 0                      | 0                       | 0                                         | 0                                                     |
| 10. Securities lending reinvested collateral assets .....                                                                                                    | 0                      | 0                       | 0                                         | 0                                                     |
| 11. Aggregate write-ins for invested assets .....                                                                                                            | 0                      | 0                       | 0                                         | 0                                                     |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) .....                                                                                                | 7,926,074              | 0                       | 7,926,074                                 | 5,704,594                                             |
| 13. Title plants less \$ .....0 charged off (for Title insurers<br>only) .....                                                                               | 0                      | 0                       | 0                                         | 0                                                     |
| 14. Investment income due and accrued .....                                                                                                                  | 0                      | 0                       | 0                                         | 0                                                     |
| 15. Premiums and considerations:                                                                                                                             |                        |                         |                                           |                                                       |
| 15.1 Uncollected premiums and agents' balances in the course of collection .....                                                                             | 202,735                | 1,500                   | 201,235                                   | 89,512                                                |
| 15.2 Deferred premiums, agents' balances and installments booked but<br>deferred and not yet due (including \$ .....0<br>earned but unbilled premiums) ..... | 0                      | 0                       | 0                                         | 0                                                     |
| 15.3 Accrued retrospective premiums (\$ .....0 ) and<br>contracts subject to redetermination (\$ .....0 ) .....                                              | 0                      | 0                       | 0                                         | 0                                                     |
| 16. Reinsurance:                                                                                                                                             |                        |                         |                                           |                                                       |
| 16.1 Amounts recoverable from reinsurers .....                                                                                                               | 11,821,434             | 0                       | 11,821,434                                | 1,017,556                                             |
| 16.2 Funds held by or deposited with reinsured companies .....                                                                                               | 0                      | 0                       | 0                                         | 0                                                     |
| 16.3 Other amounts receivable under reinsurance contracts .....                                                                                              | 2,130,766              | 0                       | 2,130,766                                 | 0                                                     |
| 17. Amounts receivable relating to uninsured plans .....                                                                                                     | 0                      | 0                       | 0                                         | 0                                                     |
| 18.1 Current federal and foreign income tax recoverable and interest thereon .....                                                                           | 0                      | 0                       | 0                                         | 0                                                     |
| 18.2 Net deferred tax asset .....                                                                                                                            | 0                      | 0                       | 0                                         | 0                                                     |
| 19. Guaranty funds receivable or on deposit .....                                                                                                            | 0                      | 0                       | 0                                         | 0                                                     |
| 20. Electronic data processing equipment and software .....                                                                                                  | 0                      | 0                       | 0                                         | 0                                                     |
| 21. Furniture and equipment, including health care delivery assets<br>(\$ .....0 ) .....                                                                     | 0                      | 0                       | 0                                         | 0                                                     |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates .....                                                                             | 0                      | 0                       | 0                                         | 0                                                     |
| 23. Receivables from parent, subsidiaries and affiliates .....                                                                                               | 0                      | 0                       | 0                                         | 0                                                     |
| 24. Health care (\$ .....0 ) and other amounts receivable .....                                                                                              | 0                      | 0                       | 0                                         | 0                                                     |
| 25. Aggregate write-ins for other than invested assets .....                                                                                                 | 1,282,923              | 4,189                   | 1,278,734                                 | 2,189,817                                             |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and<br>Protected Cell Accounts (Lines 12 to 25) .....                                      | 23,363,932             | 5,689                   | 23,358,243                                | 9,001,479                                             |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell<br>Accounts .....                                                                         | 0                      | 0                       | 0                                         | 0                                                     |
| 28. Total (Lines 26 and 27)                                                                                                                                  | 23,363,932             | 5,689                   | 23,358,243                                | 9,001,479                                             |
| DETAILS OF WRITE-INS                                                                                                                                         |                        |                         |                                           |                                                       |
| 1101. ....                                                                                                                                                   |                        |                         |                                           |                                                       |
| 1102. ....                                                                                                                                                   |                        |                         |                                           |                                                       |
| 1103. ....                                                                                                                                                   |                        |                         |                                           |                                                       |
| 1198. Summary of remaining write-ins for Line 11 from overflow page .....                                                                                    | 0                      | 0                       | 0                                         | 0                                                     |
| 1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)                                                                                              | 0                      | 0                       | 0                                         | 0                                                     |
| 2501. Surplus Note Receivable .....                                                                                                                          | 0                      | 0                       | 0                                         | 2,150,000                                             |
| 2502. Premiums Collected in Excess of Administrator Expenditures .....                                                                                       | 1,278,734              | 0                       | 1,278,734                                 | 39,817                                                |
| 2503. Prepaid Commissions .....                                                                                                                              | 4,189                  | 4,189                   | 0                                         | 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)                                                                                              | 1,282,923              | 4,189                   | 1,278,734                                 | 2,189,817                                             |

LIABILITIES, CAPITAL AND SURPLUS

|                                                                                                                                                     | Current Period |                |            | Prior Year |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|------------|------------|
|                                                                                                                                                     | 1<br>Covered   | 2<br>Uncovered | 3<br>Total | 4<br>Total |
| 1. Claims unpaid (less \$ 4,771,989 reinsurance ceded) .....                                                                                        | 2,821,681      | 0              | 2,821,681  | 2,438,352  |
| 2. Accrued medical incentive pool and bonus amounts .....                                                                                           | 0              | 0              | 0          | 3,108      |
| 3. Unpaid claims adjustment expenses .....                                                                                                          | 41,933         | 0              | 41,933     | 16,028     |
| 4. Aggregate health policy reserves, including the liability of<br>\$ 0 for medical loss ratio rebate per the Public<br>Health Service Act .....    | 0              | 0              | 0          | 0          |
| 5. Aggregate life policy reserves .....                                                                                                             | 0              | 0              | 0          | 0          |
| 6. Property/casualty unearned premium reserve .....                                                                                                 | 0              | 0              | 0          | 0          |
| 7. Aggregate health claim reserves .....                                                                                                            | 71,321         | 0              | 71,321     | 62,974     |
| 8. Premiums received in advance .....                                                                                                               | 971,008        | 0              | 971,008    | 556,913    |
| 9. General expenses due or accrued .....                                                                                                            | 91,816         | 0              | 91,816     | 54,699     |
| 10.1 Current federal and foreign income tax payable and interest thereon<br>(including \$ 0 on realized gains (losses)) .....                       | 0              | 0              | 0          | 0          |
| 10.2 Net deferred tax liability .....                                                                                                               | 0              | 0              | 0          | 0          |
| 11. Ceded reinsurance premiums payable .....                                                                                                        | 15,783,123     | 0              | 15,783,123 | 2,243,746  |
| 12. Amounts withheld or retained for the account of others .....                                                                                    | 0              | 0              | 0          | 0          |
| 13. Remittances and items not allocated .....                                                                                                       | 0              | 0              | 0          | 0          |
| 14. Borrowed money (including \$ 0 current) and<br>interest thereon \$ 0 (including<br>\$ 0 current) .....                                          | 0              | 0              | 0          | 0          |
| 15. Amounts due to parent, subsidiaries and affiliates .....                                                                                        | 0              | 0              | 0          | 0          |
| 16. Derivatives .....                                                                                                                               | 0              | 0              | 0          | 0          |
| 17. Payable for securities .....                                                                                                                    | 0              | 0              | 0          | 0          |
| 18. Payable for securities lending .....                                                                                                            | 0              | 0              | 0          | 0          |
| 19. Funds held under reinsurance treaties (with \$ 0<br>authorized reinsurers, \$ 0 unauthorized<br>reinsurers and \$ 0 certified reinsurers) ..... | 0              | 0              | 0          | 0          |
| 20. Reinsurance in unauthorized and certified (\$ 0 )<br>companies .....                                                                            | 0              | 0              | 0          | 0          |
| 21. Net adjustments in assets and liabilities due to foreign exchange rates .....                                                                   | 0              | 0              | 0          | 0          |
| 22. Liability for amounts held under uninsured plans .....                                                                                          | 0              | 0              | 0          | 0          |
| 23. Aggregate write-ins for other liabilities (including \$ 0<br>current) .....                                                                     | 0              | 0              | 0          | 0          |
| 24. Total liabilities (Lines 1 to 23) .....                                                                                                         | 19,780,882     | 0              | 19,780,882 | 5,375,820  |
| 25. Aggregate write-ins for special surplus funds .....                                                                                             | XXX            | XXX            | 0          | 0          |
| 26. Common capital stock .....                                                                                                                      | XXX            | XXX            | 0          | 0          |
| 27. Preferred capital stock .....                                                                                                                   | XXX            | XXX            | 0          | 0          |
| 28. Gross paid in and contributed surplus .....                                                                                                     | XXX            | XXX            | 0          | 0          |
| 29. Surplus notes .....                                                                                                                             | XXX            | XXX            | 4,000,000  | 4,000,000  |
| 30. Aggregate write-ins for other than special surplus funds .....                                                                                  | XXX            | XXX            | 0          | 0          |
| 31. Unassigned funds (surplus) .....                                                                                                                | XXX            | XXX            | (422,639)  | (374,341)  |
| 32. Less treasury stock, at cost:                                                                                                                   |                |                |            |            |
| 32.1 0 shares common (value included in Line 26<br>\$ 0 ) .....                                                                                     | XXX            | XXX            | 0          | 0          |
| 32.2 0 shares preferred (value included in Line 27<br>\$ 0 ) .....                                                                                  | XXX            | XXX            | 0          | 0          |
| 33. Total capital and surplus (Lines 25 to 31 minus Line 32) .....                                                                                  | XXX            | XXX            | 3,577,361  | 3,625,659  |
| 34. Total liabilities, capital and surplus (Lines 24 and 33) .....                                                                                  | XXX            | XXX            | 23,358,243 | 9,001,479  |
| DETAILS OF WRITE-INS                                                                                                                                |                |                |            |            |
| 2301. ....                                                                                                                                          |                |                |            |            |
| 2302. ....                                                                                                                                          |                |                |            |            |
| 2303. ....                                                                                                                                          |                |                |            |            |
| 2398. Summary of remaining write-ins for Line 23 from overflow page .....                                                                           | 0              | 0              | 0          | 0          |
| 2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above) .....                                                                               | 0              | 0              | 0          | 0          |
| 2501. ....                                                                                                                                          | XXX            | XXX            |            |            |
| 2502. ....                                                                                                                                          | XXX            | XXX            |            |            |
| 2503. ....                                                                                                                                          | XXX            | XXX            |            |            |
| 2598. Summary of remaining write-ins for Line 25 from overflow page .....                                                                           | XXX            | XXX            | 0          | 0          |
| 2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....                                                                               | XXX            | XXX            | 0          | 0          |
| 3001. ....                                                                                                                                          | XXX            | XXX            |            |            |
| 3002. ....                                                                                                                                          | XXX            | XXX            |            |            |
| 3003. ....                                                                                                                                          | XXX            | XXX            |            |            |
| 3098. Summary of remaining write-ins for Line 30 from overflow page .....                                                                           | XXX            | XXX            | 0          | 0          |
| 3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above) .....                                                                               | XXX            | XXX            | 0          | 0          |

STATEMENT OF REVENUE AND EXPENSES

|                                                                                                                                                | Current Year<br>To Date |            | Prior Year<br>To Date | Prior Year Ended<br>December 31 |
|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------|-----------------------|---------------------------------|
|                                                                                                                                                | 1<br>Uncovered          | 2<br>Total | 3<br>Total            | 4<br>Total                      |
| 1. Member Months .....                                                                                                                         | XXX                     | 99,180     | 44,534                | 65,282                          |
| 2. Net premium income ( including \$ .....0 non-health<br>premium income).....                                                                 | XXX                     | 4,300,932  | 15,680,428            | 23,117,749                      |
| 3. Change in unearned premium reserves and reserve for rate credits.....                                                                       | XXX                     | 0          | 0                     | 0                               |
| 4. Fee-for-service (net of \$ .....0 medical expenses).....                                                                                    | XXX                     | 0          | 0                     | 0                               |
| 5. Risk revenue .....                                                                                                                          | XXX                     | 0          | 0                     | 0                               |
| 6. Aggregate write-ins for other health care related revenues .....                                                                            | XXX                     | 0          | 0                     | 0                               |
| 7. Aggregate write-ins for other non-health revenues .....                                                                                     | XXX                     | 0          | 0                     | 0                               |
| 8. Total revenues (Lines 2 to 7) .....                                                                                                         | XXX                     | 4,300,932  | 15,680,428            | 23,117,749                      |
| <b>Hospital and Medical:</b>                                                                                                                   |                         |            |                       |                                 |
| 9. Hospital/medical benefits .....                                                                                                             | 0                       | 32,098,063 | 11,807,668            | 18,966,197                      |
| 10. Other professional services .....                                                                                                          | 0                       | 0          | 0                     | 0                               |
| 11. Outside referrals .....                                                                                                                    | 0                       | 0          | 0                     | 0                               |
| 12. Emergency room and out-of-area .....                                                                                                       | 0                       | 0          | 0                     | 0                               |
| 13. Prescription drugs .....                                                                                                                   | 0                       | 7,926,998  | 3,198,212             | 4,760,745                       |
| 14. Aggregate write-ins for other hospital and medical .....                                                                                   | 0                       | 0          | 0                     | 0                               |
| 15. Incentive pool, withhold adjustments and bonus amounts .....                                                                               | 0                       | (225)      | 590                   | 3,985                           |
| 16. Subtotal (Lines 9 to 15) .....                                                                                                             | 0                       | 40,024,836 | 15,006,470            | 23,730,927                      |
| <b>Less:</b>                                                                                                                                   |                         |            |                       |                                 |
| 17. Net reinsurance recoveries .....                                                                                                           | 0                       | 36,387,186 | 2,354,670             | 4,660,945                       |
| 18. Total hospital and medical (Lines 16 minus 17) .....                                                                                       | 0                       | 3,637,650  | 12,651,800            | 19,069,982                      |
| 19. Non-health claims (net) .....                                                                                                              | 0                       | 0          | 0                     | 0                               |
| 20. Claims adjustment expenses, including \$ .....118,077 cost<br>containment expenses .....                                                   | 0                       | 176,682    | 483,754               | 1,099,148                       |
| 21. General administrative expenses .....                                                                                                      | 0                       | 527,657    | 2,538,993             | 3,282,596                       |
| 22. Increase in reserves for life and accident and health contracts<br>(including \$ .....0 increase in reserves for life only) .....          | 0                       | 0          | 0                     | 0                               |
| 23. Total underwriting deductions (Lines 18 through 22).....                                                                                   | 0                       | 4,341,989  | 15,674,547            | 23,451,726                      |
| 24. Net underwriting gain or (loss) (Lines 8 minus 23) .....                                                                                   | XXX                     | (41,057)   | 5,881                 | (333,977)                       |
| 25. Net investment income earned .....                                                                                                         | 0                       | (2,156)    | (135)                 | (311)                           |
| 26. Net realized capital gains (losses) less capital gains tax of<br>\$ .....0 .....                                                           | 0                       | 0          | 0                     | 0                               |
| 27. Net investment gains (losses) (Lines 25 plus 26) .....                                                                                     | 0                       | (2,156)    | (135)                 | (311)                           |
| 28. Net gain or (loss) from agents' or premium balances charged off [(amount<br>recovered \$ .....0 )<br>(amount charged off \$ .....0 )]..... | 0                       | 0          | 0                     | 0                               |
| 29. Aggregate write-ins for other income or expenses .....                                                                                     | 0                       | 0          | 0                     | 0                               |
| 30. Net income or (loss) after capital gains tax and before all other federal<br>income taxes (Lines 24 plus 27 plus 28 plus 29) .....         | XXX                     | (43,213)   | 5,746                 | (334,288)                       |
| 31. Federal and foreign income taxes incurred .....                                                                                            | XXX                     | 0          | 0                     | 0                               |
| 32. Net income (loss) (Lines 30 minus 31) .....                                                                                                | XXX                     | (43,213)   | 5,746                 | (334,288)                       |
| <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                     | 0          | 0                     | 0                               |
| 0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above) .....                                                                           | XXX                     | 0          | 0                     | 0                               |
| 0701. ....                                                                                                                                     | XXX                     |            |                       |                                 |
| 0702. ....                                                                                                                                     | XXX                     |            |                       |                                 |
| 0703. ....                                                                                                                                     | XXX                     |            |                       |                                 |
| 0798. Summary of remaining write-ins for Line 7 from overflow page .....                                                                       | XXX                     | 0          | 0                     | 0                               |
| 0799. Totals (Lines 0701 through 0703 plus 0798)(Line 7 above) .....                                                                           | XXX                     | 0          | 0                     | 0                               |
| 1401. ....                                                                                                                                     |                         |            |                       |                                 |
| 1402. ....                                                                                                                                     |                         |            |                       |                                 |
| 1403. ....                                                                                                                                     |                         |            |                       |                                 |
| 1498. Summary of remaining write-ins for Line 14 from overflow page .....                                                                      | 0                       | 0          | 0                     | 0                               |
| 1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above) .....                                                                          | 0                       | 0          | 0                     | 0                               |
| 2901. ....                                                                                                                                     |                         |            |                       |                                 |
| 2902. ....                                                                                                                                     |                         |            |                       |                                 |
| 2903. ....                                                                                                                                     |                         |            |                       |                                 |
| 2998. Summary of remaining write-ins for Line 29 from overflow page .....                                                                      | 0                       | 0          | 0                     | 0                               |
| 2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above) .....                                                                          | 0                       | 0          | 0                     | 0                               |

STATEMENT OF REVENUE AND EXPENSES (Continued)

|                                                                                         | 1<br>Current Year<br>to Date | 2<br>Prior Year<br>to Date | 3<br>Prior Year Ended<br>December 31 |
|-----------------------------------------------------------------------------------------|------------------------------|----------------------------|--------------------------------------|
| CAPITAL AND SURPLUS ACCOUNT                                                             |                              |                            |                                      |
| 33. Capital and surplus prior reporting year.....                                       | 3,625,659                    | 1,810,551                  | 1,810,551                            |
| 34. Net income or (loss) from Line 32 .....                                             | (43,213)                     | 5,746                      | (334,288)                            |
| 35. Change in valuation basis of aggregate policy and claim reserves .....              | 0                            | 0                          | 0                                    |
| 36. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0 | 0                            | 0                          | 0                                    |
| 37. Change in net unrealized foreign exchange capital gain or (loss) .....              | 0                            | 0                          | 0                                    |
| 38. Change in net deferred income tax .....                                             | 0                            | 0                          | 0                                    |
| 39. Change in nonadmitted assets .....                                                  | (5,085)                      | (5,908)                    | (604)                                |
| 40. Change in unauthorized and certified reinsurance .....                              | 0                            | 0                          | 0                                    |
| 41. Change in treasury stock .....                                                      | 0                            | 0                          | 0                                    |
| 42. Change in surplus notes .....                                                       | 0                            | 0                          | 2,150,000                            |
| 43. Cumulative effect of changes in accounting principles.....                          | 0                            | 0                          | 0                                    |
| 44. Capital Changes:                                                                    |                              |                            |                                      |
| 44.1 Paid in .....                                                                      | 0                            | 0                          | 0                                    |
| 44.2 Transferred from surplus (Stock Dividend).....                                     | 0                            | 0                          | 0                                    |
| 44.3 Transferred to surplus.....                                                        | 0                            | 0                          | 0                                    |
| 45. Surplus adjustments:                                                                |                              |                            |                                      |
| 45.1 Paid in .....                                                                      | 0                            | 0                          | 0                                    |
| 45.2 Transferred to capital (Stock Dividend) .....                                      | 0                            | 0                          | 0                                    |
| 45.3 Transferred from capital .....                                                     | 0                            | 0                          | 0                                    |
| 46. Dividends to stockholders .....                                                     | 0                            | 0                          | 0                                    |
| 47. Aggregate write-ins for gains or (losses) in surplus .....                          | 0                            | 0                          | 0                                    |
| 48. Net change in capital & surplus (Lines 34 to 47) .....                              | (48,298)                     | (162)                      | 1,815,108                            |
| 49. Capital and surplus end of reporting period (Line 33 plus 48)                       | 3,577,361                    | 1,810,389                  | 3,625,659                            |
| DETAILS OF WRITE-INS                                                                    |                              |                            |                                      |
| 4701. ....                                                                              |                              |                            |                                      |
| 4702. ....                                                                              |                              |                            |                                      |
| 4703. ....                                                                              |                              |                            |                                      |
| 4798. Summary of remaining write-ins for Line 47 from overflow page .....               | 0                            | 0                          | 0                                    |
| 4799. Totals (Lines 4701 through 4703 plus 4798)(Line 47 above)                         | 0                            | 0                          | 0                                    |

CASH FLOW

|                                                                                                                             | 1<br>Current Year<br>To Date | 2<br>Prior Year<br>To Date | 3<br>Prior Year Ended<br>December 31 |
|-----------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|--------------------------------------|
| <b>Cash from Operations</b>                                                                                                 |                              |                            |                                      |
| 1. Premiums collected net of reinsurance .....                                                                              | 18,141,181                   | 16,631,608                 | 25,834,299                           |
| 2. Net investment income .....                                                                                              | (2,156)                      | (135)                      | (311)                                |
| 3. Miscellaneous income .....                                                                                               | 0                            | 0                          | 0                                    |
| 4. Total (Lines 1 to 3) .....                                                                                               | 18,139,025                   | 16,631,473                 | 25,833,988                           |
| 5. Benefit and loss related payments .....                                                                                  | 14,052,960                   | 10,300,043                 | 17,710,784                           |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....                                | 0                            | 0                          | 0                                    |
| 7. Commissions, expenses paid and aggregate write-ins for deductions .....                                                  | 2,775,668                    | 3,001,128                  | 4,325,999                            |
| 8. Dividends paid to policyholders .....                                                                                    | 0                            | 0                          | 0                                    |
| 9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital<br>gains (losses) .....                | 0                            | 0                          | 0                                    |
| 10. Total (Lines 5 through 9) .....                                                                                         | 16,828,628                   | 13,301,171                 | 22,036,783                           |
| 11. Net cash from operations (Line 4 minus Line 10) .....                                                                   | 1,310,397                    | 3,330,302                  | 3,797,205                            |
| <b>Cash from Investments</b>                                                                                                |                              |                            |                                      |
| 12. Proceeds from investments sold, matured or repaid:                                                                      |                              |                            |                                      |
| 12.1 Bonds .....                                                                                                            | 0                            | 0                          | 0                                    |
| 12.2 Stocks .....                                                                                                           | 0                            | 0                          | 0                                    |
| 12.3 Mortgage loans .....                                                                                                   | 0                            | 0                          | 0                                    |
| 12.4 Real estate .....                                                                                                      | 0                            | 0                          | 0                                    |
| 12.5 Other invested assets .....                                                                                            | 0                            | 0                          | 0                                    |
| 12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....                                       | 0                            | 0                          | 0                                    |
| 12.7 Miscellaneous proceeds .....                                                                                           | 0                            | 0                          | 0                                    |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) .....                                                                   | 0                            | 0                          | 0                                    |
| 13. Cost of investments acquired (long-term only):                                                                          |                              |                            |                                      |
| 13.1 Bonds .....                                                                                                            | 0                            | 0                          | 0                                    |
| 13.2 Stocks .....                                                                                                           | 0                            | 0                          | 0                                    |
| 13.3 Mortgage loans .....                                                                                                   | 0                            | 0                          | 0                                    |
| 13.4 Real estate .....                                                                                                      | 0                            | 0                          | 0                                    |
| 13.5 Other invested assets .....                                                                                            | 0                            | 0                          | 0                                    |
| 13.6 Miscellaneous applications .....                                                                                       | 0                            | 0                          | 0                                    |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) .....                                                                  | 0                            | 0                          | 0                                    |
| 14. Net increase (or decrease) in contract loans and premium notes .....                                                    | 0                            | 0                          | 0                                    |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....                                                 | 0                            | 0                          | 0                                    |
| <b>Cash from Financing and Miscellaneous Sources</b>                                                                        |                              |                            |                                      |
| 16. Cash provided (applied):                                                                                                |                              |                            |                                      |
| 16.1 Surplus notes, capital notes .....                                                                                     | 2,150,000                    | 0                          | 0                                    |
| 16.2 Capital and paid in surplus, less treasury stock .....                                                                 | 0                            | 0                          | 0                                    |
| 16.3 Borrowed funds .....                                                                                                   | 0                            | 0                          | 0                                    |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities .....                                           | 0                            | 0                          | 0                                    |
| 16.5 Dividends to stockholders .....                                                                                        | 0                            | 0                          | 0                                    |
| 16.6 Other cash provided (applied) .....                                                                                    | (1,238,917)                  | (440,487)                  | 58,641                               |
| 17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5<br>plus Line 16.6) ..... | 911,083                      | (440,487)                  | 58,641                               |
| <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) ..                      | 2,221,480                    | 2,889,815                  | 3,855,846                            |
| 19. Cash, cash equivalents and short-term investments:                                                                      |                              |                            |                                      |
| 19.1 Beginning of year .....                                                                                                | 5,704,594                    | 1,848,748                  | 1,848,748                            |
| 19.2 End of period (Line 18 plus Line 19.1) .....                                                                           | 7,926,074                    | 4,738,563                  | 5,704,594                            |

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

|                                                     |   |   |           |
|-----------------------------------------------------|---|---|-----------|
| 20.0001. Surplus Note Receivable (see Note 1) ..... | 0 | 0 | 2,150,000 |
|-----------------------------------------------------|---|---|-----------|

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

|                                                            | 1<br><br>Total | Comprehensive<br>(Hospital & Medical) |                | 4<br><br>Medicare<br>Supplement | 5<br><br>Vision<br>Only | 6<br><br>Dental<br>Only | 7<br><br>Federal<br>Employees<br>Health Benefit<br>Plan | 8<br><br>Title XVIII<br>Medicare | 9<br><br>Title XIX<br>Medicaid | 10<br><br>Other |
|------------------------------------------------------------|----------------|---------------------------------------|----------------|---------------------------------|-------------------------|-------------------------|---------------------------------------------------------|----------------------------------|--------------------------------|-----------------|
|                                                            |                | 2<br><br>Individual                   | 3<br><br>Group |                                 |                         |                         |                                                         |                                  |                                |                 |
| <b>Total Members at end of:</b>                            |                |                                       |                |                                 |                         |                         |                                                         |                                  |                                |                 |
| 1. Prior Year .....                                        | 7,116          | 0                                     | 7,116          | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 2. First Quarter .....                                     | 10,183         | 0                                     | 10,183         | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 3. Second Quarter .....                                    | 11,753         | 0                                     | 11,753         | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 4. Third Quarter .....                                     | 12,174         | 0                                     | 12,174         | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 5. Current Year                                            | 0              | 0                                     | 0              | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 6. Current Year Member Months                              | 99,180         | 0                                     | 99,180         | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| <b>Total Member Ambulatory Encounters for Period:</b>      |                |                                       |                |                                 |                         |                         |                                                         |                                  |                                |                 |
| 7. Physician .....                                         | 61,161         | 0                                     | 61,161         | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 8. Non-Physician .....                                     | 2,171          | 0                                     | 2,171          | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 9. Total                                                   | 63,332         | 0                                     | 63,332         | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 10. Hospital Patient Days Incurred                         | 1,196          | 0                                     | 1,196          | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 11. Number of Inpatient Admissions                         | 320            | 0                                     | 320            | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 12. Health Premiums Written (a) .....                      | 47,630,587     | 0                                     | 47,630,587     | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 13. Life Premiums Direct .....                             | 0              | 0                                     | 0              | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 14. Property/Casualty Premiums Written .....               | 0              | 0                                     | 0              | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 15. Health Premiums Earned .....                           | 47,630,587     | 0                                     | 47,630,587     | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 16. Property/Casualty Premiums Earned .....                | 0              | 0                                     | 0              | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 17. Amount Paid for Provision of Health Care Services..... | 34,789,149     | 0                                     | 34,789,149     | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |
| 18. Amount Incurred for Provision of Health Care Services  | 40,024,836     | 0                                     | 40,024,836     | 0                               | 0                       | 0                       | 0                                                       | 0                                | 0                              | 0               |

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



## CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

[illegible]

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

| Line of Business                                    | Claims Paid<br>Year to Date                                             |                                                   | Liability<br>End of Current Quarter                      |                                                   | 5<br><br>Claims Incurred in<br>Prior Years<br>(Columns 1 + 3) | 6<br><br>Estimated Claim<br>Reserve and<br>Claim Liability<br>December 31 of<br>Prior Year |
|-----------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|                                                     | 1<br><br>On<br>Claims Incurred Prior<br>to January 1 of<br>Current Year | 2<br><br>On<br>Claims Incurred<br>During the Year | 3<br><br>On<br>Claims Unpaid<br>Dec. 31<br>of Prior Year | 4<br><br>On<br>Claims Incurred<br>During the Year |                                                               |                                                                                            |
| 1. Comprehensive (hospital and medical) .....       | 297,713                                                                 | 2,948,485                                         | 2,062,570                                                | 830,432                                           | 2,360,283                                                     | 2,501,326                                                                                  |
| 2. Medicare Supplement .....                        | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 3. Dental Only .....                                | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 4. Vision Only .....                                | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 5. Federal Employees Health Benefits Plan .....     | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 6. Title XVIII - Medicare .....                     | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 7. Title XIX - Medicaid .....                       | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 8. Other health .....                               | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 9. Health subtotal (Lines 1 to 8) .....             | 297,713                                                                 | 2,948,485                                         | 2,062,570                                                | 830,432                                           | 2,360,283                                                     | 2,501,326                                                                                  |
| 10. Healthcare receivables (a) .....                | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 11. Other non-health .....                          | 0                                                                       | 0                                                 | 0                                                        | 0                                                 | 0                                                             | 0                                                                                          |
| 12. Medical incentive pools and bonus amounts ..... | 1,942                                                                   | 942                                               | 0                                                        | 0                                                 | 1,942                                                         | 3,108                                                                                      |
| 13. Totals (Lines 9-10+11+12)                       | 299,655                                                                 | 2,949,427                                         | 2,062,570                                                | 830,432                                           | 2,362,225                                                     | 2,504,434                                                                                  |

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

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

The statutory basis financial statements of Ohio Chamber Health Benefit Program Trust (the “Trust”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the “Department”).

The Department 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 self-funded multiple employer welfare arrangement, 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.

Effective January 1, 2021, the Trust amended its excess loss insurance policy agreement with UnitedHealthcare Insurance Company (“UHIC”) to include a quota share provision (see Note 23).

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

|                                                                                              | SSAP # | F/S Page # | F/S Line # | September 30<br>2021 | December 31,<br>2020 |
|----------------------------------------------------------------------------------------------|--------|------------|------------|----------------------|----------------------|
| <b>Net Loss</b>                                                                              |        |            |            |                      |                      |
| (1) Company state basis (Page 4, Line 32, Columns 2 & 4)                                     | XXX    | XXX        | XXX        | \$ (43,213)          | \$ (334,288)         |
| (2) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not applicable |        |            |            | -                    | -                    |
| (3) State permitted practices that are an increase/(decrease) from NAIC SAP: Not applicable  |        |            |            | -                    | -                    |
| (4) NAIC SAP (1 - 2 - 3 = 4)                                                                 | XXX    | XXX        | XXX        | <u>\$ (43,213)</u>   | <u>\$ (334,288)</u>  |
| <b>Capital and Surplus</b>                                                                   |        |            |            |                      |                      |
| (5) Company state basis (Page 3, Line 33, Columns 3 & 4)                                     | XXX    | XXX        | XXX        | \$ 3,577,361         | \$ 3,625,659         |
| (6) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not applicable |        |            |            | -                    | -                    |
| (7) State permitted practices that are an increase/(decrease) from NAIC SAP: Not applicable  |        |            |            | -                    | -                    |
| (8) NAIC SAP (5 - 6 - 7 = 8)                                                                 | XXX    | XXX        | XXX        | <u>\$ 3,577,361</u>  | <u>\$ 3,625,659</u>  |

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

No significant change.

C. Accounting Policy

- (1) No significant change.
- (2) The Trust does not have any mandatory convertible securities or Investment Analysis Office of the NAIC identified funds (i.e.: exchange traded funds or bond mutual funds) in its bond portfolio.
- (3–5) No significant change.
- (6) The Trust has no loan-backed securities.
- (7-13) No significant change.

D. Going Concern

The Trust 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 CORRECTIONS OF ERRORS**

No significant change.

**3. BUSINESS COMBINATIONS AND GOODWILL**

**A–D.** Not applicable.

**4. DISCONTINUED OPERATIONS**

**A. Discontinued Operation Disposed of or Classified as Held for Sale**

(1–4) Not applicable.

**B. Change in Plan of Sale of Discontinued Operations —** 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**

**A. Mortgage Loans, including Mezzanine Real Estate Loans —** Not applicable.

**B. Debt Restructuring —** Not applicable.

**C. Reverse Mortgages —** Not applicable.

**D. Loan-Backed Securities**

(1–5) Not applicable.

**E. Dollar Repurchase Agreements and/or Securities Lending Transactions —** Not applicable.

**F. Repurchase Agreements Transactions Accounted for as Secured Borrowing —** Not applicable.

**G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing —** Not applicable.

**H. Repurchase Agreements Transactions Accounted for as a Sale —** Not applicable.

**I. Reverse Repurchase Agreements Transactions Accounted for as a Sale —** Not applicable.

**J. Real Estate —** Not applicable.

**K. Low-Income Housing Tax Credits —** Not applicable.

**L. Restricted Assets —** Not applicable.

**M. Working Capital Finance Investments —** Not applicable.

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

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

**O. 5GI Securities**

The Trust does not have any investments with an NAIC designation of 5GI as of September 30, 2021 and December 31, 2020.

**P. Short Sales —** Not applicable.

**Q. Prepayment Penalty and Acceleration Fees —** Not applicable.

**R. Reporting Entity's Share of Cash Pool by Asset Type —** Not applicable.

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

**A–B.** Not applicable.

**7. INVESTMENT INCOME**

**A–B.** No significant change.

**8. DERIVATIVE INSTRUMENTS**

**A–B.** Not applicable.

**9. INCOME TAXES**

**A–I.** No significant change.

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

**A–O. Material Related Party Transactions**

Not applicable.

**11. DEBT**

**A–B.** The Trust had no outstanding debt with third-parties or outstanding Federal Home Loan Bank agreements during 2021 and 2020.

**12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES, AND OTHER POSTRETIREMENT BENEFIT PLANS**

**A–I.** The Trust has no defined benefit plans, defined contribution plans, multiemployer plans, consolidated/holding company plans, postemployment benefits, and compensated absences plans and is not impacted by the Medicare Modernization Act on postretirement benefits.

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

**A–M.** No significant change.

**14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS**

**A–F.** No significant change.

**15. LEASES**

**A–B.** Not applicable.

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

**(1–4)** No significant change.

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

**A–C.** The Trust did not participate in any transfers of receivables, financial assets, or wash sales as of September 30, 2021 or December 31, 2020.

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

**A–C.** Not applicable.

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

Not applicable.

**20. FAIR VALUE MEASUREMENTS**

**A. Fair Value**

**(1–5)** The Trust does not have any financial assets that are measured and reported at fair value in the statutory basis statements of admitted assets, liabilities, and capital and surplus at September 30, 2021 and December 31, 2020.

**B. Fair Value Combination** — Not applicable.

**C. Aggregate Fair Value Hierarchy** — Not applicable.

**D. Not Practicable to Estimate Fair Value** — Not applicable.

**E. Investments Measured Using the NAV Practical Expedient** — Not applicable.

**21. OTHER ITEMS**

**COVID-19 Trends and Uncertainties**

The COVID-19 pandemic continues to evolve and the ultimate impact on the Trust and its statutory basis results of operations, financial condition and cash flows remains unknown and is dependent on the future pacing of the pandemic and general economic uncertainty.

**A–I.** No significant change.

**22. EVENTS SUBSEQUENT**

Subsequent events have been evaluated through November 12, 2021, which is the date these statutory basis financial statements were available for issuance.

**TYPE I — Recognized Subsequent Events**

Any material Type I events subsequent to September 30, 2021, have been recognized in the statutory basis financial statements and corresponding disclosures.

**TYPE II — Non-Recognized Subsequent Events**

There are no material non-recognized Type II events that require disclosure.

**23. REINSURANCE**

**A–E.** In 2021, the Trust amended its excess loss insurance policy agreement with UHIC to include a quota share provision whereby the Trust will cede 90% of all net revenues, net medical expense, claims adjustment expenses and general administrative expenses to UHIC. The quota share provision was approved by the Department on April 19, 2021, retroactive back to January 1, 2021. In addition, effective January 1, 2021, the stop loss attachment point for the individual specific excess loss coverage was increased from \$100,000 to \$250,000.

**24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION**

**A–C.** The Trust does not have any retrospectively rated contracts or contracts subject to redetermination as of September 30, 2021 or December 31, 2020.

**D.** The Trust does not have any business subject to specific minimum loss ratio requirements as of September 30, 2021 and December 31, 2020.

**E. Risk-Sharing Provisions of the Affordable Care Act**

**(1-5)** The Trust did not write accident and health premiums in 2021 and 2020 subject to the risk-sharing provisions of the Affordable Care Act.

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

A. Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the statutory basis statements of operations. The following tables disclose paid claims, incurred claims, and the balance in claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, and reinsurance recoverables at September 30, 2021 and December 31, 2020:

|                                                                                     | September 30, 2021                 |                                   |                     |
|-------------------------------------------------------------------------------------|------------------------------------|-----------------------------------|---------------------|
|                                                                                     | Current Year<br>Incurred<br>Claims | Prior Years<br>Incurred<br>Claims | Total               |
| Beginning of year claim reserve                                                     | \$ -                               | \$ (2,504,434)                    | \$ (2,504,434)      |
| Paid claims—net of reinsurance recoveries collected                                 | 14,773,947                         | (720,987)                         | 14,052,960          |
| End of year claim reserve                                                           | <u>830,432</u>                     | <u>2,062,570</u>                  | <u>2,893,002</u>    |
| Incurred claims excluding the change in reinsurance recoverables as presented below | 15,604,379                         | (1,162,851)                       | 14,441,528          |
| Beginning of year reinsurance recoverables                                          | -                                  | 1,017,556                         | 1,017,556           |
| End of year reinsurance recoverables                                                | <u>(11,824,521)</u>                | <u>3,087</u>                      | <u>(11,821,434)</u> |
| Total incurred claims                                                               | <u>\$ 3,779,858</u>                | <u>\$ (142,208)</u>               | <u>\$ 3,637,650</u> |

  

|                                                                                     | December 31, 2020                  |                                   |                      |
|-------------------------------------------------------------------------------------|------------------------------------|-----------------------------------|----------------------|
|                                                                                     | Current Year<br>Incurred<br>Claims | Prior Years<br>Incurred<br>Claims | Total                |
| Beginning of year claim reserve                                                     | \$ -                               | \$ (127,680)                      | \$ (127,680)         |
| Paid claims—net of reinsurance recoveries collected                                 | 17,667,526                         | 43,258                            | 17,710,784           |
| End of year claim reserve                                                           | <u>2,504,411</u>                   | <u>23</u>                         | <u>2,504,434</u>     |
| Incurred claims excluding the change in reinsurance recoverables as presented below | 20,171,937                         | (84,399)                          | 20,087,538           |
| Beginning of year reinsurance recoverables                                          | -                                  | -                                 | -                    |
| End of year reinsurance recoverables                                                | <u>(1,017,556)</u>                 | <u>-</u>                          | <u>(1,017,556)</u>   |
| Total incurred claims                                                               | <u>\$ 19,154,381</u>               | <u>\$ (84,399)</u>                | <u>\$ 19,069,982</u> |

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, and aggregate health claim reserves, net of reinsurance recoverables as of December 31, 2020 was \$1,486,878. As of September 30, 2021, \$(720,987) has been recovered for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, net of reinsurance recoverables, are now \$2,065,657 as a result of re-estimation of unpaid claims. Therefore, there has been \$142,208 favorable prior year development since December 31, 2020 to September 30, 2021. The primary drivers consist of \$417,809 related to reinsurance activities (reinsurance recoveries received net changes in reinsurance accruals on paid and unpaid claims) and \$32,851 as a result of the change in the provision for adverse deviations in experience, partially offset by \$309,556 of unfavorable development in direct retroactivity for inpatient, outpatient, physician, and pharmacy claims. At December 31, 2020, the Trust recorded \$84,399 of favorable development related to prior years. The primary drivers consist of favorable development of \$77,307 in retroactivity for inpatient, outpatient, physician, and pharmacy claims and favorable development of \$6,839 as a result of a change in the provision for adverse deviations in experience. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

The Trust incurred claims adjustment expenses (“CAE”) of \$176,682 and \$1,099,148 for the nine months ended September 30, 2021 and the year ended December 31, 2020, respectively. These costs are included in the administrative fees paid by the Trust to United HealthCare Services, Inc. as a part of an agreement. The following table discloses paid CAE, incurred CAE, and the balance in unpaid CAE reserve for the nine months ended September 30, 2021 and the year ended December 31, 2020:

|                                                      | September 30, 2021 | December 31, 2020   |
|------------------------------------------------------|--------------------|---------------------|
| Total claims adjustment expenses                     | \$ 176,682         | \$ 1,099,148        |
| Less: current year unpaid claims adjustment expenses | (41,933)           | (16,028)            |
| Add: prior year unpaid claims adjustment expenses    | <u>16,028</u>      | <u>516</u>          |
| Total claims adjustment expenses paid                | <u>\$ 150,777</u>  | <u>\$ 1,083,636</u> |

B. The Trust did not make any significant changes in methodologies and assumptions used in the calculation of the liability for claims unpaid and unpaid CAE in 2021.

26. INTERCOMPANY POOLING ARRANGEMENTS

A–G. Not applicable.

27. STRUCTURED SETTLEMENTS

A–B. Not applicable.

28. HEALTH CARE RECEIVABLES

A–B. No significant change.

29. PARTICIPATING POLICIES

No significant change.

30. PREMIUM DEFICIENCY RESERVES (“PDR”)

The Trust has not recorded any PDR as of September 30, 2021 and December 31, 2020. The analysis of PDR was completed as of September 30, 2021 and December 31, 2020. The Trust did not consider anticipated investment income when calculating the PDR.

The following table summarizes the Trust’s PDR as of September 30, 2021 and December 31, 2020:

|                                                                    | September 30, 2021                                                  |
|--------------------------------------------------------------------|---------------------------------------------------------------------|
| 1. Liability carried for premium deficiency reserves               | \$ -                                                                |
| 2. Date of the most recent evaluation of this liability            | <u>9/30/2021</u>                                                    |
| 3. Was anticipated investment income utilized in this calculation? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
|                                                                    | December 31, 2020                                                   |
| 1. Liability carried for premium deficiency reserves               | \$ -                                                                |
| 2. Date of the most recent evaluation of this liability            | <u>12/31/2020</u>                                                   |
| 3. Was anticipated investment income utilized in this calculation? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |

31. ANTICIPATED SALVAGE AND SUBROGATION

No significant change.



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 ]

1.2

If yes, has the report been filed with the domiciliary state?

Yes [ ] No [ ]

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

Yes [ ] No [ X ]

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

Yes [ ] No [ X ]

4.2

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

|                     |                        |                        |
|---------------------|------------------------|------------------------|
| 1<br>Name of Entity | 2<br>NAIC Company Code | 3<br>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?  
If yes, attach an explanation.

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

6.1

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

07/23/2019

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.

07/23/2019

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).

07/23/2019

6.4

By what department or departments?  
Ohio Department of Insurance

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<br>Affiliate Name | 2<br>Location (City, State) | 3<br>FRB | 4<br>OCC | 5<br>FDIC | 6<br>SEC |
|                     |                             |          |          |           |          |

GENERAL INTERROGATORIES

- 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? .....  
(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.

Yes [ X ] No [ ]
- 9.11

If the response to 9.1 is No, please explain:
- 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).
- 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 ]
- 10.2

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

\$ .....0

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:

|                                                                                                     | 1                                                 | 2                                                  |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------------|
|                                                                                                     | Prior Year-End<br>Book/Adjusted<br>Carrying Value | Current Quarter<br>Book/Adjusted<br>Carrying Value |
| 14.21 Bonds .....                                                                                   | \$ .....0                                         | \$ .....0                                          |
| 14.22 Preferred Stock .....                                                                         | \$ .....0                                         | \$ .....0                                          |
| 14.23 Common Stock .....                                                                            | \$ .....0                                         | \$ .....0                                          |
| 14.24 Short-Term Investments .....                                                                  | \$ .....0                                         | \$ .....0                                          |
| 14.25 Mortgage Loans on Real Estate .....                                                           | \$ .....0                                         | \$ .....0                                          |
| 14.26 All Other .....                                                                               | \$ .....0                                         | \$ .....0                                          |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ .....0                                         | \$ .....0                                          |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....                       | \$ .....0                                         | \$ .....0                                          |
- 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? .....  
If no, attach a description with this statement.

Yes [ ] No [ ] N/A [ ]
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

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Chamber Health Benefit Program Trust

GENERAL INTERROGATORIES

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                    | 2                 |
|----------------------|-------------------|
| Name of Custodian(s) | 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       | 2           | 3                       |
|---------|-------------|-------------------------|
| Name(s) | Location(s) | 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 information relating thereto:

| 1             | 2             | 3              | 4      |
|---------------|---------------|----------------|--------|
| Old Custodian | New Custodian | Date of Change | 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                          | 2           |
|----------------------------|-------------|
| Name of Firm or Individual | 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                                      | 2                          | 3                             | 4               | 5                                           |
|----------------------------------------|----------------------------|-------------------------------|-----------------|---------------------------------------------|
| Central Registration Depository Number | Name of Firm or Individual | Legal Entity Identifier (LEI) | Registered With | 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 [ X ] No [ ]
- 18.2 If no, list exceptions:

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 of 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 ]
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 [ X ]

GENERAL INTERROGATORIES

PART 2 - HEALTH

1.

Operating Percentages:

1.1 A&H loss percent

87.3 %

1.2 A&H cost containment percent

2.7 %

1.3 A&H expense percent excluding cost containment expenses

13.6 %
- 2.1

Do you act as a custodian for health savings accounts?

Yes ☐ No ☒
- 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 ☒
- 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 ☒
- 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 ☒

## SCHEDULE S - CEDED REINSURANCE

[illegible]

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

|                      |                                                               | 1                 | Direct Business Only         |                      |                    |                |                                                    |                                                  |                            |                           |                        |
|----------------------|---------------------------------------------------------------|-------------------|------------------------------|----------------------|--------------------|----------------|----------------------------------------------------|--------------------------------------------------|----------------------------|---------------------------|------------------------|
|                      |                                                               |                   | 2                            | 3                    | 4                  | 5              | 6                                                  | 7                                                | 8                          | 9                         | 10                     |
| States, etc.         |                                                               | Active Status (a) | Accident and Health Premiums | Medicare Title XVIII | Medicaid Title XIX | CHIP Title XXI | Federal Employees Health Benefits Program Premiums | Life and Annuity Premiums & Other Considerations | Property/Casualty Premiums | Total Columns 2 Through 8 | Deposit-Type Contracts |
| 1.                   | Alabama                                                       | AL                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 2.                   | Alaska                                                        | AK                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 3.                   | Arizona                                                       | AZ                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 4.                   | Arkansas                                                      | AR                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 5.                   | California                                                    | CA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 6.                   | Colorado                                                      | CO                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 7.                   | Connecticut                                                   | CT                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 8.                   | Delaware                                                      | DE                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 9.                   | District of Columbia                                          | DC                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 10.                  | Florida                                                       | FL                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 11.                  | Georgia                                                       | GA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 12.                  | Hawaii                                                        | HI                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 13.                  | Idaho                                                         | ID                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 14.                  | Illinois                                                      | IL                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 15.                  | Indiana                                                       | IN                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 16.                  | Iowa                                                          | IA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 17.                  | Kansas                                                        | KS                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 18.                  | Kentucky                                                      | KY                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 19.                  | Louisiana                                                     | LA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 20.                  | Maine                                                         | ME                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 21.                  | Maryland                                                      | MD                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 22.                  | Massachusetts                                                 | MA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 23.                  | Michigan                                                      | MI                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 24.                  | Minnesota                                                     | MN                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 25.                  | Mississippi                                                   | MS                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 26.                  | Missouri                                                      | MO                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 27.                  | Montana                                                       | MT                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 28.                  | Nebraska                                                      | NE                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 29.                  | Nevada                                                        | NV                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 30.                  | New Hampshire                                                 | NH                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 31.                  | New Jersey                                                    | NJ                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 32.                  | New Mexico                                                    | NM                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 33.                  | New York                                                      | NY                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 34.                  | North Carolina                                                | NC                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 35.                  | North Dakota                                                  | ND                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 36.                  | Ohio                                                          | OH                | L                            | 47,630,587           | .0                 | .0             | .0                                                 | .0                                               | .0                         | 47,630,587                | .0                     |
| 37.                  | Oklahoma                                                      | OK                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 38.                  | Oregon                                                        | OR                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 39.                  | Pennsylvania                                                  | PA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 40.                  | Rhode Island                                                  | RI                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 41.                  | South Carolina                                                | SC                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 42.                  | South Dakota                                                  | SD                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 43.                  | Tennessee                                                     | TN                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 44.                  | Texas                                                         | TX                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 45.                  | Utah                                                          | UT                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 46.                  | Vermont                                                       | VT                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 47.                  | Virginia                                                      | VA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 48.                  | Washington                                                    | WA                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 49.                  | West Virginia                                                 | WV                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 50.                  | Wisconsin                                                     | WI                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 51.                  | Wyoming                                                       | WY                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 52.                  | American Samoa                                                | AS                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 53.                  | Guam                                                          | GU                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 54.                  | Puerto Rico                                                   | PR                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 55.                  | U.S. Virgin Islands                                           | VI                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 56.                  | Northern Mariana Islands                                      | MP                | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 57.                  | Canada                                                        | CAN               | .N                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 58.                  | Aggregate Other Aliens                                        | OT                | XXX                          | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 59.                  | Subtotal                                                      | XXX               | 47,630,587                   | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | 47,630,587                | .0                     |
| 60.                  | Reporting Entity Contributions for Employee Benefit Plans     | XXX               | .0                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 61.                  | Totals (Direct Business)                                      | XXX               | 47,630,587                   | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | 47,630,587                | .0                     |
| DETAILS OF WRITE-INS |                                                               |                   |                              |                      |                    |                |                                                    |                                                  |                            |                           |                        |
| 58001.               |                                                               | XXX               |                              |                      |                    |                |                                                    |                                                  |                            |                           |                        |
| 58002.               |                                                               | XXX               |                              |                      |                    |                |                                                    |                                                  |                            |                           |                        |
| 58003.               |                                                               | XXX               |                              |                      |                    |                |                                                    |                                                  |                            |                           |                        |
| 58998.               | Summary of remaining write-ins for Line 58 from overflow page | XXX               | .0                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |
| 58999.               | Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)  | XXX               | .0                           | .0                   | .0                 | .0             | .0                                                 | .0                                               | .0                         | .0                        | .0                     |

(a) Active Status Counts:  
L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....1  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0  
N - None of the above - Not allowed to write business in the state.....56  
R - Registered - Non-domiciled RRGs.....0  
Q - Qualified - Qualified or accredited reinsurer.....0

All premiums are written in the state of Ohio.

## **SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

### **PART 1 - ORGANIZATIONAL CHART**

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|                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Ohio Chamber Health Benefit Program Trust<br/>Employer ID Number: 83-6804326<br/>NAIC Company Code: 16619<br/>State of Domicile: OH</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------|

Schedule Y - Part 1A - Detail of Insurance Holding Company System

**N O N E**

Schedule Y - Part 1A - Explanations

**N O N E**



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.

Response

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

NO

Explanation:

1.

Bar Code:

1. Medicare Part D Coverage Supplement [Document Identifier 365]



Overflow Page for Write-ins

**N O N E**

Schedule A - Verification - Real Estate

**N O N E**

Schedule B - Verification - Mortgage Loans

**N O N E**

Schedule BA - Verification - Other Long-Term Invested Assets

**N O N E**

Schedule D - Verification - Bonds and Stock

**N O N E**

Schedule D - Part 1B - Bonds and Preferred Stock by NAIC Designation

**N O N E**

Schedule DA - Part 1 - Short-Term Investments

**N O N E**

Schedule DA - Verification - Short-Term Investments

**N O N E**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

Schedule E - Part 2 - Verification - Cash Equivalents

**N O N E**

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired

**N O N E**

Schedule D - Part 4 - Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed Of

**N O N E**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

## SCHEDULE E - PART 1 - CASH

[illegible]

Schedule E - Part 2 - Cash Equivalents - Investments Owned End of Current Quarter

**N O N E**

Medicare Part D Coverage Supplement

**N O N E**