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2023

Document Code: 201

QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2023
OF THE CONDITION AND AFFAIRS OF THE
SummaCare, Inc.

NAIC Group Code	3259 (Current Period)	3259 (Prior Period)	NAIC Company Code	95202	Employer's ID Number	34-1726655
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:	Life, Accident & Health[] Dental Service Corporation[] Other[]	Property/Casualty[] Vision Service Corporation[] Is HMO Federally Qualified? Yes[] No[] N/A[X]	Hospital, Medical & Dental Service or Indemnity[] Health Maintenance Organization[X]			
Incorporated/Organized	10/23/1992		Commenced Business	03/01/1993		
Statutory Home Office	1200 East Market St. Suite 400 (Street and Number)		Akron, OH, 44305 (City or Town, State, Country and Zip Code)			
Main Administrative Office	1200 East Market St. Suite 400 (Street and Number)		Akron, OH, 44305 (Area Code) (Telephone Number)			
Primary Location of Books and Records	1200 East Market St. Suite 400 (Street and Number)		Akron, OH, 44305 (Area Code) (Telephone Number)			
Internet Web Site Address	SummaCare.com					
Statutory Statement Contact	Michael Dennis Weals (Name) wealsm@summacare.com (E-Mail Address)		(330)996-8410 (Area Code)(Telephone Number)(Extension) (Fax Number)			

OFFICERS

Name	Title
Henry Leigh Gerstenberger	Chair
Robert Andrew Gerberry	Secretary
Dawn Dorsett Ahner	Treasurer
William Carl Epling	President
Alan Philip Fehlner	Assistant Treasurer/CFO
Lydia Alexander Cook M.D.	Vice Chair

OTHERS

Melissa Rusk, VP of Operations
Hugh Riley M.D., Chief Medical Officer #

Anne Armao, VP - Member Experience and Product Development

Susan Crawford, VP - Sales

DIRECTORS OR TRUSTEES

Lydia Alexander Cook M.D.	Frank Anthony Carrino
Benjamin Paul Sutton	Henry Leigh Gerstenberger
Russell Floyd Mohawk	Caroline Fisher Pearson
Thomas Clifford Deveny M.D.	George Emerson Strickler
Mark Joseph Sims	William Carl Epling
David James Felicio	

State of Ohio
County of Summit ss

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

(Signature)
Alan Philip Fehlner
(Printed Name)
1.
Chief Financial Officer
(Title)

(Signature)
William Carl Epling
(Printed Name)
2.
President
(Title)

(Signature)
(Printed Name)
3.
(Title)

Subscribed and sworn to before me this
15th day of Nov , 2023

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

Yes[X] No[]

(Notary Public Signature)

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	53,378,046		53,378,046	52,034,891
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	36,383,148		36,383,148	37,338,953
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....38,493,827), cash equivalents (\$.....0) and short-term investments (\$.....752,366)	39,246,193		39,246,193	7,092,343
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives				
8. Other invested assets				1,503,690
9. Receivables for securities				600,000
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	129,007,387		129,007,387	98,569,877
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	246,982		246,982	165,427
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,834,627	12,809	6,821,818	5,265,487
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)	4,350,931		4,350,931	3,512,574
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	196,530		196,530	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans	9,939,707		9,939,707	9,944,998
18.1 Current federal and foreign income tax recoverable and interest thereon				471,004
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	225,468		225,468	411,188
21. Furniture and equipment, including health care delivery assets (\$.....0)	33,280	33,280		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	209,273		209,273	1,032,063
24. Health care (\$.....4,769,736) and other amounts receivable	9,096,752	4,327,016	4,769,736	4,228,398
25. Aggregate write-ins for other-than-invested assets	1,327,527	1,327,527		
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	161,468,464	5,700,632	155,767,832	123,601,016
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	161,468,464	5,700,632	155,767,832	123,601,016
DETAILS OF WRITE-INS				
1101. Misc				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaid assets	1,327,527	1,327,527		
2502. Deposits				
2503. Pharmacy Rebates				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,327,527	1,327,527		

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$.....0 reinsurance ceded)	33,830,379		33,830,379	33,671,030
2. Accrued medical incentive pool and bonus amounts	16,514,148		16,514,148	14,223,807
3. Unpaid claims adjustment expenses	681,797		681,797	681,797
4. Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act	716,000		716,000	716,000
5. Aggregate life policy reserves				
6. Property/casualty unearned premium reserve				
7. Aggregate health claim reserves				
8. Premiums received in advance	26,319,397		26,319,397	332,031
9. General expenses due or accrued	7,350,997		7,350,997	4,728,349
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized gains (losses))	32,809		32,809	
10.2 Net deferred tax liability				
11. Ceded reinsurance premiums payable				
12. Amounts withheld or retained for the account of others				
13. Remittances and items not allocated	73,103		73,103	80,236
14. Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current)				
15. Amounts due to parent, subsidiaries and affiliates	3,619,707		3,619,707	10,307,157
16. Derivatives				
17. Payable for securities				
18. Payable for securities lending				
19. Funds held under reinsurance treaties (with \$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers)				
20. Reinsurance in unauthorized and certified (\$.....0) companies				
21. Net adjustments in assets and liabilities due to foreign exchange rates				
22. Liability for amounts held under uninsured plans				
23. Aggregate write-ins for other liabilities (including \$.....0 current)				
24. Total liabilities (Lines 1 to 23)	89,138,337		89,138,337	64,740,407
25. Aggregate write-ins for special surplus funds	XXX	XXX		
26. Common capital stock	XXX	XXX		
27. Preferred capital stock	XXX	XXX		
28. Gross paid in and contributed surplus	XXX	XXX	67,084,767	67,084,767
29. Surplus notes	XXX	XXX		
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
31. Unassigned funds (surplus)	XXX	XXX	(455,272)	(8,224,158)
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$.....0)	XXX	XXX		
32.2 .....0 shares preferred (value included in Line 27 \$.....0)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	66,629,495	58,860,609
34. Total Liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	155,767,832	123,601,016
DETAILS OF WRITE-INS				
2301. Payroll liability				
2302. Other accrued liabilities				
2303. Medicaid Pharmacy Reserve				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above)				
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX		
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX		
3099. TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX		

STATEMENT OF REVENUE AND EXPENSES

	Current Year To Date		Prior Year To Date	Prior Year Ended December 31
				4 Total
	1 Uncovered	2 Total	3 Total	
1. Member Months	XXX	210,167	207,940	276,311
2. Net premium income (including \$.....0 non-health premium income)	XXX	251,768,697	237,355,817	315,754,544
3. Change in unearned premium reserves and reserve for rate credits	XXX			
4. Fee-for-service (net of \$.....0 medical expenses)	XXX			
5. Risk revenue	XXX			
6. Aggregate write-ins for other health care related revenues	XXX			
7. Aggregate write-ins for other non-health revenues	XXX			
8. Total revenues (Lines 2 to 7)	XXX	251,768,697	237,355,817	315,754,544
Hospital and Medical:				
9. Hospital/medical benefits		180,681,393	172,128,646	232,419,774
10. Other professional services				
11. Outside referrals				
12. Emergency room and out-of-area				
13. Prescription drugs		19,215,978	18,078,581	19,441,103
14. Aggregate write-ins for other hospital and medical				
15. Incentive pool, withhold adjustments and bonus amounts		12,205,311	10,309,041	15,738,810
16. Subtotal (Lines 9 to 15)		212,102,682	200,516,268	267,599,687
Less:				
17. Net reinsurance recoveries		196,530	(65,819)	(65,820)
18. Total hospital and medical (Lines 16 minus 17)		211,906,152	200,582,087	267,665,507
19. Non-health claims (net)				
20. Claims adjustment expenses, including \$.....1,203,785 cost containment expenses		3,723,891	4,175,073	4,812,682
21. General administrative expenses		28,111,176	27,222,038	39,075,173
22. Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only)				
23. Total underwriting deductions (Lines 18 through 22)		243,741,219	231,979,198	311,553,362
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	8,027,478	5,376,619	4,201,182
25. Net investment income earned		519,040	163,891	185,992
26. Net realized capital gains (losses) less capital gains tax of \$.....0		241,242		
27. Net investment gains or (losses) (Lines 25 plus 26)		760,282	163,891	185,992
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....0) (amount charged off \$.....0)]				
29. Aggregate write-ins for other income or expenses				
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	8,787,760	5,540,510	4,387,174
31. Federal and foreign income taxes incurred	XXX	503,813	(927,416)	(267,966)
32. Net income (loss) (Lines 30 minus 31)	XXX	8,283,947	6,467,926	4,655,140
DETAILS OF WRITE-INS				
0601. Administrative Services Revenue	XXX			
0602. Misc income received from prior year taxes	XXX			
0603. Gain/loss on disposal of asset	XXX			
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX			
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	XXX			
0701. Proceeds from the Sale of the Medicaid Product Line	XXX			
0702. Miscellaneous Income	XXX			
0703. Miscellaneous Revenue	XXX			
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX			
0799. TOTALS (Lines 0701 through 0703 plus 0798) (Line 7 above)	XXX			
1401.				
1402.				
1403.				
1498. Summary of remaining write-ins for Line 14 from overflow page				
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)				
2901. MedImpact Performance Guarantee				
2902. Miscellaneous Income				
2903. Gain on disposal of asset				
2998. Summary of remaining write-ins for Line 29 from overflow page				
2999. TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)				

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
CAPITAL & SURPLUS ACCOUNT			
33. Capital and surplus prior reporting year	58,860,609	55,523,860	55,523,860
34. Net income or (loss) from Line 32	8,283,947	6,467,926	4,655,140
35. Change in valuation basis of aggregate policy and claim reserves			
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0	(955,805)	2,655,229	281,306
37. Change in net unrealized foreign exchange capital gain or (loss)			
38. Change in net deferred income tax			
39. Change in nonadmitted assets	440,744	(1,654,984)	(1,599,697)
40. Change in unauthorized and certified reinsurance			
41. Change in treasury stock			
42. Change in surplus notes			
43. Cumulative effect of changes in accounting principles			
44. Capital Changes:			
44.1 Paid in			
44.2 Transferred from surplus (Stock Dividend)			
44.3 Transferred to surplus			
45. Surplus adjustments:			
45.1 Paid in			
45.2 Transferred to capital (Stock Dividend)			
45.3 Transferred from capital			
46. Dividends to stockholders			
47. Aggregate write-ins for gains or (losses) in surplus		2	
48. Net change in capital and surplus (Lines 34 to 47)	7,768,886	7,468,173	3,336,749
49. Capital and surplus end of reporting period (Line 33 plus 48)	66,629,495	62,992,033	58,860,609
DETAILS OF WRITE-INS			
4701. Change in Minimum Pension Liability - Unrestricted Funds			
4702. Federal income tax adjustment			
4703. Gain on sale of bonds			
4798. Summary of remaining write-ins for Line 47 from overflow page		2	
4799. TOTALS (Lines 4701 through 4703 plus 4798) (Line 47 above)		2	

CASH FLOW

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations				
1.	Premiums collected net of reinsurance	275,361,375	258,054,845	310,640,773
2.	Net investment income	492,104	223,724	262,868
3.	Miscellaneous income			
4.	TOTAL (Lines 1 to 3)	275,853,479	258,278,569	310,903,641
5.	Benefit and loss related payments	210,194,329	198,610,942	260,837,079
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	29,207,128	29,024,288	45,422,776
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)			(809,110)
10.	TOTAL (Lines 5 through 9)	239,401,457	227,635,230	305,450,745
11.	Net cash from operations (Line 4 minus Line 10)	36,452,022	30,643,339	5,452,896
Cash from Investments				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds	3,585,000	7,250,000	8,250,000
12.2	Stocks			
12.3	Mortgage loans			
12.4	Real estate			
12.5	Other invested assets	1,744,932		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7	Miscellaneous proceeds			
12.8	TOTAL investment proceeds (Lines 12.1 to 12.7)	5,329,932	7,250,000	8,250,000
13.	Cost of investments acquired (long-term only):			
13.1	Bonds	4,382,775	5,883,067	8,604,493
13.2	Stocks			
13.3	Mortgage loans			
13.4	Real estate			
13.5	Other invested assets			
13.6	Miscellaneous applications			
13.7	TOTAL investments acquired (Lines 13.1 to 13.6)	4,382,775	5,883,067	8,604,493
14.	Net increase (or decrease) in contract loans and premium notes			
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	947,157	1,366,933	(354,493)
Cash from Financing and Miscellaneous Sources				
16.	Cash provided (applied):			
16.1	Surplus notes, capital notes			
16.2	Capital and paid in surplus, less treasury stock			
16.3	Borrowed funds			
16.4	Net deposits on deposit-type contracts and other insurance liabilities			
16.5	Dividends to stockholders			
16.6	Other cash provided (applied)	(5,245,329)	(999,356)	98,625
17.	Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	(5,245,329)	(999,356)	98,625
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS				
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	32,153,850	31,010,916	5,197,028
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year	7,092,343	1,895,315	1,895,315
19.2	End of period (Line 18 plus Line 19.1)	39,246,193	32,906,231	7,092,343

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

20.0001				
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EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
Total Members at end of:														
1. Prior Year	22,755									22,755				
2. First Quarter	23,350									23,350				
3. Second Quarter	23,368									23,368				
4. Third Quarter	23,330									23,330				
5. Current Year														
6. Current Year Member Months	210,167									210,167				
Total Member Ambulatory Encounters for Period:														
7. Physician	78,002									78,002				
8. Non-Physician	38,933									38,933				
9. Total	116,935									116,935				
10. Hospital Patient Days Incurred	39,694									39,694				
11. Number of Inpatient Admissions	5,016									5,016				
12. Health Premiums Written (a)	251,976,282									251,976,282				
13. Life Premiums Direct														
14. Property/Casualty Premiums Written														
15. Health Premiums Earned	251,976,282									251,976,282				
16. Property/Casualty Premiums Earned														
17. Amount Paid for Provision of Health Care Services	209,652,992									209,652,992				
18. Amount Incurred for Provision of Health Care Services	212,102,682									212,102,682				

(a) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$....251,976,282.

CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)**Aging Analysis of Unpaid Claims**

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 days	6 Over 120 Days	7 Total
0199999 Individually Listed Claims Unpaid .....	.....	.....	.....	.....	.....	.....
0299999 Aggregate Accounts Not Individually Listed - Uncovered .....	.....	.....	.....	.....	.....	.....
0399999 Aggregate Accounts Not Individually Listed - Covered	22,960,379	5,392,000	2,622,000	1,184,000	1,672,000	33,830,379
0499999 Subtotals	22,960,379	5,392,000	2,622,000	1,184,000	1,672,000	33,830,379
0599999 Unreported claims and other claim reserves .....	.....	.....	.....	.....	.....	.....
0699999 Total Amounts Withheld .....	.....	.....	.....	.....	.....	.....
0799999 Total Claims Unpaid .....	.....	.....	.....	.....	.....	33,830,379
0899999 Accrued Medical Incentive Pool And Bonus Amounts .....	.....	.....	.....	.....	.....	16,514,148

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID-PRIOR YEAR-NET OF REINSURANCE

Line of Business	Claims Paid Year to Date		Liability End of Current Quarter		5	6 Estimated Claim Reserve and Claim Liability Dec 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital & medical) Individual .....	.....	.....	.....	.....	.....	.....
2. Comprehensive (hospital & medical) Group .....	.....	.....	.....	.....	.....	.....
3. Medicare Supplement .....	.....	.....	.....	.....	.....	.....
4. Dental only .....	.....	.....	.....	.....	.....	.....
5. Vision only .....	.....	.....	.....	.....	.....	.....
6. Federal Employees Health Benefits Plan .....	.....	.....	.....	.....	.....	.....
7. Title XVIII - Medicare	23,531,829	176,009,663	212,000	33,618,379	23,743,829	33,671,030
8. Title XIX - Medicaid .....	.....	.....	.....	.....	.....	.....
9. Credit A&H .....	.....	.....	.....	.....	.....	.....
10. Disability Income .....	.....	.....	.....	.....	.....	.....
11. Long-Term Care .....	.....	.....	.....	.....	.....	.....
12. Other health .....	.....	.....	.....	.....	.....	.....
13. Health subtotal (Lines 1 to 12)	23,531,829	176,009,663	212,000	33,618,379	23,743,829	33,671,030
14. Healthcare receivables (a) .....	.....	.....	.....	.....	.....	.....
15. Other non-health .....	.....	.....	.....	.....	.....	.....
16. Medical incentive pools and bonus amounts	5,886,260	4,028,710	7,685,812	8,828,336	13,572,072	14,223,807
17. Totals (Lines 13 - 14 + 15 + 16)	29,418,089	180,038,373	7,897,812	42,446,715	37,315,901	47,894,837

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

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

SummaCare, Inc.'s (the Company or SC) statutory financial statements are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (ODI) and in accordance with the Accounting Practices and Procedures Manual.

The ODI recognizes only statutory accounting practices prescribed or permitted by the State of Ohio (the State) for determining its solvency under Ohio Insurance Law. NAIC SAP has been adopted as a component of the prescribed or permitted practices by the State with some modifications. These modifications include a five-year life on Electronic Data Processing (EDP) equipment and a 90-day limitation on collection of affiliate balances. Accordingly, the admitted assets, liabilities, capital and surplus of the Company as of September 30, 2023 and December 31, 2022 and the results of its operations and its cash flow for the years then ended have been determined in accordance with accounting principles prescribed or permitted by the ODI. Management believes the monetary effect on net income and statutory surplus between NAIC SAP and accounting principles prescribed or permitted by the ODI is not material. Additionally, the Company's risk based capital would not have triggered a regulatory event had it not used a prescribed or permitted practice.

	SSAP #	F/S Page	F/S Line #	09/30/2023	12/31/2022
Net Income					
(1) State basis (Page 4, Line 32, Columns 2 & 4).....	XXX.....	XXX.....	XXX.....	\$..... 8,283,947	\$..... 4,655,140 ..
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4).....	XXX.....	XXX.....	XXX.....	\$..... 8,283,947	\$..... 4,655,140 ..
Surplus					
(5) State basis (Page 3, Line 33, Columns 3 & 4).....	XXX.....	XXX.....	XXX.....	\$..... 66,629,495	\$..... 58,860,609 ..
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8).....	XXX.....	XXX.....	XXX.....	\$..... 66,629,495	\$..... 58,860,609 ..

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

The preparation of financial statements in conformity with *Accounting Practices and Procedures Manual*, the NAIC Annual Statement Instructions and other accounting practices prescribed or permitted by the ODI requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ significantly from those estimates.

C. Accounting Policy

The Company uses the following accounting policies:

(1) Cash and Short-Term Investments

Cash and short-term investments include cash on hand, cash held in bank accounts (including overdrafts), interest bearing deposits, and money market instruments purchased with an original maturity of one year or less. Short-term investments are stated at amortized cost.

(2) Bonds, mandatory convertible securities, and SVO-identified investments per SSAP No. 26R - None

(3) Common stocks - See number seven, investments in subsidiaries, controlled and affiliated entities

(4) Preferred stocks - None

(5) Mortgage loans - None

(6) Loan-backed securities - None

(7) Investments in subsidiaries, controlled and affiliated entities

SC carries its investment in its subsidiary, Summa Insurance Company (SIC), at audited statutory equity in accordance with SSAP No. 97, Investments in Subsidiary, Controlled and Affiliated Entities. The Company's investment in SIC is classified as common stock on the Assets page.

(8) Investments in joint ventures, partnerships and limited liability companies - None

(9) Accounting policy for derivatives - The Company does not invest in derivative instruments.

(10) Investment income as a factor in the premium deficiency calculation

The Company anticipates investment income as a factor in premium deficiency calculation, in accordance with SSAP No. 54, Individual Group Accident and Health Contracts.

(11) Liabilities for losses and loss/claim adjustment expenses

The cost of health care services is recognized in the period in which services are provided. Health care expenses also include an estimate of the cost of services provided to the Company's members by third-party providers, which have been incurred but not reported to the Company. The estimate for incurred but not reported claims is based on actuarial projections of costs using historical paid claims data. Estimates are continually monitored and reviewed and, as settlements are made or estimates are adjusted, differences are reflected in current operations. Such estimates are subject to the impact of changes in the regulatory environment and economic conditions. Given the inherent variability of such estimates, the actual liability could differ significantly from the amounts provided. While the ultimate amount of claims paid is dependent on future developments, management is of the opinion that the reserves for claims and the cost to process claims make a reasonable and appropriate provision to cover such claims.

(12) Changes in capitalization policy

The Company's capitalization policy and predefined thresholds have not changed from the prior period.

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

(13) Pharmaceutical rebate receivables

The pharmaceutical rebate receivables are estimated from a report provided by the pharmacy benefit manager.

D. Going Concern - None

2. Accounting Changes and Corrections of Errors - None

3. Business Combinations and Goodwill - None

4. Discontinued Operations

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

(1) List of discontinued operations disposed of or classified as held for sale

Discontinued Operation Identifier	Description of Discontinued Operation
1	Sale of SummaCare of Michigan Inc.....

(2) In September 2022, the Company entered into a purchase agreement to sell its 100% interest in SCM to an unrelated party. There was no business written under SCM and the only assets in existence were made up of cash and investments. As such, there was no loss recognized on this discontinued operation. The carrying amount of the assets held was approximately \$1,504,000. In January 2023, the sale closed and SCM was sold for \$250,000 which will be recognized as a gain on the sale of investment in 2023. In addition to this \$250,000, the aforementioned cash and investments previously held by SCM were returned to the Company in January 2023.

(3) Loss recognized on discontinued operations - None

(4) Carrying amount and fair value of discontinued operations and the effect on assets, liabilities, surplus and income

(a) Carrying amount of discontinued operations

Discontinued Operation Identifier	Carrying Amount Immediately Prior to Classification as Held for Sale	Current Fair Value Less Costs to Sell
1	\$..... 1,503,690	\$..... 1,504,187

(b) Effect of discontinued operations on Assets, Liabilities, Surplus and Income

Discontinued Operation Identifier	Line Number	Line Description	Amount Attributable to Discontinued Operations
1. Assets			
	1..... 8	Other invested assets.....	\$..... 1,503,690 ..
2. Liabilities			
3. Surplus			
4. Income			

B. Change in Plan of Sale of Discontinued Operation - None

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal - None

D. Equity Interest Retained in the Discontinued Operation After Disposal - None

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans - None

B. Debt Restructuring - None

C. Reverse Mortgages - None

D. Loan-Backed Securities - None

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

H. Repurchase Agreements Transactions Accounted for as a Sale - None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None

J. Real Estate - None

K. Low-Income Housing Tax Credits (LIHTC) - None

Notes to the Financial Statements

5. Investments (Continued)

L. Restricted Assets

(1) Restricted assets (including pledged)

Restricted Asset Category	(1) Total Gross (Admitted & Nonadmitted) Restricted from Current Year	(2) Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	(3) Increase / (Decrease) (1 - 2)	(4) Total Current Year Nonadmitted Restricted	(5) Total Current Year Admitted Restricted (1 - 4)	(6) Gross (Admitted & Nonadmitted) Restricted to Total Assets	(7) Admitted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	%
b. Collateral held under security lending agreements	\$	\$	\$	\$	\$	\$	%
c. Subject to repurchase agreements	\$	\$	\$	\$	\$	\$	%
d. Subject to reverse repurchase agreements	\$	\$	\$	\$	\$	\$	%
e. Subject to dollar repurchase agreements	\$	\$	\$	\$	\$	\$	%
f. Subject to dollar reverse repurchase agreements	\$	\$	\$	\$	\$	\$	%
g. Placed under option contracts	\$	\$	\$	\$	\$	\$	%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$	\$	\$	\$	\$	\$	%
i. FHLB capital stock	\$	\$	\$	\$	\$	\$	%
j. On deposit with states	437,207	426,291	10,916	\$	437,207	0.271	0.281
k. On deposit with other regulatory bodies	\$	\$	\$	\$	\$	\$	%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	\$	\$	\$	\$	\$	\$	%
m. Pledged as collateral not captured in other categories	\$	\$	\$	\$	\$	\$	%
n. Other restricted assets	\$	\$	\$	\$	\$	\$	%
o. Total restricted assets (Sum of a through n)	<u>\$ 437,207</u>	<u>\$ 426,291</u>	<u>\$ 10,916</u>	<u>\$</u>	<u>\$ 437,207</u>	<u>0.271 %</u>	<u>0.281 %</u>

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None

(4) Collateral received and reflected as assets within the reporting entity's financial statements - None

M. Working Capital Finance Investments - None

N. Offsetting and Netting of Assets and Liabilities - None

O. 5GI Securities - None

P. Short Sales - None

Q. Prepayment Penalty and Acceleration Fees - None

R. Reporting Entity's Share of Cash Pool by Asset type - None

6. Joint Ventures, Partnerships and Limited Liability Companies - None

7. Investment Income

A. Due and Accrued Income Excluded from Surplus

The basis, by category of investment income, for excluding (nonadmitting) any investment income due and accrued - All accrued investment income was admitted for the period.

B. Total Amount Excluded - None

8. Derivative Instruments - None

9. Income Taxes

A. Components of the Net Deferred Tax Asset/(Liability)

The components of deferred tax asset as of September 30, 2023 and December 31, 2022 are:

(1) Change between years by tax character

	09/30/2023			12/31/2022			Change									
	(1)		(2)	(3) Total (Col 1+2)		(4)	(5)		(6) Total (Col 4+5)		(7) Ordinary (Col 1-4)		(8) Capital (Col 2-5)		(9) Total (Col 7+8)	
	Ordinary		Capital			Ordinary	Capital				Ordinary (Col 1-4)		Capital (Col 2-5)			
(a) Gross deferred tax assets	\$ 2,177,522	\$	\$	\$ 2,177,522	\$	\$ 3,263,905	\$	\$	\$ 3,263,905	\$	\$ (1,086,383)	\$	\$	\$ (1,086,383)	\$	
(b) Statutory valuation allowance adjustments	556,354	.....	.....	556,354	.....	1,919,470	.....	.....	1,919,470	.....	(1,363,116)	.....	.....	(1,363,116)	.....
(c) Adjusted gross deferred tax assets (1a - 1b)	1,621,168	.....	.....	1,621,168	.....	1,344,435	.....	.....	1,344,435	.....	276,733	.....	.....	276,733	.....
(d) Deferred tax assets nonadmitted	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 1,621,168	\$	\$	\$ 1,621,168	\$	\$ 1,344,435	\$	\$	\$ 1,344,435	\$	\$ 276,733	\$	\$	\$ 276,733	\$	
(f) Deferred tax liabilities	1,621,168	.....	.....	1,621,168	.....	1,344,435	.....	.....	1,344,435	.....	276,733	.....	.....	276,733	.....
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101

	09/30/2023			12/31/2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below).....									
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.....									
2. Adjusted gross deferred tax assets allowed per limitation threshold.....	XXX.....	XXX.....	9,960,604.....	XXX.....	XXX.....	8,767,413.....	XXX.....	XXX.....	1,193,191.....
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.....	1,621,168.....		1,621,168.....	1,344,435.....		1,344,435.....	276,733.....		276,733.....
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.....									
Total (2(a) + 2(b) + 2(c)).....	\$ 1,621,168	\$	\$ 1,621,168	\$ 1,344,435	\$	\$ 1,344,435	\$ 276,733	\$	\$ 276,733

(3) Ratio used as basis of admissibility

	09/30/2023	12/31/2022
(a) Ratio percentage used to determine recovery period and threshold limitation amount.....	489.000 %	440.000 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.....	\$ 66,404,027	\$ 58,449,421

(4) Impact of tax-planning strategies

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

	09/30/2023		12/31/2022		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c).....	\$ 1,621,168	\$	\$ 1,344,435	\$	\$ 276,733	\$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.....		%		%		%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e).....	\$ 1,621,168	\$	\$ 1,344,435	\$	\$ 276,733	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.....		%		%		%

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance?..... **NO**

B. Regarding Deferred Tax Liabilities That Are Not Recognized - None

C. Major Components of Current Income Taxes Incurred

	(1)	(2)	(3)
	09/30/2023	12/31/2022	Change (1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal.....	\$ 521,404	\$ (184,931)	\$ 706,335
(b) Foreign.....			
(c) Subtotal (1a+1b).....	\$ 521,404	\$ (184,931)	\$ 706,335
(d) Federal income tax on net capital gains.....			
(e) Utilization of capital loss carry-forwards.....			
(f) Other.....	(17,591)	(83,034)	65,443
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f).....	<u>\$ 503,813</u>	<u>\$ (267,965)</u>	<u>\$ 771,778</u>

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 09/30/2023	(2) 12/31/2022	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 85,994	\$ 85,295	\$ 699
(2) Unearned premium reserve	12,389	13,945	(1,556)
(3) Policyholder reserves	62,954	62,954	-
(4) Investments	70,181	70,181	-
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	1,197,133	1,289,689	(92,556)
(11) Net operating loss carry-forward		984,359	(984,359)
(12) Tax credit carry-forward			
(13) Other	748,871	757,482	(8,611)
(99) Subtotal (Sum of 2a1 through 2a13)	\$ 2,177,522	\$ 3,263,905	\$ (1,086,383)
(b) Statutory valuation allowance adjustment	556,354	1,919,470	(1,363,116)
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 1,621,168	\$ 1,344,435	\$ 276,733
(e) Capital			
(1) Investments	\$	\$	\$
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$	\$	\$
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	\$ 1,621,168	\$ 1,344,435	\$ 276,733
	(1) 09/30/2023	(2) 12/31/2022	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$	\$	\$
(2) Fixed assets	53,079	105,353	(52,274)
(3) Deferred and uncollected premium	1,425,207	1,096,200	329,007
(4) Policyholder reserves			
(5) Other	142,882	142,882	-
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 1,621,168	\$ 1,344,435	\$ 276,733
(b) Capital			
(1) Investments	\$	\$	\$
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	\$	\$	\$
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,621,168	\$ 1,344,435	\$ 276,733
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

D. Among the More Significant Book to Tax Adjustments

The provision for federal income taxes incurred is different than that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing this difference are as follows as of September 30, 2023:

	09/30/2023	Effective Tax Rate
Income (loss) before taxes	\$ 1,845,415	21.000 %
Meals & entertainment	403	0.005 ...
Prior Year true up(excluding VA)		
Change in valuation allowance	(1,363,116)	-15.512 ...
Deferred tax true up	(71,445)	-0.813 ...
Change in nonadmitted assets	92,556	1.053 ...
Total	<u>\$ 503,813</u>	<u>5.733 %</u>

Notes to the Financial Statements

9. Income Taxes (Continued)

	09/30/2023	Effective Tax Rate
Federal income taxes incurred	\$ 503,813	5.733 %
Change in net deferred income taxes		
Total statutory income taxes	\$ 503,813	5.733 %

E. Operating Loss and Tax Credit Carryforwards

(1) Unused loss carryforwards available

The company has a net operating loss carry-forward of \$0 as of September 30, 2023.

(2) Income tax expense available for recoupment

The following are income taxes incurred in the current and prior year that will be available for recoupment in the event of future net losses: \$521,404

(3) The Company has no protective tax deposits reported as admitted assets under Section 6603 of the internal Revenue Service Code as of September 30, 2023 and December 31, 2022.

F. Consolidated Federal Income Tax Return

(1) Summa Health System Corporation files a consolidated federal income tax which includes the following entities: SummaCare, Inc., Summa Insurance Company, Summa Integrated Services Organization, Apex Benefits Services, LLC, Summa Insurance Agency, LLC, Ohio Health Choice, Summa Management Services Organization.

(2) Allocation of federal income taxes is based upon separate income tax return calculations with credit for net losses that can be used on a consolidated basis.

G. Federal or Foreign Income Tax Loss Contingencies - None

H. Repatriation Transition Tax (RTT) - None

I. Alternative Minimum Tax (AMT) Credit - None

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of the Relationships

SummaCare, Inc. is a wholly owned subsidiary of Summa Health System Corporation (SHSC). Summa Insurance Company (SIC) is a wholly-owned subsidiary of SummaCare, Inc.

Affiliated and subsidiary organizations of SC include Summa Health: Summa Health System, Inc. (SHS); Summa Insurance Company (SIC); Summa Health Network LLC (SHN); Apex Benefits Services, LLC (Apex); Summa Insurance Agency, LLC (SIA); Summa Physicians, Inc. (SPI); Summa Foundation; Middlebury Assurance Corp. (MAC); Summa Rehabilitation Hospital, LLC; Ohio Health Choice, Inc. (OHC); Summa Accountable Care Organization (ACO); Summa Integrated Services Organization (SISO); Summa Management Services Organization (SMSO); Medina-Summit ASC, LLC; Summa HHAH Holdings LLC; Summa Health Home and Hospice, LLC. Beginning in 2021, the partnership with HealthSpan ended. Their share of the company was purchased back by Summa.

The Company is licensed in Ohio as a health-insuring corporation (HIC) under Chapter 1751 of the Ohio Revised Code. SC contracts with providers to provide comprehensive health care services to a defined enrolled population (members) for a predetermined monthly fee. The population from which the Company draws its membership is predominately located in Northeast Ohio. The Company is subject to competition from other health insuring companies as well as to the regulations of certain state and federal agencies. The Company is also subject to periodic financial examinations by those regulatory authorities.

B. Transactions with Affiliated Organizations

SC members receive various medical services from SHS, and other SHS subsidiaries. Certain members of the Board of Directors of the Company are members of the Board of Trustees of SHS and SHS's subsidiary and affiliated organizations.

The operating activities with affiliated entities as of September 30, 2023 and December 31, 2022 are as follows:

	2023	2022
Claims expense related to affiliated entities:		
SHS	45,747,608	57,378,226
SPI	8,680,020	11,558,431
SHH	6,072,118	8,811,114
Summa Rehab	2,247,900	3,738,623
Medina Summit	49,801	37,125
SHS Outpatient	48,702	941
ACO	637,949	757,188
Directors' and officers insurance paid to MAC	7,612	2,500
Mangement fees charged from SMSO	16,084,614	20,230,743
Mangement fees charged from Apex	45,184	139,080
Nurse Call line fees charged from SHS	14,693	19,534
Corporate expense allocation paid to SHS	1,189,724	1,586,304
Incentive pool amounts charged from ACO	1,025,653	300,768

C. Transactions With Related Party Who Are Not Reported on Schedule Y - None

D. Amounts Due To or From Related Parties

The balances outstanding with affiliated entities as of September 30, 2023 and December 31, 2022 are as follows:

Notes to the Financial Statements

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)

	Due from		Due to	
	2023	2022	2023	2022
SCM	-	3	-	-
SIC	-	741,737	810,548	-
SHS	-	-	1,029,638	6,985,215
APEX	209,273	290,323	-	-
SIA	-	-	-	-
SMSO	-	-	1,775,743	3,306,464
SHMG	-	-	3,778	15,478
	209,273	1,032,063	3,619,707	10,307,157

E. Management Service Contracts and Cost Sharing Arrangements

In 2023 and 2022, the Company contracted with SMSO for general administrative services, which include but are not limited to claims processing, customer service, eligibility, human resources, computer support, programming, finance, and other general administrative services. Fees are based on actual expenses allocated from SMSO to the Company. The Company recognized expense of \$16,084,614 and \$20,230,743 in 2023 and 2022, respectively.

F. Guarantees or Contingencies - None

G. Nature of Relationships that Could Affect Operations

The Company's common membership is held by its parent, Summa Health System Corporation.

H. Amount Deducted for Investment in Upstream Company - None

I. As of September 30, 2023, the Company owned 100% of the common stock of SIC, whose carrying value is exceeds 10% of the admitted assets of SC. The Company carries SIC at audited statutory equity. Assets, liabilities and net loss of SIC as of September 30, 2023 were:

Assets - \$69,072,401
 Liabilities - \$32,689,253
 Net Loss - (\$928,039)

J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - None

K. Foreign Subsidiary Value Using CARVM - None

L. Downstream Holding Company Value Using Look-Through Method - None

M. All SCA Investments - None

N. Investment in Insurance SCAs

- (1) Summa Insurance Company's audited statutory equity is compliant with the NAIC statutory accounting practices and procedures.
- (2) The monetary effect on net income and surplus - None
- (3) None

O. SCA and SSAP No. 48 Entity Loss Tracking - None

11. Debt - None

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - None

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

- A. SC is a nonprofit corporation under Ohio law. As such, ownership of the Company is designated as common membership. The sole common member of the Company as of September 30, 2023 and December 31, 2022 is SHSC.
- B. Dividend Rate of Preferred Stock - None
- C. In accordance with the Ohio Revised Code, the Company must receive approval from ODI to pay a dividend or distribution during 2023, which when combined with the dividends or distributions paid within the preceding 12 months exceeds the greater of either (a) 10% of the Company's capital and surplus as of December 31, 2022, or (b) the Company's net gain from operations for the year ended December 31, 2022. Accordingly, during 2023, prior approval from the ODI is required for any dividend or distribution payment which exceeds \$5,886,061.
- D. Ordinary Dividends - None
- E. Portion of reporting entity's profits that can be paid as ordinary dividends
 Reference number C above.
- F. Surplus Restrictions - None
- G. Surplus Advances - None
- H. Stock Held for Special Purposes - None
- I. Special surplus funds - None
- J. Unassigned Funds (Surplus)
 The portion of unassigned funds represented or reduced by :
 Nonadmitted Asset Values - \$5,700,632
 Unrealized Gains (Losses) - (\$4,509,237)
- K. Company-Issued Surplus Debentures or Similar Obligations - None

Notes to the Financial Statements

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations (Continued)

- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - None
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - None

14. Liabilities, Contingencies and Assessments - None

15. Leases

- A. Lessee Operating Lease

(1) Leasing arrangements

The company leases its facility under a noncancelable operating lease which expires during 2024. Rent expense was \$572,510 as of September 30, 2023 and was \$752,283 for year ending December 31, 2022.

- (a) Rental expense - None
- (b) Rental payment contingencies - None
- (c) Terms of renewal or purchase options and escalation clauses - None
- (d) Restrictions imposed by lease agreements - None
- (e) Early termination of lease agreements - None

(2) For leases having initial or remaining noncancelable lease terms in excess of one year

- (a) Minimum aggregate rental commitments at period end

Future minimum payments under noncancelable operating leases are as follows:

Year Ending December 31	Operating Leases
1. 2023	\$ 1,178,370
2. 2024	589,185
3. 2025	
4. 2026	
5. 2027	
6. Thereafter	
7. Total (sum of 1 through 6)	<u>1,767,555</u>

- (b) Sublease minimum rentals to be received - None

(3) For sale-leaseback transactions - None

- B. Lessor Leases - None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - None

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - None

20. Fair Value Measurements

- A. Fair Value Measurement

Assets and liabilities measured and reported at fair value.

(1) Fair value measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash and short-term investments	\$ 39,246,193	\$	\$	\$	\$ 39,246,193
Total assets at fair value/NAV	<u>\$ 39,246,193</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$ 39,246,193</u>
b. Liabilities at fair value					
Total liabilities at fair value	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Policy on transfers into and out of Level 3 - None

(4) For fair value measurements categorized within level 2 and level 3 of the fair value hierarchy

The fair values of the Company's investment in U.S. Treasury and U.S. government agency bond securities are based on quoted prices or dealer quotes. For bonds not actively traded, fair values are estimated using values obtained from independent pricing services, or in the case of private placements, are estimated by discounting the expected future cash flows using current market rates applicable to the yield, credit and maturity of the investment.

(5) Derivatives - None

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

B. Other Fair Value Disclosures

The carrying amounts reported in the statutory statements of admitted assets, liabilities, and capital and surplus for cash and short-term investments, uncollected premiums, reinsurance recoverable, investment income due and accrued, other receivables, federal income tax receivable, receivables from and payables to parent, affiliates and subsidiary, claims unpaid, unpaid claims adjustment expenses, accrued medical incentive pool, premiums received in advance, general expenses due or accrued, and other liabilities approximate fair value because of the short-term nature of these items. A financial instrument's categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement.

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

The following table summarizes the Company's fair value measurements for financial instruments where fair value is a financial statement disclosure item only.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. Treasury Securities.....	\$ 48,868,809	\$ 53,378,046	\$ 48,868,809	\$	\$	\$	\$
Short-term investments.....	752,366	752,366	752,366	752,366	752,366	752,366	752,366

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items - None

22. Events Subsequent

Type I – Recognized Subsequent Events – None

Type II – Nonrecognized Subsequent Events – None

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

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

Yes () No (X)

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

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

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

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

Yes () No (X)

B. Uncollectible Reinsurance - None

C. Commutation of Reinsurance Reflected in Income and Expenses - None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None

E. Reinsurance Credit - None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate

SummaCare estimates accrued retrospective premium adjustments for its business based on a calculation including premium revenue and claims expense based on the 85% loss ratio threshold for Medicare.

Notes to the Financial Statements

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination (Continued)

B. Method Used to Record

SummaCare records accrued retrospective premium as an adjustment to earned premium.

C. Amount and Percent of Net Retrospective Premiums

The amount of net premiums written by SummaCare at December 31, 2021 that are subject to retrospective rating features was (\$4,522,537), that represented -1.6% of the total net premiums written. There have been no adjustments to this as of December 31, 2022.

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act

	(1) Individual	(2) Small Group Employer	(3) Large Group Employer	(4) Other Categories with Rebates	(5) Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$.....	\$.....	\$.....	\$.....	\$..... -
(2) Medical loss ratio rebates paid	.....	.....	.....	.....	2,091,386 .. 2,091,386
(3) Medical loss ratio rebates unpaid	.....	.....	.....	.....	- .. -
(4) Plus reinsurance assumed amounts	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
(5) Less reinsurance ceded amounts	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
(6) Rebates unpaid net of reinsurance	XXX.....	XXX.....	XXX.....	XXX.....	\$..... -
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$.....	\$.....	\$.....	\$.....	\$..... -
(8) Medical loss ratio rebates paid	.....	.....	.....	.....	.....
(9) Medical loss ratio rebates unpaid	.....	.....	.....	.....	.....
(10) Plus reinsurance assumed amounts	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
(11) Less reinsurance ceded amounts	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
(12) Rebates unpaid net of reinsurance	XXX.....	XXX.....	XXX.....	XXX.....	\$..... -

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

(1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions?
NO

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - None

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - None

(4) Roll-forward of risk corridors asset and liability balances by program benefit year - None

(5) ACA risk corridors receivable as of reporting date - None

25. Change in Incurred Claims and Claim Adjustment Expenses

Activity in claims unpaid is summarized as follows:

	2023	2022
Balance at January 1	33,671,030	33,889,157
Incurred related to:		
Current year	209,628,042	255,413,796
Prior years	(9,927,201)	(3,487,099)
Total	199,700,841	251,926,697
Paid related to:		
Current year	176,009,663	221,751,766
Prior years	23,531,829	30,393,058
Total	199,541,492	252,144,824
Balance at End of Period	33,830,379	33,671,030

A. Reasons for Changes in the Provision for Incurred Claim and Claim Adjustment Expenses Attributable to Insured Events of Prior Years

Reserves as of December 31, 2022 were \$33,671,030. As of September 30, 2023, \$23,531,829 has been paid for incurred claims attributable to insured events of prior years. There is \$212,000 in reserves remaining for prior years as of September 30, 2023. Therefore, there has been \$9,927,201 in favorable development since December 31, 2022 to September 30, 2023. This favorable development is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Claims and Claim Adjustment Expenses

There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses from the previous year.

26. Intercompany Pooling Arrangements - None

27. Structured Settlements - None

Notes to the Financial Statements

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

The company receives pharmacy rebates on a quarterly basis. As of September 30, 2023, a receivable was recorded equal to two quarters of rebates. For quarter ending September 30, 2023, pharmacy rebates receivable were estimated by projection amounts from the pharmacy department. Pharmacy rebates receivable are recorded as nonadmitted assets, where appropriate, in accordance with SSAP No. 84.

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
09/30/2023	\$ 8,522,697	\$ 8,535,238	\$ 8,349,773	\$ 185,465	\$ 492,528
06/30/2023	8,958,896	7,982,370	7,489,842	—	—
03/31/2023	7,609,872	7,378,650	7,378,650	—	—
12/31/2022	6,990,221	7,107,843	7,107,843	—	—
09/30/2022	7,146,312	7,189,749	7,189,749	—	—
06/30/2022	7,173,390	3,618,522	3,630,942	3,630,942	—
03/31/2022	6,216,663	6,412,280	6,412,280	6,412,280	—
12/31/2021	6,335,097	7,083,828	7,067,949	5,094,100	1,973,849
09/30/2021	6,380,706	5,893,444	5,893,444	1,919,294	3,974,150
06/30/2021	3,794,435	3,677,152	3,677,152	—	3,974,150
03/31/2021	3,835,592	4,367,954	4,323,276	2,367,653	2,000,301
12/31/2020	—	—	—	2,367,653	—
09/30/2020	—	—	—	—	—
06/30/2020	—	—	—	—	—
03/31/2020	—	—	—	—	—

B. Risk-Sharing Receivables - None

29. Participating Policies - None

30. Premium Deficiency Reserves

Premium deficiency losses are recognized when it is probable that expected claim expenses will exceed future premiums on existing health contracts. For purposes of premium deficiency losses, contracts are grouped in a manner consistent with the Company's method of acquiring, servicing and measuring the profitability of such contracts. There were no premium deficiency reserves recorded as of September 30, 2023 and December 31, 2022, respectively.

1. Liability carried for premium deficiency reserves: \$—
2. Date of the most recent evaluation of this liability: 12/31/2022
3. Was anticipated investment income utilized in the calculation? YES

31. Anticipated Salvage and Subrogation - None

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**
GENERAL

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

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[] No[X]

2.2 If yes, date of change:

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[X] No[]

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

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

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

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

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

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

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

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

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

 If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2017

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. 12/31/2017

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). 11/07/2018

6.4 By what department or departments?

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

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

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]

7.2 If yes, give full information

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

8.2 If response to 8.1 is yes, please identify the name of the bank holding company. Yes[] No[X]

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

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

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

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes[X] No[]

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

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

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

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

 (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

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[X] No[]

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[X] No[]

14.2 If yes, please complete the following:

GENERAL INTERROGATORIES (Continued)

		1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21	Bonds		
14.22	Preferred Stock		
14.23	Common Stock	37,338,953	36,383,148
14.24	Short-Term Investments		
14.25	Mortgages Loans on Real Estate		
14.26	All Other		
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	37,338,953	36,383,148
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above		

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes[] No[X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

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

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$ 0

16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$ 0

16.3 Total payable for securities lending reported on the liability page

\$ 0

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

Yes[X] No[]

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

1 Name of Custodian(s)	2 Custodian Address
Huntington Bank	106 South Main Street, Akron, OH 44308

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes[] No[X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
Vivian Hairston - Huntington Bank	U

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[X] No[]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?

Yes[] No[X]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

Yes[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:

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

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes[] No[X]

GENERAL INTERROGATORIES (Continued)

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

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

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

Yes[] No[X]

GENERAL INTERROGATORIES**PART 2 - HEALTH**

1. Operating Percentages:

1.1 A&H loss percent	.....	84.645%
1.2 A&H cost containment percent	.....	0.478%
1.3 A&H expense percent excluding cost containment expenses	.....	12.166%

2.1 Do you act as a custodian for health savings accounts?

Yes[] No[X]

2.2 If yes, please provide the amount of custodial funds held as of the reporting date.

\$..... 0

2.3 Do you act as an administrator for health savings accounts?

Yes[] No[X]

2.4 If yes, please provide the balance of the funds administered as of the reporting date.

\$..... 0

3. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes[] No[X]

3.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes[] No[X]

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Type of Reinsurer	9 Certified Reinsurer Rating (1 through 6)	10 Effective Date of Certified Reinsurer Rating
Accident and Health - Non-affiliates									
60410	73-0714500	01/01/2023	AMERICAN FIDELITY ASSUR CO	OK	SSL/I	SLEL			

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS**Current Year to Date - Allocated by States and Territories**

State, Etc.	1 Active Status (a)	Direct Business Only								
		2 Accident and Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 CHIP Title XXI	6 Federal Employees Health Benefits Program Premiums	7 Life and Annuity Premiums and Other Considerations	8 Property/ Casualty Premiums	9 Total Columns 2 Through 8	10 Deposit -Type Contracts
1. Alabama (AL)	N									
2. Alaska (AK)	N									
3. Arizona (AZ)	N									
4. Arkansas (AR)	N									
5. California (CA)	N									
6. Colorado (CO)	N									
7. Connecticut (CT)	N									
8. Delaware (DE)	N									
9. District of Columbia (DC)	N									
10. Florida (FL)	N									
11. Georgia (GA)	N									
12. Hawaii (HI)	N									
13. Idaho (ID)	N									
14. Illinois (IL)	N									
15. Indiana (IN)	N									
16. Iowa (IA)	N									
17. Kansas (KS)	N									
18. Kentucky (KY)	N									
19. Louisiana (LA)	N									
20. Maine (ME)	N									
21. Maryland (MD)	N									
22. Massachusetts (MA)	N									
23. Michigan (MI)	N									
24. Minnesota (MN)	N									
25. Mississippi (MS)	N									
26. Missouri (MO)	N									
27. Montana (MT)	N									
28. Nebraska (NE)	N									
29. Nevada (NV)	N									
30. New Hampshire (NH)	N									
31. New Jersey (NJ)	N									
32. New Mexico (NM)	N									
33. New York (NY)	N									
34. North Carolina (NC)	N									
35. North Dakota (ND)	N									
36. Ohio (OH)	L	251,976,282							251,976,282	
37. Oklahoma (OK)	N									
38. Oregon (OR)	N									
39. Pennsylvania (PA)	N									
40. Rhode Island (RI)	N									
41. South Carolina (SC)	N									
42. South Dakota (SD)	N									
43. Tennessee (TN)	N									
44. Texas (TX)	N									
45. Utah (UT)	N									
46. Vermont (VT)	N									
47. Virginia (VA)	N									
48. Washington (WA)	N									
49. West Virginia (WV)	N									
50. Wisconsin (WI)	N									
51. Wyoming (WY)	N									
52. American Samoa (AS)	N									
53. Guam (GU)	N									
54. Puerto Rico (PR)	N									
55. U.S. Virgin Islands (VI)	N									
56. Northern Mariana Islands (MP)	N									
57. Canada (CAN)	N									
58. Aggregate other alien (OT)	XXX									
59. Subtotal	XXX	251,976,282							251,976,282	
60. Reporting entity contributions for Employee Benefit Plans	XXX									
61. Total (Direct Business)	XXX	251,976,282							251,976,282	

DETAILS OF WRITE-INS

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

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG

2. R - Registered - Non-domiciled RRGs

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state

1

4. Q - Qualified - Qualified or accredited reinsurer

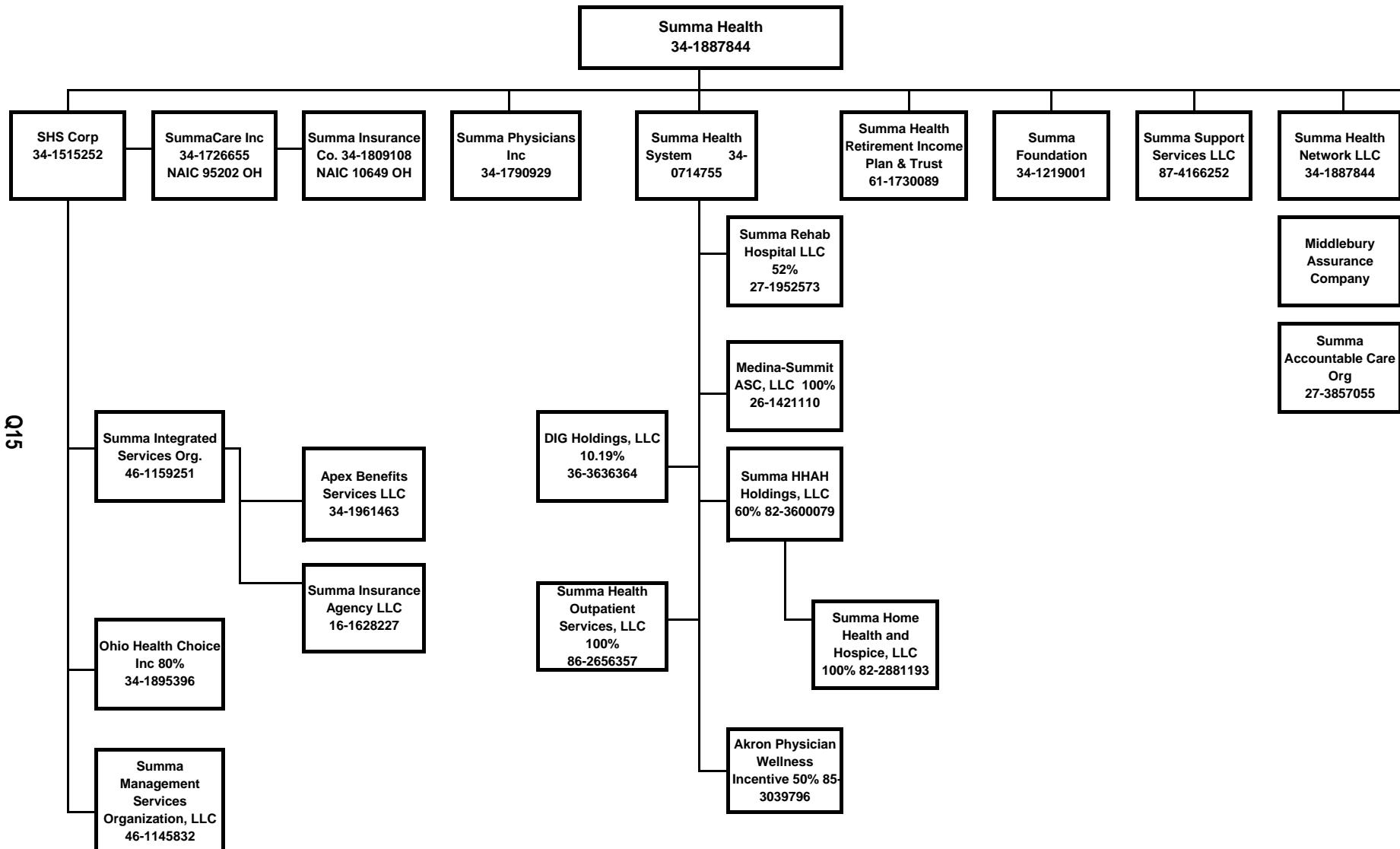
5. N - None of the above - Not allowed to write business in the state

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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER

MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Yes/No)	*
		00000	34-1887844			SUMMA HEALTH		OH	UIP					No	0000002
		00000	34-1515252			SUMMA HEALTH SYSTEM CORPORATION		OH	UDP	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
3259 ..	SUMMA INSURANCE COMPANY	10649	34-1809108			SUMMA INSURANCE COMPANY		OH	DS	SUMMACARE INC.	Ownership	100.0	SUMMA HEALTH	No	
3259 ..	SUMMA INSURANCE COMPANY	95202	34-1726655			SUMMACARE INC.		OH	RE	SUMMA HEALTH SYSTEM CORP	Ownership	100.0	SUMMA HEALTH	No	
		00000	16-1628227			SUMMA INSURANCE AGENCY LLC		OH	NIA	SUMMA INTEGRATED SERVICES ORGANIZATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1961463			APEX BENEFITS SERVICES LLC		OH	NIA	SUMMA INTEGRATED SERVICES ORGANIZATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1895396			OHIO HEALTH CHOICE INC		OH	NIA	SUMMA HEALTH SYSTEM CORPORATION	Ownership	80.0	SUMMA HEALTH	No	
		00000	34-1790929			SUMMA PHYSICIANS INC		OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1219001			SUMMA FOUNDATION		OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	26-1421110			MEDINA-SUMMIT ASC LLC		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1887844			SUMMA HEALTH NETWORK LLC		OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	27-3857055			SUMMA ACCOUNTABLE CARE ORGANIZATION		OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000				MIDDLEBURY ASSURANCE COMPANY		CYM	IA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	0000001
		00000	46-1145832			SUMMA MANAGEMENT SERVICES ORGANIZATION, LLC		OH	NIA	SUMMA HEALTH SYSTEM CORPORATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	46-1159251			SUMMA INTEGRATED SERVICES ORGANIZATION		OH	NIA	SUMMA HEALTH SYSTEM CORPORATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-0714755			SUMMA HEALTH SYSTEM		OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	27-1952573			SUMMA REHAB HOSPITAL		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	
		00000	82-3600079			SUMMA HHAH HOLDINGS, LLC		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	60.0	SUMMA HEALTH	No	
		00000	82-2881193			SUMMA HOME HEALTH AND HOSPICE DIG HOLDINGS		OH	NIA	SUMMA HHAH HOLDINGS, LLC	Ownership	100.0	SUMMA HEALTH	No	
		00000	36-3636364			AKRON PHYSICIAN WELLNESS		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	10.2	SUMMA HEALTH	No	
		00000	85-3039796			SUMMA HEALTH RETIREMENT INCOME PLAN & TRUST		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	50.0	SUMMA HEALTH	No	
		00000	61-1730089			SUMMA HEALTH OUTPATIENT SERVICES, LLC		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	
		00000	86-2656357			SUMMA SUPPORT SERVICES LLC		OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	
		00000	87-4166252					OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	

Asterisk	Explanation
0000001	Middlebury Assurance Company is located in the Cayman Islands.
0000002	Summa Health is the ultimate controlling entity
0000003	

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
2. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanations:

Bar Codes:

Medicare Part D Coverage Supplement



2023

Document Code: 365

OVERFLOW PAGE FOR WRITE-INS**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1197. Summary of remaining write-ins for Line 11 (Lines 1104 through 1196)				
2504. Premium Tax Recoverable				
2505.				
2597. Summary of remaining write-ins for Line 25 (Lines 2504 through 2596)				

STATEMENT OF REVENUE AND EXPENSES

	Current Year To Date		Prior Year To Date December 31
	1 Uncovered	2 Total	
	3 Total	4 Total	
0697. Summary of remaining write-ins for Line 6 (Lines 0604 through 0696)	X X X		
0704. Proceeds from the Sale of the Medicaid Product Line	X X X		
0797. Summary of remaining write-ins for Line 7 (Lines 0704 through 0796)	X X X		
1497. Summary of remaining write-ins for Line 14 (Lines 1404 through 1496)			
2904. Rental Revenue			
2905. City Income Taxes			
2906. Minority Interest Income (Expense)			
2907. City Taxes			
2908. Network Access Fees - Providers			
2909. Minority Interest Expense			
2910. Write off of tax receivable			
2997. Summary of remaining write-ins for Line 29 (Lines 2904 through 2996)			

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
4704. 2014 CMS Revenue Reconciliation			
4705. Correction of an error - 2006 Premium Taxes			
4706. Misc. Adjustment		2	
4707. Increase par value of common stock			
4708. Adjustments to 2008 financial statements			
4709. True up adjustment related to Deferred Tax			
4710. Miscellaneous			
4711. Capital contribution made to Summa Insurance Company			
4797. Summary of remaining write-ins for Line 47 (Lines 4704 through 4796)		2	

SCHEDULE A - VERIFICATION

Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year
2. Cost of acquired:
2.1 Actual cost at time of acquisition
2.2 Additional investment made after acquisition
3. Current year change in encumbrances
4. Total gain (loss) on disposals
5. Deduct amounts received on disposals
6. Total foreign exchange change in book/adjusted carrying value
7. Deduct current year's other-than-temporary impairment recognized
8. Deduct current year's depreciation
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)
10. Deduct total nonadmitted amounts
11. Statement value at end of current period (Line 9 minus Line 10)

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year
2. Cost of acquired:
2.1 Actual cost at time of acquisition
2.2 Additional investment made after acquisition
3. Capitalized deferred interest and other
4. Accrual of discount
5. Unrealized valuation increase (decrease)
6. Total gain (loss) on disposals
7. Deduct amounts received on disposals
8. Deduct amortization of premium and mortgage interest points
9. Total foreign exchange change in book value/recorded investment
10. Deduct current year's other-than-temporary impairment recognized
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)
12. Total valuation allowance
13. Subtotal (Line 11 plus Line 12)
14. Deduct total nonadmitted amounts
15. Statement value at end of current period (Line 13 minus Line 14)

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,503,690	..... 1,501,045
2. Cost of acquired:
2.1 Actual cost at time of acquisition
2.2 Additional investment made after acquisition
3. Capitalized deferred interest and other
4. Accrual of discount
5. Unrealized valuation increase (decrease)	2,645
6. Total gain (loss) on disposals	241,242	.....
7. Deduct amounts received on disposals	1,744,932	.....
8. Deduct amortization of premium and depreciation
9. Total foreign exchange change in book/adjusted carrying value
10. Deduct current year's other-than-temporary impairment recognized
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)	1,503,690
12. Deduct total nonadmitted amounts
13. Statement value at end of current period (Line 11 minus Line 12)	1,503,690

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	89,373,844	..... 89,428,782
2. Cost of bonds and stocks acquired	4,382,775	..... 8,604,492
3. Accrual of discount	37,755	..... 36,145
4. Unrealized valuation increase (decrease)	(955,805)	..... 278,661
5. Total gain (loss) on disposals .....	.....	.....
6. Deduct consideration for bonds and stocks disposed of	2,985,000	..... 8,850,000
7. Deduct amortization of premium	92,375	..... 124,236
8. Total foreign exchange change in book/adjusted carrying value .....	.....	.....
9. Deduct current year's other-than-temporary impairment recognized .....	.....	.....
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	.....	.....
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	89,761,194	..... 89,373,844
12. Deduct total nonadmitted amounts .....	.....	.....
13. Statement value at end of current period (Line 11 minus Line 12)	89,761,194	..... 89,373,844

SCHEDULE D - PART 1B**Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation**

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	53,979,931	.....	.....	150,481	53,753,805	53,979,931	54,130,412	52,471,776
2. NAIC 2 (a)
3. NAIC 3 (a)
4. NAIC 4 (a)
5. NAIC 5 (a)
6. NAIC 6 (a)
7. Total Bonds	53,979,931	.....	.....	150,481	53,753,805	53,979,931	54,130,412	52,471,776
PREFERRED STOCK								
8. NAIC 1
9. NAIC 2
10. NAIC 3
11. NAIC 4
12. NAIC 5
13. NAIC 6
14. Total Preferred Stock
15. Total Bonds & Preferred Stock	53,979,931	.....	.....	150,481	53,753,805	53,979,931	54,130,412	52,471,776

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$.....752,366; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0

SCHEDULE DA - PART 1**Short - Term Investments**

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
7709999999. Totals	752,366	XXX	752,366	36,786	

SCHEDULE DA - Verification**Short-Term Investments**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	436,885	124,056
2. Cost of short-term investments acquired	315,481	312,829
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	752,366	436,885
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	752,366	436,885

SI04 Schedule DB - Part A Verification **NONE**

SI04 Schedule DB - Part B Verification **NONE**

SI05 Schedule DB Part C Section 1 **NONE**

SI06 Schedule DB Part C Section 2 **NONE**

SI07 Schedule DB - Verification **NONE**

SI08 Schedule E - Verification (Cash Equivalents) **NONE**

E01 Schedule A Part 2 **NONE**

E01 Schedule A Part 3 **NONE**

E02 Schedule B Part 2 **NONE**

E02 Schedule B Part 3 **NONE**

E03 Schedule BA Part 2 **NONE**

E03 Schedule BA Part 3 **NONE**

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Governments									
91282CHU8	US Treasury Note		09/29/2023 ..	Huntington Bank	XXX	889,805	900,000		1.A
0109999999	Subtotal - Bonds - U.S. Governments				XXX	889,805	900,000		XXX
2509999997	Subtotal - Bonds - Part 3				XXX	889,805	900,000		XXX
2509999998	Summary Item from Part 5 for Bonds (N/A to Quarterly)				XXX	XXX	XXX	XXX	XXX
2509999999	Subtotal - Bonds				XXX	889,805	900,000		XXX
4509999998	Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)				XXX	XXX	XXX	XXX	XXX
4509999999	Subtotal - Preferred Stocks				XXX		XXX		XXX
5989999998	Summary Item from Part 5 for Common Stocks (N/A to Quarterly)				XXX	XXX	XXX	XXX	XXX
5989999999	Subtotal - Common Stocks				XXX		XXX		XXX
5999999999	Subtotal - Preferred and Common Stocks				XXX		XXX		XXX
6009999999	Total - Bonds, Preferred and Common Stocks				XXX	889,805	XXX		XXX

SCHEDULE D - PART 4**Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of
During the Current Quarter**

1 CUSIP Identification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's Other-Than- Temporary Impairment Recognized	13 Total Change in B/A.C.V. (11 + 12 - 13)	14 Foreign Exchange Change in B/A.C.V.	15								
Bonds - U.S. Governments																						
912828126	US Treasury Note	...	09/30/2023	Matured	...	XXX	985,000	985,000	976,304	983,276		1,724		1,724		985,000				6,772	09/30/2023	1A
0109999999 Subtotal - Bonds - U.S. Governments						XXX	985,000	985,000	976,304	983,276		1,724		1,724		985,000				6,772	XXX	XXX
2509999997 Subtotal - Bonds - Part 4						XXX	985,000	985,000	976,304	983,276		1,724		1,724		985,000				6,772	XXX	XXX
2509999998 Summary Item from Part 5 for Bonds (N/A to Quarterly)						XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX
2509999999 Subtotal - Bonds						XXX	985,000	985,000	976,304	983,276		1,724		1,724		985,000				6,772	XXX	XXX
4509999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)						XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX
4509999999 Subtotal - Preferred Stocks						XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX
5989999998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)						XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX
5989999999 Subtotal - Common Stocks						XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX
5999999999 Subtotal - Preferred and Common Stocks						XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX
6009999999 Total - Bonds, Preferred and Common Stocks						XXX	985,000	XXX	976,304	983,276		1,724		1,724		985,000				6,772	XXX	XXX

E06 Schedule DB Part A Section 1	NONE
E07 Schedule DB Part B Section 1	NONE
E08 Schedule DB Part D Section 1	NONE
E09 Schedule DB Part D Section 2 - Collateral Pledged By Reporting Entity	NONE
E09 Schedule DB Part D Section 2 - Collateral Pledged To Reporting Entity	NONE
E10 Schedule DB Part E	NONE
E11 Schedule DL - Part 1 - Securities Lending Collateral Assets	NONE
E12 Schedule DL - Part 2 - Securities Lending Collateral Assets	NONE

SCHEDULE E - PART 1 - CASH**Month End Depository Balances**

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
						6 First Month	7 Second Month	8 Third Month	
Open Depositories									
Huntington - General Operating	Akron, Ohio			85,080		20,795,032	13,692,917	38,493,583	XXX
SummaCare - Petty Cash	Akron, Ohio					290	244	244	XXX
Huntington - Goodyear	Akron, Ohio								XXX
Huntington - SHS	Akron, Ohio					6,175	58,136		XXX
0199998 Deposits in	0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	XXX						XXX
0199999 Total - Open Depositories		XXX	XXX	85,080		20,801,497	13,751,297	38,493,827	XXX
0299998 Deposits in	0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX	XXX						XXX
0299999 Total - Suspended Depositories		XXX	XXX						XXX
0399999 Total Cash On Deposit		XXX	XXX	85,080		20,801,497	13,751,297	38,493,827	XXX
0499999 Cash in Company's Office		XXX	XXX	XXX	XXX				XXX
0599999 Total		XXX	XXX	85,080		20,801,497	13,751,297	38,493,827	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
8609999999 Total Cash Equivalents								

N O N E