ANNUAL STATEMENT

of the

OHIO BANKERS BENEFITS TRUST

of

COLUMBUS

in the

STATE OF OHIO

to the

DEPARTMENT OF INSURANCE

of the

state of

OHIO

For the Year Ended
December 31, 2023

2023

2023

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ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

OHIO BANKERS BENEFITS TRUST

NAIC Group Code 0000, 0000 (Current) (Prior) NAIC Company Code 00000 Employer's ID Number 31-6172509

Organized under the Laws of	OH	State of Domicile or Port of Entry	OH
Country of Domicile	US		
Licensed as business type:	Life, Accident & Health	Is HMO Federally Qualified?	NO
Incorporated/Organized	01/01/1997	Commenced Business	01/01/1997
Statutory Home Office	4215 WORTH AVENUE, SUITE 300	COLUMBUS, OH, US 43219	
Main Administrative Office	4215 WORTH AVENUE, SUITE 300 COLUMBUS, OH, US 43219	(Telephone)	
Mail Address	4215 WORTH AVENUE, SUITE 300	COLUMBUS, OH, US 43219	
Primary Location of Books and Records	4215 WORTH AVENUE, SUITE 300 COLUMBUS, OH, US 43219	(Telephone)	
Internet Website Address			
Statutory Statement Contact	GAURI AIRI	614-340-7595 (Telephone)	
	GAIRI@OHIOBANKERSLEAGUE.COM (E-Mail)	614-340-7599 (Fax)	

OFFICERS

Gauri Airi, Executive Director

DIRECTORS OR TRUSTEES

DEAN MILLER	PAUL REED
TRICIA WALTER	LEWIS RENOLLET
JOHN ESSEN	MARK MASTERS

State of
County of 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.

DocuSigned by: x Gauri Airi BECA6750F64748B...	DocuSigned by: x Chris Zeek 39CC6A5AEC984BF...	DocuSigned by: x John Essen 3861CCE8EB1A465...
Gauri Airi	Chris Zeek	John Essen

Subscribed and sworn to before me
this 3/27/2024 day of
, 2024

DocuSigned by:
x Steve Redd
2789DE25A066452...

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	7,942,392		7,942,392	11,764,550
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,710,678		1,710,678	1,968,428
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ ... encumbrances)				
4.2 Properties held for the production of income (less $ ... encumbrances)				
4.3 Properties held for sale (less $ ... encumbrances)				
5. Cash ($ 319,105, Schedule E - Part 1), cash equivalents ($ ..., Schedule E - Part 2) and short-term investments ($ 504,076, Schedule DA)	823,181		823,181	696,399
6. Contract loans (including $ ... premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	10,476,251		10,476,251	14,429,377
13. Title plants less $ ... charged off (for Title insurers only)				
14. Investment income due and accrued	51,996		51,996	46,520
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	246,414		246,414	33,356
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ ... earned but unbilled premiums)				
15.3 Accrued retrospective premiums ($ ...) and contracts subject to redetermination ($ ...)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	156,042		156,042	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets ($ ...)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care ($ 469,348) and other amounts receivable	938,696	469,348	469,348	364,000
25. Aggregate write-ins for other-than-invested assets	4,616	4,616	–	–
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	11,874,015	473,964	11,400,051	14,873,253
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	11,874,015	473,964	11,400,051	14,873,253
Details of Write-Ins				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaid Assets	4,616	4,616	–	–
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	4,616	4,616	–	–

LIABILITIES, CAPITAL AND SURPLUS

	Current Year 1 Covered	2 Uncovered	3 Total	Prior Year 4 Total
1. Claims unpaid (less $ ... reinsurance ceded)	5,409,350		5,409,350	3,076,500
2. Accrued medical incentive pool and bonus amounts				
3. Unpaid claims adjustment expenses	440,000		440,000	415,000
4. Aggregate health policy reserves, including the liability of $ ... for medical loss ratio rebate per the Public Health Service Act				4,485,364
5. Aggregate life policy reserves				
6. Property/casualty unearned premium reserves				
7. Aggregate health claim reserves				
8. Premiums received in advance				
9. General expenses due or accrued	231,798		231,798	253,063
10.1 Current federal and foreign income tax payable and interest thereon (including $ ... on realized capital gains (losses))	106,191		106,191	152,004
10.2 Net deferred tax liability	101,274		101,274	42,131
11. Ceded reinsurance premiums payable				
12. Amounts withheld or retained for the account of others				–
13. Remittances and items not allocated				
14. Borrowed money (including $ ... current) and interest thereon $ ... (including $ ... current)				
15. Amounts due to parent, subsidiaries and affiliates				
16. Derivatives				
17. Payable for securities				
18. Payable for securities lending				
19. Funds held under reinsurance treaties (with $ ... authorized reinsurers, $ ... unauthorized reinsurers and $ ... certified reinsurers)				
20. Reinsurance in unauthorized and certified ($ ...) 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 $ ... current)				
24. Total liabilities (Lines 1 to 23)	6,288,613		6,288,613	8,424,062
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	1,414,878	1,414,878
29. Surplus notes	XXX	XXX		
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
31. Unassigned funds (surplus).	XXX	XXX	3,696,560	5,034,312
32. Less treasury stock, at cost:				
32.1 ... shares common (value included in Line 26 $ ...)	XXX	XXX		
32.2 ... shares preferred (value included in Line 27 $ ...)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	5,111,438	6,449,190
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	11,400,051	14,873,252
Details of Write-Ins				
2301.				
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)				
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX		
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX		

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1	2	3
	Uncovered	Total	Total
1. Member Months	XXX	115,302	93,829
2. Net premium income (including $ ... non-health premium income)	XXX	32,201,589	25,621,663
3. Change in unearned premium reserves and reserve for rate credits	XXX		
4. Fee-for-service (net of $ ... 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	32,201,589	25,621,663
Hospital and Medical:			
9. Hospital/medical benefits		25,692,537	20,746,018
10. Other professional services		3,427,649	1,802,246
11. Outside referrals			
12. Emergency room and out-of-area		2,564,062	1,690,221
13. Prescription drugs		7,307,269	6,047,603
14. Aggregate write-ins for other hospital and medical			
15. Incentive pool, withhold adjustments and bonus amounts			
16. Subtotal (Lines 9 to 15)		38,991,517	30,286,088
Less:			
17. Net reinsurance recoveries		3,357,225	1,031,504
18. Total hospital and medical (Lines 16 minus 17)		35,634,292	29,254,584
19. Non-health claims (net)			
20. Claims adjustment expenses, including $ 1,419,835 cost containment expenses		2,201,294	1,899,936
21. General administrative expenses		449,972	371,036
22. Increase in reserves for life and accident and health contracts (including $ ... increase in reserves for life only)		(4,485,364)	4,485,364
23. Total underwriting deductions (Lines 18 through 22)		33,800,194	36,010,920
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	(1,598,605)	(10,389,257)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		157,778	158,336
26. Net realized capital gains (losses) less capital gains tax of $ 3,361		13,445	54,413
27. Net investment gains (losses) (Lines 25 plus 26)		171,223	212,749
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered $ ...) (amount charged off $ ...)]			
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	(1,427,382)	(10,176,508)
31. Federal and foreign income taxes incurred	XXX	56,325	212,137
32. Net income (loss) (Lines 30 minus 31)	XXX	(1,483,707)	(10,388,645)
Details of Write-Ins			
0601.	XXX		
0602.	XXX		
0603.	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.	XXX		
0702.	XXX		
0703.	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. Change in IBNR			
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.			
2902.			
2903.			
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)

CAPITAL & SURPLUS ACCOUNT	1 Current Year	2 Prior Year
33. Capital and surplus prior reporting year	6,449,190	17,798,646
34. Net income or (loss) from Line 32	(1,483,707)	(10,388,645)
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of $ ...	295,712	(528,523)
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax	(59,142)	(42,131)
39. Change in nonadmitted assets	(90,613)	(383,351)
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		(6,806)
48. Net change in capital and surplus (Lines 34 to 47)	(1,337,750)	(11,349,456)
49. Capital and surplus end of reporting year (Line 33 plus 48)	5,111,439	6,449,190
Details of Write-Ins		
4701. Correction for Accounting Errors		(6,806)
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page		
4799. Totals (Lines 4701 through 4703 plus 4798) (Line 47 above)		(6,806)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	31,988,531	25,466,673
2.	Net investment income	294,337	170,332
3.	Miscellaneous income	–	–
4.	Total (Lines 1 to 3)	32,282,868	25,637,005
5.	Benefit and loss related payments	33,668,180	27,693,754
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	2,647,531	1,870,915
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ ... tax on capital gains (losses)	105,498	73,736
10.	Total (Lines 5 through 9)	36,421,209	29,638,405
11.	Net cash from operations (Line 4 minus Line 10)	(4,138,341)	(4,001,400)
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	5,622,074	4,420,677
	12.2 Stocks	789,240	746,411
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		86,155
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	2,008	
	12.7 Miscellaneous proceeds	–	–
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	6,413,322	5,253,243
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	1,936,413	9,377,068
	13.2 Stocks	226,520	1,203,538
	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)	2,162,933	10,580,606
14.	Net increase / (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	4,250,389	(5,327,363)
	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)	14,735	(26,157)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	14,735	(26,157)
	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)	126,783	(9,354,920)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	696,398	10,051,318
	19.2 End of year (Line 18 plus Line 19.1)	823,181	696,398

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

20.0001.		

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Net premium income	32,201,589		30,831,291			1,370,298								
2. Change in unearned premium reserves and reserve for rate credit														
3. Fee-for-service (net of $ ... medical expenses)														XXX
4. Risk revenue														XXX
5. Aggregate write-ins for other health care related revenues														XXX
6. Aggregate write-ins for other non-health care related revenues		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
7. Total revenues (Lines 1 to 6)	32,201,589		30,831,291			1,370,298								
8. Hospital/medical benefits	25,692,537		24,439,047			1,253,490								XXX
9. Other professional services	3,427,649		3,427,649											XXX
10. Outside referrals														XXX
11. Emergency room and out-of-area	2,564,062		2,564,062											XXX
12. Prescription drugs	7,307,269		7,307,269											XXX
13. Aggregate write-ins for other hospital and medical														XXX
14. Incentive pool, withhold adjustments and bonus amounts														XXX
15. Subtotal (Lines 8 to 14)	38,991,517		37,738,027			1,253,490								XXX
16. Net reinsurance recoveries	3,357,225		3,357,225											XXX
17. Total hospital and medical (Lines 15 minus 16)	35,634,292		34,380,802			1,253,490								XXX
18. Non-health claims (net)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including $ 1,419,835 cost containment expenses	2,201,294		2,201,294											
20. General administrative expenses	449,972		449,972											
21. Increase in reserves for accident and health contracts	(4,485,364)		(4,485,364)											XXX
22. Increase in reserves for life contracts		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. Total underwriting deductions (Lines 17 to 22)	33,800,194		32,546,704			1,253,490								
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	(1,598,605)		(1,715,413)			116,808								
Details of Write-Ins														
0501.														XXX
0502.														XXX
0503.														XXX
0598. Summary of remaining write-ins for Line 5 from overflow page														XXX
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)														XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1301.														XXX
1302.														XXX
1303.														XXX
1398. Summary of remaining write-ins for Line 13 from overflow page														XXX
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)														XXX

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 – PREMIUMS

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1+2-3)
1. Comprehensive (hospital and medical) individual				
2. Comprehensive (hospital and medical) group	32,886,469		2,055,178	30,831,291
3. Medicare Supplement				
4. Vision only				
5. Dental only	1,370,298			1,370,298
6. Federal Employees Health Benefits Plan				
7. Title XVIII – Medicare				
8. Title XIX – Medicaid				
9. Credit A&H				
10. Disability Income				
11. Long-Term Care				
12. Other health				
13. Health subtotal (Lines 1 through 12)	34,256,767		2,055,178	32,201,589
14. Life				
15. Property/casualty				
16. Totals (Lines 13 to 15)	34,256,767		2,055,178	32,201,589

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 – CLAIMS INCURRED DURING THE YEAR

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1 Payments during the year:														
1.1 Direct	36,658,667		35,408,527			1,250,140								
1.2 Reinsurance assumed														
1.3 Reinsurance ceded	3,357,225		3,357,225											
1.4 Net	33,301,442		32,051,302			1,250,140								
2. Paid medical incentive pools and bonuses														
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	5,409,350		5,362,350			47,000								
3.2 Reinsurance assumed														
3.3 Reinsurance ceded														
3.4 Net	5,409,350		5,362,350			47,000								
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct														
4.2 Reinsurance assumed														
4.3 Reinsurance ceded														
4.4 Net														
5. Accrued medical incentive pools and bonuses, current year														
6. Net health care receivables (a)														
7. Amounts recoverable from reinsurers December 31, current year														
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct	3,076,500		3,030,500			46,000								
8.2 Reinsurance assumed														
8.3 Reinsurance ceded														
8.4 Net	3,076,500		3,030,500			46,000								
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct														
9.2 Reinsurance assumed														
9.3 Reinsurance ceded														
9.4 Net														
10. Accrued medical incentive pools and bonuses, prior year														
11. Amounts recoverable from reinsurers December 31, prior year														
12. Incurred benefits:														
12.1 Direct	38,991,517		37,740,377			1,251,140								
12.2 Reinsurance assumed														
12.3 Reinsurance ceded	3,357,225		3,357,225											
12.4 Net	35,634,292		34,383,152			1,251,140								
13. Incurred medical incentive pools and bonuses														

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A – CLAIMS LIABILITY END OF CURRENT YEAR

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Reported in Process of Adjustment:														
1.1 Direct														
1.2 Reinsurance assumed														
1.3 Reinsurance ceded														
1.4 Net														
2. Incurred but Unreported:														
2.1 Direct	5,409,350		5,362,350			47,000								
2.2 Reinsurance assumed														
2.3 Reinsurance ceded														
2.4 Net	5,409,350		5,362,350			47,000								
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct														
3.2 Reinsurance assumed														
3.3 Reinsurance ceded														
3.4 Net														
4. TOTALS:														
4.1 Direct	5,409,350		5,362,350			47,000								
4.2 Reinsurance assumed														
4.3 Reinsurance ceded														
4.4 Net	5,409,350		5,362,350			47,000								

UNDERWRITING AND INVESTMENT EXHIBIT

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

	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5	6
	1	2	3	4		
Line of Business	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year	Claims Incurred in Prior Years (Columns 1 + 3)	Estimated Claim Reserve and Claim Liability December 31 of Prior Year
1. Comprehensive (hospital and medical) individual						
2. Comprehensive (hospital and medical) group	2,674,055	29,377,246	9,858	5,350,142	2,683,913	3,030,500
3. Medicare Supplement						
4. Vision Only						
5. Dental Only	76,082	1,174,057	180	49,170	76,262	46,000
6. Federal Employees Health Benefits Plan						
7. Title XVIII – Medicare						
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)	2,750,137	30,551,303	10,038	5,399,312	2,760,175	3,076,500
14. Health care receivables (a)						
15. Other non-health						
16. Medical incentive pools and bonus amounts						
17. Totals (Lines 13 - 14 + 15 + 16)	2,750,137	30,551,303	10,038	5,399,312	2,760,175	3,076,500

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)

GRAND TOTAL

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid 1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(18,782)	(20,258)	(20,258)	(5,542)	
2. 2019	15,049	2,001			
3. 2020	XXX	15,137	854		
4. 2021	XXX	XXX	14,880	1,038	
5. 2022	XXX	XXX	XXX	26,937	2,750
6. 2023	XXX	XXX	XXX	XXX	30,551

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year 1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(20,258)	(20,258)	(20,258)	(5,542)	
2. 2019	16,528				
3. 2020	XXX	17,138			
4. 2021	XXX	XXX	17,088	(299)	
5. 2022	XXX	XXX	XXX	29,997	(316)
6. 2023	XXX	XXX	XXX	XXX	35,951

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	18,605									
2. 2020	19,254									
3. 2021	20,165									
4. 2022	27,156	2,750			2,750	10.127	10		2,760	10.164
5. 2023	32,201	30,551	2,176	7.123	32,728	101.634	5,399	440	38,567	119.768

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)

HOSPITAL & MEDICAL

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid 1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(18,151)	(19,602)	(19,602)	(5,534)	
2. 2019	14,473	1,981			
3. 2020	XXX	14,575	835		
4. 2021	XXX	XXX	14,128	1,022	
5. 2022	XXX	XXX	XXX	25,919	2,674
6. 2023	XXX	XXX	XXX	XXX	29,377

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year 1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(19,602)	(19,602)	(19,602)	(5,534)	
2. 2019	15,925				
3. 2020	XXX	16,556			
4. 2021	XXX	XXX	16,294	(316)	
5. 2022	XXX	XXX	XXX	28,935	(344)
6. 2023	XXX	XXX	XXX	XXX	34,727

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	17,775									
2. 2020	18,451									
3. 2021	19,315									
4. 2022	25,958	2,674			2,674	10.301	10		2,684	10.339
5. 2023	30,831	29,377	2,176	7.408	31,554	102.343	5,350	440	37,344	121.123

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)

MEDICARE SUPPLEMENT

Section A – Paid Health Claims

NONE

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

Section B – Incurred Health Claims

NONE

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

NONE

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019										
2. 2020										
3. 2021										
4. 2022										
5. 2023										

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)
DENTAL ONLY

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(631)	(656)	(656)	(8)	
2. 2019	576	20			
3. 2020	XXX	562	19		
4. 2021	XXX	XXX	752	16	
5. 2022	XXX	XXX	XXX	1,018	76
6. 2023	XXX	XXX	XXX	XXX	1,174

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(656)	(656)	(656)	(8)	
2. 2019	603				
3. 2020	XXX	582			
4. 2021	XXX	XXX	794	17	
5. 2022	XXX	XXX	XXX	1,062	28
6. 2023	XXX	XXX	XXX	XXX	1,223

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	830									
2. 2020	803									
3. 2021	850									
4. 2022	1,198	76			76	6.351	–		76	6.366
5. 2023	1,370	1,174	–	–	1,174	85.698	49		1,223	89.287

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)
VISION ONLY

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019										
2. 2020										
3. 2021										
4. 2022										
5. 2023										

NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

($000 Omitted)

FEDERAL EMPLOYEES HEALTH BENEFITS PLAN

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid 1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year 1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019										
2. 2020										
3. 2021										
4. 2022										
5. 2023										

NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)
TITLE XVIII MEDICARE

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019										
2. 2020										
3. 2021										
4. 2022										
5. 2023										

NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)
TITLE XIX MEDICAID

Section A – Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section B – Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019										
2. 2020										
3. 2021										
4. 2022										
5. 2023										

NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
($000 Omitted)

OTHER HEALTH

Section A – Paid Health Claims

	Cumulative Net Amounts Paid				
	1	2	3	4	5
Year in Which Losses Were Incurred	2019	2020	2021	2022	2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section B – Incurred Health Claims

	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1	2	3	4	5
Year in Which Losses Were Incurred	2019	2020	2021	2022	2023
1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

NONE

Section C – Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2+3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019										
2. 2020										
3. 2021										
4. 2022										
5. 2023										

NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D – AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other
1. Unearned premium reserves													
2. Additional policy reserves (a)													
3. Reserve for future contingent benefits													
4. Reserve for rate credits or experience rating refunds (including $ ... for investment income)													
5. Aggregate write-ins for other policy reserves													
6. Totals (gross)													
7. Reinsurance ceded													
8. Totals (Net) (Page 3, Line 4)													
9. Present value of amounts not yet due on claims													
10. Reserve for future contingent benefits													
11. Aggregate write-ins for other claim reserves													
12. Totals (gross)													
13. Reinsurance ceded													
14. Totals (Net) (Page 3, Line 7)													
Details of Write-Ins													
0501.													
0502.													
0503.													
0598. Summary of remaining write-ins for Line 5 from overflow page													
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)													
1101.													
1102.													
1103.													
1198. Summary of remaining write-ins for Line 11 from overflow page													
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)													

NONE

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 – ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3	4	5
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
1. Rent ($ ... for occupancy of own building)					
2. Salaries, wages and other benefits					
3. Commissions (less $ ... ceded plus $ ... assumed)					
4. Legal fees and expenses					
5. Certifications and accreditation fees					
6. Auditing, actuarial and other consulting services			371,372		371,372
7. Traveling expenses					
8. Marketing and advertising					
9. Postage, express and telephone					
10. Printing and office supplies					
11. Occupancy, depreciation and amortization					
12. Equipment					
13. Cost or depreciation of EDP equipment and software					
14. Outsourced services including EDP, claims, and other services	1,419,835	781,459			2,201,294
15. Boards, bureaus and association fees					
16. Insurance, except on real estate			13,620		13,620
17. Collection and bank service charges			1,640		1,640
18. Group service and administration fees					
19. Reimbursements by uninsured plans					
20. Reimbursements from fiscal intermediaries					
21. Real estate expenses					
22. Real estate taxes					
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes					
23.2 State premium taxes					
23.3 Regulatory authority licenses and fees			63,340		63,340
23.4 Payroll taxes					
23.5 Other (excluding federal income and real estate taxes)					
24. Investment expenses not included elsewhere				35,371	35,371
25. Aggregate write-ins for expenses					
26. Total expenses incurred (Lines 1 to 25)	1,419,835	781,459	449,972	35,371	(a) 2,686,637
27. Less expenses unpaid December 31, current year	16,125	8,875	231,798		256,798
28. Add expenses unpaid December 31, prior year			253,063		253,063
29. Amounts receivable relating to uninsured plans, prior year					
30. Amounts receivable relating to uninsured plans, current year					
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	1,403,710	772,584	471,237	35,371	2,682,902
Details of Write-Ins					
2501.					
2502.					
2503.					
2598. Summary of remaining write-ins for Line 25 from overflow page					
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)					

(a) Includes management fees of $ ... to affiliates and $ ... to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 60,267	67,862
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a)	
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	5,422	5,422
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 95,211	119,865
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	160,900	193,149
11.	Investment expenses		(g) 35,371
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		35,371
17.	Net investment income (Line 10 minus Line 16)		157,778
Details of Write-Ins			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

(a) Includes $ 11,638 accrual of discount less $ 12,364 amortization of premium and less $ 11,986 paid for accrued interest on purchases.
(b) Includes $ ... accrual of discount less $ ... amortization of premium and less $ ... paid for accrued dividends on purchases.
(c) Includes $ ... accrual of discount less $ ... amortization of premium and less $ ... paid for accrued interest on purchases.
(d) Includes $ ... for company's occupancy of its own buildings; and excludes $ ... interest on encumbrances.
(e) Includes $ 24,566 accrual of discount less $ ... amortization of premium and less $ ... paid for accrued interest on purchases.
(f) Includes $ ... accrual of discount less $ ... amortization of premium.
(g) Includes $ 35,371 investment expenses and $ ... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ ... interest on surplus notes and $ ... interest on capital notes.
(i) Includes $ ... depreciation on real estate and $ ... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(12,343)		(12,343)		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	–		–		
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	29,149		29,149	295,712	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	16,806		16,806	295,712	
Details of Write-Ins						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 – Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	469,348	364,000	(105,348)
25. Aggregate write-ins for other-than-invested assets	4,616	19,351	14,735
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	473,964	383,351	(90,613)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	473,964	383,351	(90,613)
Details of Write-Ins			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Prepaid Assets	4,616	19,351	14,735
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	4,616	19,351	14,735

EXHIBIT 1 – ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

	Total Members at End of					6
	1	2	3	4	5	
Source of Enrollment	Prior Year	First Quarter	Second Quarter	Third Quarter	Current Year	Current Year Member Months
1. Health Maintenance Organizations						
2. Provider Service Organizations						
3. Preferred Provider Organizations	8,937	9,618	9,670	9,561	9,543	115,302
4. Point of Service						
5. Indemnity Only						
6. Aggregate write-ins for other lines of business						
7. Total	8,937	9,618	9,670	9,561	9,543	115,302
Details of Write-Ins						
0601.						
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page						
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)						

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
0199999 Total individuals						
Group subscribers:						
0299997 Group subscriber subtotal						
0299998 Premiums due and unpaid not individually listed						
0299999 Total group						
0399999 Premiums due and unpaid from Medicare entities						
0499999 Premiums due and unpaid from Medicaid entities						
0599999 Accident and health premiums due and unpaid (Page 2, Line 15)						

NONE

EXHIBIT 3 - HEALTH CARE RECEIVABLES

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
Anthem Insurance Company	156,449	156,449	156,449	469,348	469,348	469,348
0199999 – Pharmaceutical Rebate Receivables	156,449	156,449	156,449	469,348	469,348	469,348
0799999 – Gross Health Care Receivables	156,449	156,449	156,449	469,348	469,348	469,348

EXHIBIT 3A - ANALYSIS OF HEALTH CARE RECEIVABLES COLLECTED AND ACCRUED

	Health Care Receivables Collected or Offset During the Year		Health Care Receivables Accrued as of December 31 of Current Year		5	6
	1	2	3	4		
Type of Health Care Receivable	On Amounts Accrued Prior to January 1 of Current Year	On Amounts Accrued During the Year	On Amounts Accrued December 31 of Prior Year	On Amounts Accrued During the Year	Health Care Receivables from Prior Years (Cols. 1 + 3)	Estimated Health Care Receivables Accrued as of December 31 of Prior Year
1. Pharmaceutical rebate receivables	959,466	2,071,516		938,696	959,466	728,000
2. Claim overpayment receivables						
3. Loans and advances to providers						
4. Capitation arrangement receivables						
5. Risk sharing receivables						
6. Other health care receivables						
7. Totals (Lines 1 through 6)	959,466	2,071,516		938,696	959,466	728,000

Note that the accrued amounts in Columns 3, 4 and 6 are the total health care receivables, not just the admitted portion.

EXHIBIT 4 - 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
Claims Unpaid (Reported)						
IBNR	5,409,350					5,409,350
0199999 – Individually listed claims unpaid	5,409,350					5,409,350
0499999 – Subtotals	5,409,350					5,409,350
0799999 – Total claims unpaid						5,409,350
0899999 – Accrued medical incentive pool and bonus amounts						

EXHIBIT 5 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES

1	2	3	4	5	6	Admitted	
						7	8
Name of Affiliate	1 - 30 Days	31 - 60 Days	61 - 90 Days	Over 90 Days	Nonadmitted	Current	Non-Current
0399999 – Total gross amounts receivable							

NONE

EXHIBIT 6 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
0399999 – Total gross payables				

NONE

EXHIBIT 7 – PART 1 – SUMMARY OF TRANSACTIONS WITH PROVIDERS

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total Payments	3 Total Members Covered	4 Column 3 as a % of Total Members	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
Capitation Payments:						
1. Medical groups						
2. Intermediaries						
3. All other providers						
4. Total capitation payments						
Other Payments:						
5. Fee-for-service			XXX	XXX		
6. Contractual fee payments	36,658,667	100.000	XXX	XXX		36,658,667
7. Bonus/withhold arrangements – fee-for-service			XXX	XXX		
8. Bonus/withhold arrangements – contractual fee payments			XXX	XXX		
9. Non-contingent salaries			XXX	XXX		
10. Aggregate cost arrangements			XXX	XXX		
11. All other payments			XXX	XXX		
12. Total other payments	36,658,667	100.000	XXX	XXX		36,658,667
13. Total (Line 4 plus Line 12)	36,658,667	100.000 %	XXX	XXX		36,658,667

EXHIBIT 7 – PART 2 – SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1 NAIC Code	2 Name of Intermediary	3 Capitation Paid	4 Average Monthly Capitation	5 Intermediary's Total Adjusted Capital	6 Intermediary's Authorized Control Level RBC
9999999 – Totals			XXX	XXX	XXX

NONE

EXHIBIT 8 – FURNITURE, EQUIPMENT AND SUPPLIES OWNED

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

NONE

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

These financial statement of the Ohio Bankers' Benefit Trust ("OBBT" or the "Arrangement") have been prepared in accordance with the NAIC Annual Statement instructions and Accounting Practices and Procedures Manual, as prescribed by the Ohio Department of Insurance

	SSAP #	F/S Page	F/S Line #	2023	2022
Net Income					
(1) State basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	$ (1,483,707)	$ (10,388,645)
(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	$ (1,483,707)	$ (10,388,645)
Surplus					
(5) State basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	$ 5,111,438	$ 6,449,190
(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	$ 5,111,438	$ 6,449,190

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

The preparation of financial statements requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Actual result could differ from those estimates.

C. Accounting Policy

(1) Basis for Short-Term Investments

Carrying value using straight line amortization, which approximates the scientific (constant yield) method.

(2) Basis for Bonds and Amortization Schedule

Carrying value using straight line amortization, which approximates the scientific (constant yield) method.

(3) Basis for Common Stocks

Fair Market Value using values provided on monthly bank statements.

(4) Preferred stocks - None

(5) Mortgage loans - None

(6) Loan-backed securities - None

(7) Investments in subsidiaries, controlled and affiliated entities - None

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

(9) Derivatives - None

(10) Management utilizes an actuary to assist with determination of the need for a premium deficiency reserve. The actuary considers a high level overview of the impact of investment income on the overall financials in the calculation.

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses for A&H Contracts

Unpaid claims and claims adjustment expenses represent management's best estimate of the ultimate net cost of all reported and unreported claims, less the estimated amount recoverable from claim overpayments and subrogation. The unpaid claims liability is actuarially estimated based on a review of historical claim payment patterns and claim trends. The estimates are subject to the effects of trends in claim severity and frequency, and a reasonable provision for adverse development has been incorporated in management's best estimate. Although considerable variability is inherent in such estimates, management believes that the amounts reported for unpaid claims and claims adjustment expenses are adequate. The estimates are continually reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are included in current operations.

(12) The Arrangement has made no modifications to its capitalization policy.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

Management relies on historical pharmaceutical rebates to calculate a reasonable estimate of future receivables.

D. Going Concern

The Arrangement has neither the intention nor the need to liquidate or materially curtail the scale of its operations.

2. Accounting Changes and Corrections of Errors - None

3. Business Combinations and Goodwill - None

4. Discontinued Operations - None

5. Investments

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

B. Debt Restructuring - None

Notes to the Financial Statements

5. **Investments (Continued)**

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

L. Restricted Assets - 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

Investment income is solely from bonds, common stock and cash holdings of the plan. This income is directly connected to the investments of the plan and are utilized to help fund benefits. Accordingly, no excluded investment income exists.

B. Total Amount Excluded - None

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

	Interest Income Due and Accrued	Amount
1.	Gross	$ 51,996
2.	Nonadmitted	$
3.	Admitted	$ 51,996

D. The aggregate deferred interest

	Amount
Aggregate Deferred Interest	$

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance

	Amount
Cumulative amounts of PIK interest included in the current principal balance	$

8. **Derivative Instruments** - None

9. **Income Taxes**

The Arrangement has a tax liability of $106,191 as of 12/31/2023.

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

The Net Deferred Tax Liability of $101,274 was calculated by taking the 20% capital gains tax rate and applying it to the unrealized gains on common stocks which totaled $506,369 as of 12/31/2023.

(1) Change between years by tax character

	2023			2022			Change		
	(1) Ordinary	(2) Capital	(3) Total (Col 1+2)	(4) Ordinary	(5) Capital	(6) Total (Col 4+5)	(7) Ordinary (Col 1-4)	(8) Capital (Col 2-5)	(9) Total (Col 7+8)
(a) Gross deferred tax assets	$	$	$	$	$	$	$	$	$
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)									
(d) Deferred tax assets nonadmitted									
(e) Subtotal net admitted deferred tax asset (1c - 1d)	$	$	$	$	$	$	$	$	$
(f) Deferred tax liabilities	101,274		101,274	42,131		42,131	59,143		59,143
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	$ (101,274)	$	$ (101,274)	$ (42,131)	$	$ (42,131)	$ (59,143)	$	$ (59,143)

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101 - None

(3) Ratio used as basis of admissibility - None

(4) Impact of tax-planning strategies - None

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

C. Major Components of Current Income Taxes Incurred

Current income taxes incurred consist of the following major components:	(1) 2023	(2) 2022	(3) Change (1-2)
1. Current Income Tax			
(a) Federal	$ 56,325	$ 212,137	$ (155,812)
(b) Foreign			
(c) Subtotal (1a+1b)	$ 56,325	$ 212,137	$ (155,812)
(d) Federal income tax on net capital gains	3,361	13,603	(10,242)
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	$ 59,686	$ 225,740	$ (166,054)

	(1) 2023	(2) 2022	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	$ 101,274	$ 42,131	$ 59,143
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other			
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	$ 101,274	$ 42,131	$ 59,143
(b) Capital			
(1) Investments	$	$	$
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	$	$	$
(c) Deferred tax liabilities (3a99 + 3b99)	$ 101,274	$ 42,131	$ 59,143
4. Net deferred tax assets/liabilities (2i - 3c)	$ (101,274)	$ (42,131)	$ (59,143)

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties - 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 - None

14. Liabilities, Contingencies and Assessments - None

15. 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

(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					
Common Stock	$ 1,710,678	$	$	$	$ 1,710,678
Total assets at fair value/NAV	$ 1,710,678	$	$	$	$ 1,710,678
b. Liabilities at fair value					
Total liabilities at fair value	$	$	$	$	$

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

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

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

(4) Inputs and techniques used for Level 2 and Level 3 fair values - None

(5) Derivatives - None

B. Other Fair Value Disclosures - None

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Short-Term Investments	$ 504,126	$ 504,076	$	$ 504,126	$	$	$
Bonds	7,753,553	7,942,393		7,753,553			
Common Stock	1,710,678	1,710,678	1,710,678				

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

Subsequent events have been considered through March 22, 2024 for these statutory financial statements which are to be issued by March 31, 2024.

23. Reinsurance

During 2023, the Arrangement is subject to a stop loss reinsurance agreement with Community Insurance Company for medical and prescription drug coverage. The specific stop loss threshold per covered person is from $350,000 for 2023. Under the aggregate stop loss contract, the reinsurer pays all medical and prescription drug claims in excess of the minimum aggregate stop loss limit, calculated at $1,336 per employee per month.

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)

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 - None

B. Method Used to Record - None

C. Amount and Percent of Net Retrospective Premiums - None

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - None

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

Notes to the Financial Statements

25. Change in Incurred Claims and Claim Adjustment Expenses

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

The third party actuary determined benefit obligations were $5,409,350 at year end representing a $2,332,850 increase form the prior year. Unpaid loss adjustment expenses were $440,000 at year end representing a $25,000 increase from the prior year.

B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Claims and Claim Adjustment Expenses - None

26. Intercompany Pooling Arrangements - None

27. Structured Settlements - None

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
12/31/2023	$ 469,348	$ 276,911	$ 276,911	$	$
09/30/2023	477,303	274,415	274,415		
06/30/2023	477,303	826,815	311,358	515,457	
03/31/2023	364,100	727,692	276,562	451,129	
12/31/2022	364,000	806,526	260,352	491,914	54,261
09/30/2022	565,980	610,482	231,808	378,674	
06/30/2022	565,980	491,257	206,688	284,569	
03/31/2022	565,980	466,591	204,448		262,143
12/31/2021	565,980	434,773	182,498		252,275
09/30/2021	596,949	375,553	138,270		237,283
06/30/2021	596,949	352,989	139,320		213,669
03/31/2021	596,949	251,661	133,080		118,581

B. Risk-Sharing Receivables - None

29. Participating Policies - None

30. Premium Deficiency Reserves

As of December 31, 2022 a third party actuary predicted a premium deficiency of $4,485,335 for 2023, of which 25% of the liability was relieved in each quarter of 2023. As of December 31, 2023 the third party actuary, Diamond Consulting Group, deemed a PDR was not required for the 2024 policy year.

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

31. Anticipated Salvage and Subrogation - None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1. Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? NO

If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.

1.2. If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? N/A

1.3. State Regulating? OHIO

1.4. Is the reporting entity publicly traded or a member of a publicly traded group? NO

1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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? NO

2.2. If yes, date of change:

3.1. State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2021

3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2021

3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/01/2023

3.4. By what department or departments?

Ohio Department of Insurance

3.5. Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? YES

3.6. Have all of the recommendations within the latest financial examination report been complied with? YES

4.1. During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11. sales of new business? NO

4.12. renewals? NO

4.2. During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21. sales of new business? NO

4.22. renewals? NO

5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? NO

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

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

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

6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? NO

6.2. If yes, give full information

7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? NO

7.2. If yes,

7.21. State the percentage of foreign control %

7.22. State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1. Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? NO

8.2. If response to 8.1 is yes, please identify the name of the DIHC.

8.3. Is the company affiliated with one or more banks, thrifts or securities firms? NO

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? NO

8.6. If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? NO

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

MALONEY & NOVOTNY, LLC, 1111 SUPERIOR AVE #700, CLEVELAND, OH 44114

10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? NO

10.2. If the response to 10.1 is yes, provide information related to this exemption:

10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? NO

10.4. If the response to 10.3 is yes, provide information related to this exemption:

10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? YES

10.6. If the response to 10.5 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

JEFF SMITH, DIAMOND CONSULTING- 1335 DUBLIN RD, SUITE 209B, COLUMBUS , OH 43215

12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? NO

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book / adjusted carrying value $

12.2. If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

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

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

14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? YES

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

14.11. If the response to 14.1 is no, please explain:

14.2. Has the code of ethics for senior managers been amended? NO

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

14.3. Have any provisions of the code of ethics been waived for any of the specified officers? NO

14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? NO

15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
			$

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? YES

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? YES

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? YES

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... NO

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

20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers ..... $
- 20.22 To stockholders not officers ..... $
- 20.23 Trustees, supreme or grand (Fraternal only) ..... $

21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... NO

21.2. If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others ..... $
- 21.22 Borrowed from others ..... $
- 21.23 Leased from others ..... $
- 21.24 Other ..... $

22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? ..... NO

22.2. If answer is yes:
- 22.21 Amount paid as losses or risk adjustment ..... $
- 22.22 Amount paid as expenses ..... $
- 22.23 Other amounts paid ..... $

23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... NO

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

24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... NO

24.2. If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1 Name of Third-Party	2 Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) ..... YES

25.02. If no, give full and complete information, relating thereto

25.03. For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04. For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. ..... $

25.05. For the reporting entity's securities lending program, report amount of collateral for other programs. ..... $

25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... N/A

25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... N/A

25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? ..... N/A

25.09. For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:
- 25.091. Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... $
- 25.092. Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... $
- 25.093. Total payable for securities lending reported on the liability page ..... $

26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). ..... NO

26.2. If yes, state the amount thereof at December 31 of the current year:
- 26.21. Subject to repurchase agreements ..... $
- 26.22. Subject to reverse repurchase agreements ..... $
- 26.23. Subject to dollar repurchase agreements ..... $
- 26.24. Subject to reverse dollar repurchase agreements ..... $
- 26.25. Placed under option agreements ..... $
- 26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... $
- 26.27. FHLB Capital Stock ..... $
- 26.28. On deposit with states ..... $
- 26.29. On deposit with other regulatory bodies ..... $
- 26.30. Pledged as collateral - excluding collateral pledged to an FHLB ..... $
- 26.31. Pledged as collateral to FHLB - including assets backing funding agreements ..... $
- 26.32. Other ..... $

26.3. For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

27.1. Does the reporting entity have any hedging transactions reported on Schedule DB? NO

27.2. If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

27.4. If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108

27.42 Permitted accounting practice

27.43 Other accounting guidance

27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? NO

28.2. If yes, state the amount thereof at December 31 of the current year. $

29. 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

29.01. For agreements that comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
HUNTINGTON NATIONAL BANK	106 S. MAIN STREET, AKRON, OHIO 44308

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

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

29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? NO

29.04. If yes, give full and complete information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
HUNTINGTON NATIONAL BANK - TOBY BLOSSOM	U

29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? YES

29.0598. For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? YES

29.06. For those firms or individuals listed in the table for 29.05 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
2305	Huntington National Bank	2WHM8VNJH63UN14OL754	OCC	NO

30.1. Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? NO

30.2. If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 TOTAL		$

30.3. For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book / Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		$	

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds	$ 8,446,469	$ 8,257,670	$ (188,799)
31.2. Preferred Stocks			
31.3. Totals	$ 8,446,469	$ 8,257,670	$ (188,799)

31.4. Describe the sources or methods utilized in determining the fair values:

Market determination provided by custodian

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? NO

32.2. If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

32.3. If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2. If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
   a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
   b. Issuer or obligor is current on all contracted interest and principal payments.
   c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

   Has the reporting entity self-designated 5GI securities? NO

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
   a. The security was purchased prior to January 1, 2018.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
   d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

   Has the reporting entity self-designated PLGI securities? NO

36. 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? NO

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
   a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
   b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
   c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
   d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

   Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? YES

38.1. Does the reporting entity directly hold cryptocurrencies? NO

38.2. If the response to 38.1 is yes, on what schedule are they reported?

39.1. Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? NO

39.2. If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly

39.22 Immediately converted to U.S. dollars

39.3. If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $

40.2. List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
	$

41.1. Amount of payments for legal expenses, if any? $

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

41.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	$

42.1. Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? $

42.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
	$

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? NO
1.2 If yes, indicate premium earned on U.S. business only. $
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $
1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above $
1.5 Indicate total incurred claims on all Medicare Supplement insurance. $
1.6 Individual policies:
Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives
All years prior to most current three years:
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives
1.7 Group policies:
Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives
All years prior to most current three years:
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 32,201,589	$ 25,621,663
2.2	Premium Denominator	$ 32,201,589	$ 25,621,663
2.3	Premium Ratio (2.1/2.2)	100.000	100.000
2.4	Reserve Numerator	$ 5,409,350	$ 3,076,500
2.5	Reserve Denominator	$ 5,409,350	$ 7,561,864
2.6	Reserve Ratio (2.4/2.5)	100.000 %	40.684 %

3.1 Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits? NO
3.2 If yes, give particulars:

4.1 Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency? YES
4.2 If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered? NO
5.1 Does the reporting entity have stop-loss reinsurance? YES
5.2 If no, explain:

5.3 Maximum retained risk (see instructions)
5.31 Comprehensive Medical $ 350,000
5.32 Medical Only $
5.33 Medicare Supplement $
5.34 Dental and Vision $ 3,000
5.35 Other Limited Benefit Plan $
5.36 Other $
6. Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:

7.1 Does the reporting entity set up its claim liability for provider services on a service date basis? YES
7.2 If no, give details

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

8. Provide the following information regarding participating providers:
   - 8.1 Number of providers at start of reporting year
   - 8.2 Number of providers at end of reporting year

9.1 Does the reporting entity have business subject to premium rate guarantees? NO

9.2 If yes, direct premium earned:
   - 9.21 Business with rate guarantees between 15-36 months $
   - 9.22 Business with rate guarantees over 36 months $

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? NO

10.2 If yes:
   - 10.21 Maximum amount payable bonuses $
   - 10.22 Amount actually paid for year bonuses $
   - 10.23 Maximum amount payable withholds $
   - 10.24 Amount actually paid for year withholds $

11.1 Is the reporting entity organized as:
   - 11.12 A Medical Group/Staff Model, NO
   - 11.13 An Individual Practice Association (IPA), or, NO
   - 11.14 A Mixed Model (combination of above)? NO

11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? YES

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

11.4 If yes, show the amount required. $ 500,000

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? NO

11.6 If the amount is calculated, show the calculation

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

1 Name of Service Area
STATE OF OHIO

13.1 Do you act as a custodian for health savings accounts? NO

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

13.3 Do you act as an administrator for health savings accounts? NO

13.4 If yes, please provide the balance of the funds administered as of the reporting date $

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? N/A

14.2. If the answer to 14.1 is yes, please provide the following:

1	2	3	4	Assets Supporting Reserve Credit		
				5	6	7
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	Letters of Credit	Trust Agreements	Other

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
   - 15.1 Direct Premium Written $
   - 15.2 Total Incurred Claims $
   - 15.3 Number of Covered Lives

***Ordinary Life Insurance Includes**
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? NO

16.1 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? NO

FIVE-YEAR HISTORICAL DATA

	1 2023	2 2022	3 2021	4 2020	5 2019
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	11,400,051	14,873,253	19,541,936	16,863,008	15,365,004
2. Total liabilities (Page 3, Line 24)	6,288,613	8,424,062	1,743,290	1,790,074	1,821,567
3. Statutory minimum capital and surplus requirement	500,000	500,000	500,000	500,000	500,000
4. Total capital and surplus (Page 3, Line 33)	5,111,438	6,449,190	17,798,646	15,072,934	13,543,437
Income Statement (Page 4)					
5. Total revenues (Line 8)	32,201,589	25,621,663	20,165,069	19,861,929	19,340,301
6. Total medical and hospital expenses (Line 18)	35,634,292	29,254,584	15,526,281	16,818,933	15,797,923
7. Claims adjustment expenses (Line 20)	2,201,294	1,899,936	1,092,867	1,036,166	1,257,956
8. Total administrative expenses (Line 21)	449,972	371,036	1,406,211	1,221,620	1,186,646
9. Net underwriting gain (loss) (Line 24)	(1,598,605)	(10,389,257)	2,139,710	785,210	1,097,776
10. Net investment gain (loss) (Line 27)	171,223	212,749	(63,357)	744,287	291,793
11. Total other income (Lines 28 plus 29)					
12. Net income or (loss) (Line 32)	(1,483,707)	(10,388,645)	2,076,353	1,529,497	1,389,569
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(4,138,341)	(4,001,400)	1,718,288	1,609,768	998,528
Risk-Based Capital Analysis					
14. Total adjusted capital	5,111,438	6,449,190	17,954,928	15,072,934	13,543,437
15. Authorized control level risk-based capital	2,059,806	2,263,132	1,313,744	1,290,442	1,216,033
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	9,543	8,937	2,891	1,497	1,499
17. Total members months (Column 6, Line 7)	115,302	93,829	18,383	17,535	17,840
Operating Percentage (Page 4) **(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0**					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	110.7	114.2	77.0	87.4	84.9
20. Cost containment expenses	4.4	4.8			
21. Other claims adjustment expenses	2.4	2.6	5.4	5.4	6.8
22. Total underwriting deductions (Line 23)	105.0	140.5	89.4	99.1	98.1
23. Total underwriting gain (loss) (Line 24)	(5.0)	(40.5)	10.6	4.1	5.9
Unpaid Claims Analysis **(U&I Exhibit, Part 2B)**					
24. Total claims incurred for prior years (Line 17, Col. 5)	2,760,175	1,054,445	879,614	2,037,575	1,491,481
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	3,076,500	1,353,650	1,561,650	1,596,000	1,619,100
Investments in Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)					
30. Affiliated mortgage loans on real estate					
31. All other affiliated					
32. Total of above Lines 26 to 31					
33. Total investment in parent included in Lines 26 to 31 above					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of *SSAP No. 3—Accounting Changes and Correction of Errors*? ...
If no, please explain
...

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION [(a)]

REPORT FOR: 1. CORPORATION OHIO BANKERS BENEFITS TRUST

2. COLUMBUS, OH
(LOCATION)

NAIC Group Code: 0000

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2023

NAIC Company Code: 00000

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3				Federal Employees Health Benefits Plan							
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only		Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
Total Members at end of:														
1. Prior Year	8,937		5,131			3,806								
2. First Quarter	9,618		5,403			4,215								
3. Second Quarter	9,670		5,372			4,298								
4. Third Quarter	9,561		5,332			4,229								
5. Current Year	9,543		5,407			4,136								
6. Current Year Member Months	115,302		64,544			50,758								
Total Member Ambulatory Encounters for Year:														
7. Physician														
8. Non-Physician														
9. Total														
10. Hospital Patient Days Incurred														
11. Number of Inpatient Admissions														
12. Health Premiums Written (b)	34,256,767		32,886,469			1,370,298								
13. Life Premiums Direct														
14. Property/Casualty Premiums Written														
15. Health Premiums Earned	34,256,767		32,886,469			1,370,298								
16. Property/Casualty Premiums Earned														
17. Amount Paid for Provision of Health Care Services	36,658,667		35,408,527			1,250,140								
18. Amount Incurred for Provision of Health Care Services	38,991,517		37,738,027			1,253,490								

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

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION [(a)]

REPORT FOR: 1. CORPORATION OHIO BANKERS BENEFITS TRUST

2. COLUMBUS, OH
(LOCATION)

NAIC Group Code: 0000

BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2023

NAIC Company Code: 00000

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
Total Members at end of:														
1. Prior Year	8,937		5,131			3,806								
2. First Quarter	9,618		5,403			4,215								
3. Second Quarter	9,670		5,372			4,298								
4. Third Quarter	9,561		5,332			4,229								
5. Current Year	9,543		5,407			4,136								
6. Current Year Member Months	115,302		64,544			50,758								
Total Member Ambulatory Encounters for Year:														
7. Physician														
8. Non-Physician														
9. Total														
10. Hospital Patient Days Incurred														
11. Number of Inpatient Admissions														
12. Health Premiums Written (b)	34,256,767		32,886,469			1,370,298								
13. Life Premiums Direct														
14. Property/Casualty Premiums Written														
15. Health Premiums Earned	34,256,767		32,886,469			1,370,298								
16. Property/Casualty Premiums Earned														
17. Amount Paid for Provision of Health Care Services	36,658,667		35,408,527			1,250,140								
18. Amount Incurred for Provision of Health Care Services	38,991,517		37,738,027			1,253,490								

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

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than For Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
9999999 – Total (Sum of 0799999 and 1099999)												

NONE

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Accident and Health, Non-Affiliates, U.S. Non-Affiliates						
10345	31-1440175	01/01/2022	Community Insurance Company DBA Anthem	OH	156,042	
1999999 – Accident and Health, Non-Affiliates, U.S. Non-Affiliates					156,042	
2199999 – Accident and Health, Non-Affiliates, Total Non-Affiliates					156,042	
2299999 – Total Accident and Health					156,042	
2399999 – Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					156,042	
9999999 – Total (Sum of 1199999 and 2299999)					156,042	

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief 11 Current Year	 12 Prior Year	13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates													
10345	31-1440175	01/01/2022	Community Insurance Company DBA Anthem	OH	SSL/G	CMM	1,884,718						
10345	31-1440175	01/01/2022	Community Insurance Company DBA Anthem	OH	ASL/G	CMM	170,460						
0899999 – General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates							2,055,178						
1099999 – General Account, Authorized, Total Authorized Non-Affiliates							2,055,178						
1199999 – Total General Account Authorized							2,055,178						
4599999 – Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							2,055,178						
9199999 – Total U.S.							2,055,178						
9999999 – Total (Sum of 4599999 and 9099999)							2,055,178						

(34) Schedule S - Part 4

NONE

(34) Schedule S - Part 4 - Bank Footnote

NONE

(35) Schedule S - Part 5

NONE

(35) Schedule S - Part 5 - Bank Footnote

NONE

SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business
($000 Omitted)

		2023	2022	2021	2020	2019
A.	OPERATIONS ITEMS					
1	Premiums	2,055	1,535	969		
2	Title XVIII-Medicare					
3	Title XIX-Medicaid					
4	Commissions and reinsurance expense allowance					
5	Total hospital and medical expenses	3,357	28,722			
B.	BALANCE SHEET ITEMS					
6	Premiums receivable	–	65			
7	Claims payable	–	3,077			
8	Reinsurance recoverable on paid losses	156				
9	Experience rating refunds due or unpaid					
10	Commissions and reinsurance expense allowances due					
11	Unauthorized reinsurance offset					
12	Offset for reinsurance with Certified Reinsurers					
C.	UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
13	Funds deposited by and withheld from (F)					
14	Letters of credit (L)					
15	Trust agreements (T)					
16	Other (O)					
D.	REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17	Multiple Beneficiary Trust					
18	Funds deposited by and withheld from (F)					
19	Letters of credit (L)					
20	Trust agreements (T)					
21	Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

		1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)				
1	Cash and invested assets (Line 12)	10,476,251		10,476,251
2	Accident and health premiums due and unpaid (Line 15)	246,414		246,414
3	Amounts recoverable from reinsurers (Line 16.1)	156,042	(156,042)	–
4	Net credit for ceded reinsurance	XXX	156,042	156,042
5	All other admitted assets (Balance)	521,344		521,344
6	Total assets (Line 28)	11,400,051	–	11,400,051
LIABILITIES, CAPITAL AND SURPLUS (Page 3)				
7	Claims unpaid (Line 1)	5,409,350		5,409,350
8	Accrued medical incentive pool and bonus payments (Line 2)			
9	Premiums received in advance (Line 8)			
10	Funds held under reinsurance treaties with authorized and unauthorized reinsurers (Line 19, first inset amount plus second inset amount)			
11	Reinsurance in unauthorized companies(Line 20 minus inset amount)			
12	Reinsurance with Certified Reinsurers (Line 20 inset amount)			
13	Funds held under reinsurance treaties with Certified Reinsurers (Line 19 third inset amount)			
14	All other liabilities (Balance)	879,263		879,263
15	Total liabilities (Line 24)	6,288,613		6,288,613
16	Total capital and surplus (Line 33)	5,111,438	XXX	5,111,438
17	Total liabilities, capital and surplus (Line 34)	11,400,051		11,400,051
NET CREDIT FOR CEDED REINSURANCE				
18	Claims unpaid		XXX	XXX
19	Accrued medical incentive pool		XXX	XXX
20	Premiums received in advance		XXX	XXX
21	Reinsurance recoverable on paid losses	156,042	XXX	XXX
22	Other ceded reinsurance recoverables		XXX	XXX
23	Total ceded reinsurance recoverables	156,042	XXX	XXX
24	Premiums receivable		XXX	XXX
25	Funds held under reinsurance treaties with authorized and unauthorized reinsurers		XXX	XXX
26	Unauthorized reinsurance		XXX	XXX
27	Reinsurance with Certified Reinsurers		XXX	XXX
28	Funds held under reinsurance treaties with Certified Reinsurers		XXX	XXX
29	Other ceded reinsurance payables/offsets		XXX	XXX
30	Total ceded reinsurance payables/offsets		XXX	XXX
31	Total net credit for ceded reinsurance	156,042	XXX	XXX

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

		1	Direct Business Only								
			2	3	4	5	6	7	8	9	10
	States, Etc.	Active Status (a)	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Plan Premiums	Life & Annuity Premiums & Other Considerations	Property / Casualty Premiums	Total Columns 2 Through 8	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	34,256,767							34,256,767	
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	34,256,767							34,256,767	
60.	Reporting entity contributions for Employee Benefit Plans	XXX									
61.	Total (Direct Business)	XXX	34,256,767							34,256,767	
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 1
2. R – Registered – Non-domiciled RRGs —
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state —
4. Q – Qualified - Qualified or accredited reinsurer —
5. N – None of the above - Not allowed to write business in the state 56

(b) Explanation of basis of allocation by states, premiums by state, etc

SCHEDULE T – PART 2

INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

			Direct Business Only					
			1	2	3	4	5	6
	States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL						
2.	Alaska	AK						
3.	Arizona	AZ						
4.	Arkansas	AR						
5.	California	CA						
6.	Colorado	CO						
7.	Connecticut	CT						
8.	Delaware	DE						
9.	District of Columbia	DC						
10.	Florida	FL						
11.	Georgia	GA						
12.	Hawaii	HI						
13.	Idaho	ID						
14.	Illinois	IL						
15.	Indiana	IN						
16.	Iowa	IA						
17.	Kansas	KS						
18.	Kentucky	KY						
19.	Louisiana	LA						
20.	Maine	ME						
21.	Maryland	MD						
22.	Massachusetts	MA						
23.	Michigan	MI						
24.	Minnesota	MN						
25.	Mississippi	MS						
26.	Missouri	MO						
27.	Montana	MT						
28.	Nebraska	NE						
29.	Nevada	NV						
30.	New Hampshire	NH						
31.	New Jersey	NJ						
32.	New Mexico	NM						
33.	New York	NY						
34.	North Carolina	NC						
35.	North Dakota	ND						
36.	Ohio	OH						
37.	Oklahoma	OK						
38.	Oregon	OR						
39.	Pennsylvania	PA						
40.	Rhode Island	RI						
41.	South Carolina	SC						
42.	South Dakota	SD						
43.	Tennessee	TN						
44.	Texas	TX						
45.	Utah	UT						
46.	Vermont	VT						
47.	Virginia	VA						
48.	Washington	WA						
49.	West Virginia	WV						
50.	Wisconsin	WI						
51.	Wyoming	WY						
52.	American Samoa	AS						
53.	Guam	GU						
54.	Puerto Rico	PR						
55.	U.S. Virgin Islands	VI						
56.	Northern Mariana Islands	MP						
57.	Canada	CAN						
58.	Aggregate Other Alien	OT						
59.	Totals							

NONE

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

PART 1 - ORGANIZATIONAL CHART

Ohio Bankers Benefits Trust

Employer's ID Number: 31-1306485

NAIC Company Code: N/A

State of Domicile: OH

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

NONE

(41) Schedule Y - Part 1A - Explanations

NONE

(42) Schedule Y - Part 2

NONE

(43) Schedule Y - Part 3 - Ultimate Controlling Party and Listing of Other U.S. Insurance Groups or Entities Under That Ultimate Controlling Party's Control

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULE INTERROGATORIES

REQUIRED FILINGS

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

		Response
	March Filing	
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will an actuarial opinion be filed by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	NO
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	YES
	April Filing	
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
7.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
	June Filing	
8.	Will an audited financial report be filed by June 1?	YES
9.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

	March Filing	
10.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
11.	Will the Supplemental Life data due March 1 be filed with the state of domicile and the NAIC?	NO
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 on Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?	NO
14.	Will the actuarial opinion on non-guaranteed elements as required in Interrogatory 3 to Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?	NO
15.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
16.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
17.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
18.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
19.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for the Year be filed with the applicable jurisdictions and with the NAIC by March 1?	NO
	April Filing	
20.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
21.	Will the Supplemental Life data due April 1 be filed with the state of domicile and the NAIC?	NO
22.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
23.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
	August Filing	
24.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

SUPPLEMENTAL EXHIBITS AND SCHEDULE INTERROGATORIES

	Explanation	Barcode
1.		
2.		
3.		00000202339000000
4.		
5.		
6.		
7.		
8.		
9.		
10.		00000202336000000
11.		00000202320500000
12.		00000202342000000
13.		00000202337100000
14.		00000202337000000
15.		00000202336500000
16.		00000202322400000
17.		00000202322500000
18.		00000202322600000
19.		00000202360000000
20.		00000202330600000
21.		00000202321100000
22.		00000202321600000
23.		00000202329000000
24.		

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	2 Percentage of Column 1 Line 13	Admitted Assets as Reported in the Annual Statement 3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3+4) Amount	6 Percentage of Column 5 Line 13
1. Long-term bonds (Schedule D, Part 1):						
1.01 U.S. governments	4,286,500	40.9	4,286,500		4,286,500	40.9
1.02 All other governments						
1.03 U.S. states, territories and possessions, etc. guaranteed						
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed						
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed						
1.06 Industrial and miscellaneous	1,756,270	16.8	1,756,270		1,756,270	16.8
1.07 Hybrid securities						
1.08 Parent, subsidiaries and affiliates						
1.09 SVO identified funds						
1.10 Unaffiliated bank loans						
1.11 Unaffiliated certificates of deposit	1,899,623	18.1	1,899,623		1,899,623	18.1
1.12 Total long-term bonds	7,942,393	75.8	7,942,393		7,942,393	75.8
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)						
2.02 Parent, subsidiaries and affiliates						
2.03 Total preferred stocks						
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	1,710,680	16.3	1,710,680		1,710,680	16.3
3.02 Industrial and miscellaneous Other (Unaffiliated)						
3.03 Parent, subsidiaries and affiliates Publicly traded						
3.04 Parent, subsidiaries and affiliates Other						
3.05 Mutual funds						
3.06 Unit investment trusts						
3.07 Closed-end funds						
3.08 Exchange traded funds						
3.09 Total common stocks	1,710,680	16.3	1,710,680		1,710,680	16.3
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages						
4.02 Residential mortgages						
4.03 Commercial mortgages						
4.04 Mezzanine real estate loans						
4.05 Total valuation allowance						
4.06 Total mortgage loans						
5. Real estate (Schedule A):						
5.01 Properties occupied by company						
5.02 Properties held for production of income						
5.03 Properties held for sale						
5.04 Total real estate						
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	319,105	3.0	319,105		319,105	3.0
6.02 Cash equivalents (Schedule E, Part 2)						
6.03 Short-term investments (Schedule DA)	504,076	4.8	504,076		504,076	4.8
6.04 Total cash, cash equivalents and short-term investments	823,181	7.9	823,181		823,181	7.9
7. Contract loans						
8. Derivatives (Schedule DB)						
9. Other invested assets (Schedule BA)						
10. Receivables for securities						
11. Securities lending (Schedule DL, Part 1)				XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)						
13. Total invested assets	10,476,254	100.0	10,476,254		10,476,254	100.0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 6)		
	2.2 Additional investment made after acquisition (Part 2, Column 9)		
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13		
	3.2 Totals, Part 3, Column 11		
4.	Total gain (loss) on disposals, Part 3, Column 18		
5.	Deduct amounts received on disposals, Part 3, Column 15		
6.	Total foreign exchange change in book / adjusted carrying value:		
	6.1 Totals, Part 1, Column 15		
	6.2 Totals, Part 3, Column 13		
7.	Deduct current year's other-than-temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12		
	7.2 Totals, Part 3, Column 10		
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11		
	8.2 Totals, Part 3, Column 9		
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 BETWEEN YEARS

Mortgage Loans

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 (Part 2, Column 7)		
	2.2 Additional investment made after acquisition (Part 2, Column 8)		
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12		
	3.2 Totals, Part 3, Column 11		
4.	Accrual of discount		
5.	Unrealized valuation increase / (decrease):		
	5.1 Totals, Part 1, Column 9		
	5.2 Totals, Part 3, Column 8		
6.	Total gain (loss) on disposals, Part 3, Column 18		
7.	Deduct amounts received on disposals, Part 3, Column 15		
8.	Deduct amortization of premium and mortgage interest points and commitment fees		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13		
	9.2 Totals, Part 3, Column 13		
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11		
	10.2 Totals, Part 3, Column 10		
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 of mortgages owned at end of current period (Line 13 minus Line 14)		

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)		
	2.2 Additional investment made after acquisition (Part 2, Column 9)		
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16		
	3.2 Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase / (decrease):		
	5.1 Totals, Part 1, Column 13		
	5.2 Totals, Part 3, Column 9		
6.	Total gain (loss) on disposals, Part 3, Column 19		
7.	Deduct amounts received on disposals, Part 3, Column 16		
8.	Deduct amortization of premium and depreciation		
9.	Total foreign exchange change in book / adjusted carrying value:		
	9.1 Totals, Part 1, Column 17		
	9.2 Totals, Part 3, Column 14		
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 15		
	10.2 Totals, Part 3, Column 11		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		13,732,980
2.	Cost of bonds and stocks acquired, Part 3, Column 7		2,162,933
3.	Accrual of discount		11,638
4.	Unrealized valuation increase / (decrease):		
	4.1 Part 1, Column 12	–	
	4.2 Part 2, Section 1, Column 15		
	4.3 Part 2, Section 2, Column 13	356,389	
	4.4 Part 4, Column 11	(60,681)	295,708
5.	Total gain (loss) on disposals, Part 4, Column 19		(126,510)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		6,411,314
7.	Deduct amortization of premium		12,364
8.	Total foreign exchange change in book / adjusted carrying value:		
	8.1 Part 1, Column 15	–	
	8.2 Part 2, Section 1, Column 19		
	8.3 Part 2, Section 2, Column 16		
	8.4 Part 4, Column 15		–
9.	Deduct current year's other-than-temporary impairment recognized:		
	9.1 Part 1, Column 14		
	9.2 Part 2, Section 1, Column 17		
	9.3 Part 2, Section 2, Column 14		
	9.4 Part 4, Column 13	–	–
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)		9,653,071
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		9,653,071

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book / Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (including all obligations guaranteed by governments)				
1. United States	4,286,500	4,203,696	4,287,795	4,300,000
2. Canada				
3. Other Countries				
4. Totals	4,286,500	4,203,696	4,287,795	4,300,000
U.S. States, Territories and Possessions (direct and guaranteed)				
5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (direct and guaranteed)				
6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions				
7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)				
8. United States	3,655,892	3,549,848	3,672,074	3,650,000
9. Canada				
10. Other Countries				
11. Totals	3,655,892	3,549,848	3,672,074	3,650,000
Parent, Subsidiaries and Affiliates				
12. Totals				
13. Total Bonds	7,942,392	7,753,544	7,959,869	7,950,000
PREFERRED STOCKS				
Industrial and Miscellaneous (unaffiliated)				
14. United States				XXX
15. Canada				XXX
16. Other Countries				XXX
17. Totals				XXX
Parent, Subsidiaries and Affiliates				
18. Totals				XXX
19. Total Preferred Stocks				XXX
COMMON STOCKS				
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds				
20. United States	1,710,678	1,710,678	1,204,309	XXX
21. Canada				XXX
22. Other Countries				XXX
23. Totals	1,710,678	1,710,678	1,204,309	XXX
Parent, Subsidiaries and Affiliates				
24. Totals				XXX
25. Total Common Stocks	1,710,678	1,710,678	1,204,309	XXX
26. Total Stocks	1,710,678	1,710,678	1,204,309	XXX
27. Total Bonds and Stocks	9,653,070	9,464,222	9,164,178	XXX

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1. NAIC 1	1,120,252	3,412,323				XXX	4,532,575	72.1	5,673,419	47.4	4,532,575	
1.2. NAIC 2						XXX						
1.3. NAIC 3						XXX						
1.4. NAIC 4						XXX						
1.5. NAIC 5						XXX						
1.6. NAIC 6						XXX						
1.7. Totals	1,120,252	3,412,323				XXX	4,532,575	72.1	5,673,419	47.4	4,532,575	
2. All Other Governments												
2.1. NAIC 1						XXX						
2.2. NAIC 2						XXX						
2.3. NAIC 3						XXX						
2.4. NAIC 4						XXX						
2.5. NAIC 5						XXX						
2.6. NAIC 6						XXX						
2.7. Totals						XXX						
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1. NAIC 1						XXX						
3.2. NAIC 2						XXX						
3.3. NAIC 3						XXX						
3.4. NAIC 4						XXX						
3.5. NAIC 5						XXX						
3.6. NAIC 6						XXX						
3.7. Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1. NAIC 1						XXX						
4.2. NAIC 2						XXX						
4.3. NAIC 3						XXX						
4.4. NAIC 4						XXX						
4.5. NAIC 5						XXX						
4.6. NAIC 6						XXX						
4.7. Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1. NAIC 1						XXX						
5.2. NAIC 2						XXX						
5.3. NAIC 3						XXX						
5.4. NAIC 4						XXX						
5.5. NAIC 5						XXX						
5.6. NAIC 6						XXX						
5.7. Totals						XXX						

SCHEDULE D - PART 1A - SECTION 1 (CONTINUED)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)												
6.1. NAIC 1	150,919	601,035				XXX	751,954	12.0	2,138,363	17.9	751,954	
6.2. NAIC 2	100,760	558,045	195,452			XXX	854,257	13.6			854,257	
6.3. NAIC 3	150,058					XXX	150,058	2.4			150,058	
6.4. NAIC 4						XXX						
6.5. NAIC 5						XXX						
6.6. NAIC 6						XXX						
6.7. Totals	401,737	1,159,080	195,452			XXX	1,756,269	27.9	2,138,363	17.9	1,756,269	
7. Hybrid Securities												
7.1. NAIC 1						XXX						
7.2. NAIC 2						XXX						
7.3. NAIC 3						XXX						
7.4. NAIC 4						XXX						
7.5. NAIC 5						XXX						
7.6. NAIC 6						XXX						
7.7. Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1. NAIC 1						XXX						
8.2. NAIC 2						XXX						
8.3. NAIC 3						XXX						
8.4. NAIC 4						XXX						
8.5. NAIC 5						XXX						
8.6. NAIC 6						XXX						
8.7. Totals						XXX						
9. SVO Identified Funds												
9.1. NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2. NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3. NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4. NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5. NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6. NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7. Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1. NAIC 1						XXX						
10.2. NAIC 2						XXX						
10.3. NAIC 3						XXX						
10.4. NAIC 4						XXX						
10.5. NAIC 5						XXX						
10.6. NAIC 6						XXX						
10.7. Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1. NAIC 1						XXX			4,148,943	34.7		
11.2. NAIC 2						XXX						
11.3. NAIC 3						XXX						
11.4. NAIC 4						XXX						
11.5. NAIC 5						XXX						
11.6. NAIC 6						XXX						
11.7. Totals						XXX			4,148,943	34.7		

SCHEDULE D - PART 1A - SECTION 1 (CONTINUED)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1. NAIC 1	(d) 1,271,171	4,013,358					5,284,529	84.0	XXX	XXX	5,284,529	
12.2. NAIC 2	(d) 100,760	558,045	195,452				854,257	13.6	XXX	XXX	854,257	
12.3. NAIC 3	(d) 150,058						150,058	2.4	XXX	XXX	150,058	
12.4. NAIC 4	(d)								XXX	XXX		
12.5. NAIC 5	(d)						(c)		XXX	XXX		
12.6. NAIC 6	(d)						(c)		XXX	XXX		
12.7. Totals	1,521,989	4,571,403	195,452				(b) 6,288,844	100.0	XXX	XXX	6,288,844	
12.8. Line 12.7 as a % of Col. 7	24.2	72.7	3.1				100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.1. NAIC 1	3,898,994	7,765,676	296,055				XXX	XXX	11,960,725	100.0	11,960,725	
13.2. NAIC 2							XXX	XXX				
13.3. NAIC 3							XXX	XXX				
13.4. NAIC 4							XXX	XXX				
13.5. NAIC 5							XXX	XXX	(c)			
13.6. NAIC 6							XXX	XXX	(c)			
13.7. Totals	3,898,994	7,765,676	296,055				XXX	XXX	(b) 11,960,725	100.0	11,960,725	
13.8. Line 13.7 as a % of Col. 9	32.6	64.9	2.5				XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.1. NAIC 1	1,271,171	4,013,358					5,284,529	84.0	11,960,725	100.0	5,284,529	XXX
14.2. NAIC 2	100,760	558,045	195,452				854,257	13.6			854,257	XXX
14.3. NAIC 3	150,058						150,058	2.4			150,058	XXX
14.4. NAIC 4												XXX
14.5. NAIC 5												XXX
14.6. NAIC 6												XXX
14.7. Totals	1,521,989	4,571,403	195,452				6,288,844	100.0	11,960,725	100.0	6,288,844	XXX
14.8. Line 14.7 as a % of Col. 7	24.2	72.7	3.1				100.0	XXX	XXX	XXX	100.0	XXX
14.9. Line 14.7 as a % of Line 12.7, Col. 7, Section 12	24.2	72.7	3.1				100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1. NAIC 1											XXX	
15.2. NAIC 2											XXX	
15.3. NAIC 3											XXX	
15.4. NAIC 4											XXX	
15.5. NAIC 5											XXX	
15.6. NAIC 6											XXX	
15.7. Totals											XXX	
15.8. Line 15.7 as a % of Col. 7								XXX	XXX	XXX	XXX	
15.9. Line 15.7 as a % of Line 12.7, Col. 7, Section 12								XXX	XXX	XXX	XXX	

(a) Includes $... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes $... current year of bonds with Z designations and $... prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes $... current year of bonds with 5GI designations, $... prior year of bonds with 5GI designations and $... current year, $... prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 $246,075; NAIC 2 $...; NAIC 3 $...; NAIC 4 $...; NAIC 5 $...; NAIC 6 $....

SCHEDULE D – PART 1A – SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01. Issuer Obligations	1,120,252	3,412,323				XXX	4,532,575	55.4	5,673,419	47.4	4,532,575	
1.02. Residential Mortgage-Backed Securities						XXX						
1.03. Commercial Mortgage-Backed Securities						XXX						
1.04. Other Loan-Backed and Structured Securities						XXX						
1.05. Totals	1,120,252	3,412,323				XXX	4,532,575	55.4	5,673,419	47.4	4,532,575	
2. All Other Governments												
2.01. Issuer Obligations						XXX						
2.02. Residential Mortgage-Backed Securities						XXX						
2.03. Commercial Mortgage-Backed Securities						XXX						
2.04. Other Loan-Backed and Structured Securities						XXX						
2.05. Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01. Issuer Obligations						XXX						
3.02. Residential Mortgage-Backed Securities						XXX						
3.03. Commercial Mortgage-Backed Securities						XXX						
3.04. Other Loan-Backed and Structured Securities						XXX						
3.05. Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01. Issuer Obligations						XXX						
4.02. Residential Mortgage-Backed Securities						XXX						
4.03. Commercial Mortgage-Backed Securities						XXX						
4.04. Other Loan-Backed and Structured Securities						XXX						
4.05. Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.01. Issuer Obligations						XXX						
5.02. Residential Mortgage-Backed Securities						XXX						
5.03. Commercial Mortgage-Backed Securities						XXX						
5.04. Other Loan-Backed and Structured Securities						XXX						
5.05. Totals						XXX						
6. Industrial and Miscellaneous												
6.01. Issuer Obligations	401,737	1,159,081	195,452			XXX	1,756,270	21.4	2,138,363	17.9	1,756,270	
6.02. Residential Mortgage-Backed Securities						XXX						
6.03. Commercial Mortgage-Backed Securities						XXX						
6.04. Other Loan-Backed and Structured Securities						XXX						
6.05. Totals	401,737	1,159,081	195,452			XXX	1,756,270	21.4	2,138,363	17.9	1,756,270	
7. Hybrid Securities												
7.01. Issuer Obligations						XXX						
7.02. Residential Mortgage-Backed Securities						XXX						
7.03. Commercial Mortgage-Backed Securities						XXX						
7.04. Other Loan-Backed and Structured Securities						XXX						
7.05. Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01. Issuer Obligations						XXX						
8.02. Residential Mortgage-Backed Securities						XXX						
8.03. Commercial Mortgage-Backed Securities						XXX						
8.04. Other Loan-Backed and Structured Securities						XXX						
8.05. Affiliated Bank Loans-Issued						XXX						
8.06. Affiliated Bank Loans-Acquired						XXX						
8.07. Totals						XXX						

SCHEDULE D – PART 1A – SECTION 2 (CONTINUED)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01. Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01. Unaffiliated Bank Loans - Issued						XXX						
10.02. Unaffiliated Bank Loans - Acquired						XXX						
10.03. Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01. Totals	1,449,732	449,891				XXX	1,899,623	23.2	4,148,943	34.7	1,899,623	
12. Total Bonds Current Year												
12.01. Issuer Obligations	1,521,989	4,571,404	195,452			XXX	6,288,845	76.8	XXX	XXX	6,288,845	
12.02. Residential Mortgage-Backed Securities						XXX			XXX	XXX		
12.03. Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04. Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05. SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06. Affiliated Bank Loans						XXX			XXX	XXX		
12.07. Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08. Unaffiliated Certificates of Deposit	1,449,732	449,891				XXX	1,899,623	23.2	XXX	XXX	1,899,623	
12.09. Totals	2,971,721	5,021,295	195,452				8,188,468	100.0	XXX	XXX	8,188,468	
12.10. Lines 12.09 as a % Col. 7	36.3	61.3	2.4				100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.01. Issuer Obligations	1,448,967	6,066,760	296,055			XXX	XXX	XXX	7,811,782	65.3	7,811,782	
13.02. Residential Mortgage-Backed Securities						XXX	XXX	XXX				
13.03. Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04. Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05. SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06. Affiliated Bank Loans						XXX	XXX	XXX				
13.07. Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08. Unaffiliated Certificates of Deposit	2,450,027	1,698,916				XXX	XXX	XXX	4,148,943	34.7	4,148,943	
13.09. Totals	3,898,994	7,765,676	296,055				XXX	XXX	11,960,725	100.0	11,960,725	
13.10. Line 13.09 as a % of Col. 9	32.6	64.9	2.5				XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.01. Issuer Obligations	1,521,989	4,571,404	195,452			XXX	6,288,845	76.8	7,811,782	65.3	6,288,845	XXX
14.02. Residential Mortgage-Backed Securities						XXX						XXX
14.03. Commercial Mortgage-Backed Securities						XXX						XXX
14.04. Other Loan-Backed and Structured Securities						XXX						XXX
14.05. SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06. Affiliated Bank Loans						XXX						XXX
14.07. Unaffiliated Bank Loans						XXX						XXX
14.08. Unaffiliated Certificates of Deposit	1,449,732	449,891				XXX	1,899,623	23.2	4,148,943	34.7	1,899,623	XXX
14.09. Totals	2,971,721	5,021,295	195,452				8,188,468	100.0	11,960,725	100.0	8,188,468	XXX
14.10. Line 14.09 as a % of Col. 7	36.3	61.3	2.4				100.0	XXX	XXX	XXX	100.0	XXX
14.11. Line 14.09 as a % of Line 12.09, Col. 7, Section 12	36.3	61.3	2.4				100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01. Issuer Obligations						XXX					XXX	
15.02. Residential Mortgage-Backed Securities						XXX					XXX	
15.03. Commercial Mortgage-Backed Securities						XXX					XXX	
15.04. Other Loan-Backed and Structured Securities						XXX					XXX	
15.05. SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06. Affiliated Bank Loans						XXX					XXX	
15.07. Unaffiliated Bank Loans						XXX					XXX	
15.08. Unaffiliated Certificates of Deposit						XXX					XXX	
15.09. Totals											XXX	
15.10. Line 15.09 as a % of Col. 7								XXX	XXX	XXX	XXX	
15.11. Line 15.09 as a % of Line 12.09, Col. 7, Section 12								XXX	XXX	XXX	XXX	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	446,175	196,175		250,000	
2. Cost of short-term investments acquired	1,109,958	846,211		263,748	
3. Accrual of discount	24,566	24,566			
4. Unrealized valuation increase / (decrease)					
5. Total gain (loss) on disposals	(22,782)	(22,782)			
6. Deduct consideration received on disposals	1,053,841	798,094		255,747	
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)	504,076	246,075		258,001	
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	504,076	246,075		258,001	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

(SI-11) Schedule DB - Part A - Verification Between Years - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-11) Schedule DB - Part B - Verification Between Years - Futures Contracts

NONE

(SI-12) Schedule DB - Part C - Section 1

NONE

(SI-13) Schedule DB - Part C - Section 2

NONE

(SI-14) Schedule DB - Verification

NONE

(SI-15) Schedule E - Part 2 - Verification Between Years

NONE

(E-01) Schedule A - Part 1
NONE

(E-02) Schedule A - Part 2
NONE

(E-03) Schedule A - Part 3
NONE

(E-04) Schedule B - Part 1
NONE

(E-05) Schedule B - Part 2
NONE

(E-06) Schedule B - Part 3
NONE

(E-07) Schedule BA - Part 1
NONE

(E-08) Schedule BA - Part 2
NONE

(E-09) Schedule BA - Part 3
NONE

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes 3 Code	Codes 4 Foreign	Codes 5 Bond CHAR	6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value 8 Rate Used To Obtain Fair Value	Fair Value 9 Fair Value	10 Par Value	11 Book / Adjusted Carrying Value	Change in Book / Adjusted Carrying Value 12 Unrealized Valuation Increase / (Decrease)	Change in Book / Adjusted Carrying Value 13 Current Year's (Amortization) / Accretion	Change in Book / Adjusted Carrying Value 14 Current Year's Other-Than-Temporary Impairment Recognized	Change in Book / Adjusted Carrying Value 15 Total Foreign Exchange Change in B./A.C.V.	Interest 16 Rate of	Interest 17 Effective Rate of	Interest 18 When Paid	Interest 19 Admitted Amount Due & Accrued	Interest 20 Amount Rec. During Year	Dates 21 Acquired	Dates 22 Stated Contractual Maturity Date
U.S. Governments, Issuer Obligations																					
912828-5C-0	US Treasury				1.A	48,318		48,852	50,000	48,719	–	401		–		3.000	MS	383	443	06/14/2023	09/30/2025
912828-6F-2	US TREASURY				1.A	96,746		96,516	100,000	97,973	–	937		–		2.500	FA	845	2,500	09/09/2022	02/28/2026
912828-6X-3	US TREASURY				1.A	97,002		95,500	100,000	97,937	–	854		–		2.125	MN	186	2,125	08/12/2022	05/31/2026
912828-K7-4	US TREASURY				1.A	150,558		144,352	150,000	150,123		(76)		–		2.000	FA	1,133	3,000	06/19/2019	08/15/2025
912828-U2-4	US TREASURY				1.A	200,534		189,125	200,000	200,167	–	(58)		–		2.000	MN	516	4,000	06/19/2019	11/15/2026
912828-U2-4	US TREASURY				1.A	95,500		94,563	100,000	97,082	–	1,015		–		2.000	MN	258	2,000	06/10/2022	11/15/2026
912828-YE-4	US TREASURY				1.A	100,988		97,516	100,000	100,179		(268)		–		1.250	FA	422	1,250	11/24/2021	08/31/2024
912828-Z7-8	US TREASURY				1.A	102,185		92,844	100,000	101,053		(341)		–		1.500	JJ	628	1,500	05/21/2021	01/31/2027
91282C-CC-3	US TREASURY				1.A	299,027		294,563	300,000	299,863		367		–		0.250	MN	97	750	09/21/2021	05/15/2024
91282C-FA-4	US TREASURY				1.A	199,289		197,594	200,000	199,789	–	361		–		3.000	JJ	2,511	6,000	08/12/2022	07/31/2024
91282C-FG-1	US TREASURY				1.A	98,840		98,797	100,000	99,602	–	595		–		3.250	FA	1,098	3,250	09/19/2022	08/31/2024
91282C-FP-1	US Treasury				1.A	197,063		199,656	200,000	197,531	–	468		–		4.250	AO	1,811	1,092	08/29/2023	10/15/2025
91282C-FW-6	US Treasury				1.A	198,523		200,688	200,000	198,607	–	83		–		4.500	MN	1,162	(148)	11/20/2023	11/15/2025
91282C-GD-7	US Treasury				1.A	174,563		174,098	175,000	174,743	–	180		–		4.250	JD	41	1,479	04/19/2023	12/31/2024
91282C-GG-0	US Treasury				1.A	99,918		99,391	100,000	99,948		30		–		4.125	JJ	1,726	877	05/15/2023	01/31/2025
91282C-GU-9	US Treasury				1.A	196,219		198,250	200,000	197,068		849		–		3.875	MS	1,980	847	08/21/2023	03/31/2025
91282C-HD-6	US Treasury				1.A	174,330		174,344	175,000	174,526		196		–		1.250	MN	654	3,719	05/31/2023	05/31/2025
91282C-HL-8	US Treasury				1.A	248,584		250,625	250,000	248,893		310		–		4.625	JD	5,844	(974)	07/30/2023	06/30/2025
91282C-HN-4	US Treasury				1.A	199,227		200,938	200,000	199,374		147		–		4.750	JJ	396	(439)	08/17/2023	07/31/2025
91282C-JB-8	US Treasury				1.A	199,395		202,063	200,000	199,469		74		–		5.000	MS	2,555	(287)	10/03/2023	09/30/2025
91282C-JE-2	US Treasury				1.A	200,273		202,313	200,000	200,253		(20)		–		5.000	AO	1,694	(220)	11/07/2023	10/31/2025
912828-ZL-7	US TREASURY				1.A	98,619		94,641	100,000	99,466		401		–		0.375	MN	64	375	11/24/2021	04/30/2025
91282C-CJ-8	US TREASURY				1.A	300,810		277,453	300,000	300,424		(170)		–		0.875	JD	14	2,625	09/21/2021	06/30/2026
3135G0-3U-5	FNMA				1.A	100,088		95,066	100,000	100,029		(23)				0.625	AO	120	625	05/21/2021	04/22/2025
3135G0-Q2-2	FNMA				1.A	103,945		94,310	100,000	101,770		(647)				1.875	MS	505	1,875	05/21/2021	09/24/2026
3137EA-EP-0	FHLMC				1.A	307,251		289,645	300,000	301,912		(1,706)				1.500	FA	1,738	4,500	09/21/2021	02/12/2025
0019999999 – U.S. Governments, Issuer Obligations						4,287,795	XXX	4,203,703	4,300,000	4,286,500	–	3,959		–	XXX	XXX	XXX	28,381	42,764	XXX	XXX
0109999999 – Subtotals – U.S. Governments						4,287,795	XXX	4,203,703	4,300,000	4,286,500	–	3,959		–	XXX	XXX	XXX	28,381	42,764	XXX	XXX
Industrial and Miscellaneous (Unaffiliated), Issuer Obligations																					
023135-BC-9	AMAZON.COM INC				1.A	98,839		96,175	100,000	99,208	–	217		–		3.150	FA	1,129	3,150	04/21/2022	08/02/2027
037833-DN-7	APPLE INC				1.A	103,919		94,272	100,000	101,991	–	(738)		–		2.050	MO	626	2,050	05/25/2021	09/11/2026
038222-AJ-4	APPLIED MATERIALS INC				2.A	107,289		98,600	100,000	103,262	–	171		–		3.900	AN	975	3,900	11/03/2021	11/09/2023
039482-AB-0	ARCHER-DANIELS-MIDLAND				2.A	96,957		93,220	100,000	97,486	–	403		–		3.250	FS	849	3,250	04/21/2022	03/27/2030
06406R-AH-0	BANK OF NY MELLON CORP SERIES MTN				1.A	101,445		97,625	100,000	101,127	–	(260)		–		3.850	MO	674	3,850	04/21/2022	04/28/2028
05531F-BB-8	BB&T CORPORATION SERIES DMTN				3.A	50,024		48,953	50,000	50,003	–	(3)		–		2.850	AN	257	1,425	11/09/2017	10/26/2024
14913Q-3B-3	CATERPILLAR FINL SERVICE SERIES MTN				2.A	103,316		97,522	100,000	100,760	–	(887)		–		2.150	MN	317	2,150	02/17/2021	11/08/2024
17275R-BC-5	CISCO SYSTEMS				1.A	100,085		96,759	100,000	100,053	–	(24)		–		2.950	FA	1,008	2,950	04/18/2022	02/28/2026
231021-AU-0	CUMMINS INC				2.A	50,166		46,845	50,000	50,059	–	(35)		–		0.750	MO	125	375	12/09/2020	09/01/2025
532457-BH-0	ELI LILLY & CO				2.A	104,716		97,423	100,000	101,663		(1,172)		–		2.750	JD	229	2,750	05/26/2021	06/01/2025
654106-AF-0	NIKE INC				1.A	97,518		94,842	100,000	98,249		617				2.375	MN	396	2,375	04/18/2022	11/01/2026
69371R-Q2-5	PACCAR FINANCIAL CORP SERIES MTN				1.A	103,310		98,020	100,000	100,640		(1,025)				2.150	FS	812	2,150	05/26/2021	08/15/2024
74460D-AD-1	PUBLIC STORAGE				2.A	97,499		94,379	100,000	97,965		381				3.385	MN	564	3,385	04/21/2022	05/01/2029
778296-AA-1	ROSS STORES INC				2.A	49,262		49,163	50,000	49,918		115		–		3.375	MO	497	1,688	05/01/2018	09/15/2024
808513-BB-0	SCHWAB (CHARLES) CORP				2.A	107,262		98,779	100,000	102,625		(2,134)		–		4.200	MO	1,132	4,200	11/02/2021	03/24/2025
833034-AK-7	SNAP-ON INC				2.A	99,915		96,425	100,000	99,945		17		–		3.250	FS	1,083	3,250	04/19/2022	03/01/2027
87612E-BL-9	TARGET CORP				2.A	51,935		48,505	50,000	50,574		(445)		–		2.250	AN	238	1,125	12/11/2020	04/15/2025
91159H-HX-1	US BANCORP				1.A	51,744		49,138	50,000	50,278		(479)		–		2.400	JJ	503	1,200	12/14/2020	07/30/2024
92826C-AD-4	VISA INC				1.D	100,630		97,484	100,000	100,408		(209)		–		3.150	JD	149	3,150	04/18/2022	12/14/2025

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
983919-AJ-0	XILINX				3.A	100,200		98,904	100,000	100,056		(133)		–		2.950	JD	246	2,950	04/18/2022	06/01/2024
1019999999 – Industrial and Miscellaneous (Unaffiliated), Issuer Obligations						1,776,031	XXX	1,693,033	1,750,000	1,756,270	–	(5,623)		–	XXX	XXX	XXX	11,809	51,323	XXX	XXX
1109999999 – Subtotals – Industrial and Miscellaneous (Unaffiliated)						1,776,031	XXX	1,693,033	1,750,000	1,756,270	–	(5,623)		–	XXX	XXX	XXX	11,809	51,323	XXX	XXX
Unaffiliated Certificates of Deposit																					
06652C-HB-0	BANKWEST INC MEDIUM TERM CD				1.A	250,000		243,864	250,000	250,000	–	–		–		1.700	MON	186	4,250	01/01/2022	09/27/2024
17312Q-W5-4	CITIBANK NA MEDIUM TERM CD				1.A	99,600		98,050	100,000	99,891	–	62		–		3.550	MN	371	3,550	01/01/2022	11/24/2025
211163-KQ-2	CONTINENTAL BANK UT MEDIUM TERM CD				1.A	250,000		234,017	250,000	250,000	–	–		–		0.500	MON	10	1,250	01/01/2022	07/29/2025
249398-BV-9	DENVER SAVINGS BANK MEDIUM TERM CD				1.A	250,000		246,433	250,000	250,000		–		–		2.200	MON	75	5,952	01/01/2022	06/26/2024
33610R-RW-5	FIRST PREMIER BANK MEDIUM-TERM CD				1.A	100,000		98,261	100,000	100,000		–				3.300	FA	1,300	3,300	01/01/2022	02/07/2025
33847E-3V-7	FLAGSTAR BANK FSB MEDIUM TERM CD				1.A	250,000		243,725	250,000	250,000		–				0.500	JJ	567	1,250	01/01/2022	07/17/2024
45581E-AE-1	INDUSTRIAL & COM BK CHNA MEDIUM-TERM CD				1.A	96,250		98,872	100,000	99,730		703				2.450	MON	194	2,450	01/01/2022	05/31/2024
538036-GY-4	LIVE OAK BANKING COMPANY MEDIUM TERM CD				1.A	200,000		196,982	200,000	200,000		–				1.800	MON	295	3,600	01/01/2022	06/13/2024
58404D-DE-8	MEDALLION BANK OF UTAH MEDIUM TERM CD				1.A	200,194		199,807	200,000	200,002		(25)				3.200	MON	297	6,400	01/01/2022	01/16/2024
795450-C4-5	SALLIE MAE BANK MEDIUM-TERM CD				1.A	200,000		196,806	200,000	200,000		–		–		2.500	FA	1,957	5,000	01/01/2022	08/09/2024
2019999999 – Unaffiliated Certificates of Deposit						1,896,044	XXX	1,856,817	1,900,000	1,899,623	–	740		–	XXX	XXX	XXX	5,252	37,002	XXX	XXX
2419999999 – Subtotals – Issuer Obligations						6,063,826	XXX	5,896,736	6,050,000	6,042,770	–	(1,664)		–	XXX	XXX	XXX	40,190	94,087	XXX	XXX
2489999999 – Subtotals – Unaffiliated Certificates of Deposit						1,896,044	XXX	1,856,817	1,900,000	1,899,623	–	740		–	XXX	XXX	XXX	5,252	37,002	XXX	XXX
2509999999 – Subtotals – Total Bonds						7,959,870	XXX	7,753,553	7,950,000	7,942,393	–	(924)		–	XXX	XXX	XXX	45,442	131,089	XXX	XXX

1. Line Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number							
1A	1A $6,837,669	1B $...	1C $...	1D $100,408	1E $...	1F $...	1G $...
1B	2A $854,257	2B $...	2C $...				
1C	3A $150,059	3B $...	3C $...				
1D	4A $...	4B $...	4C $...				
1E	5A $...	5B $...	5C $...				
1F	6 $...						

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book / Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value per Share	Rate per Share	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Acquired
4509999999 – Total Preferred Stocks								XXX											XXX	XXX

NONE

1. Line Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number							
1A	1A $...	1B $...	1C $...	1D $...	1E $...	1F $...	1G $...
1B	2A $...	2B $...	2C $...				
1C	3A $...	3B $...	3C $...				
1D	4A $...	4B $...	4C $...				
1E	5A $...	5B $...	5C $...				
1F	6 $...						

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book / Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Industrial and Miscellaneous (Unaffiliated), Publicly Traded																	
G1151C-10-1	Accenture PLC Cl A			165.000	57,900	351.000	57,900	40,933		767		13,872		13,872		06/07/2022	XXX
00724F-10-1	Adobe Systems Inc			33.000	19,688	597.000	19,688	10,653		–		9,035		9,035		03/01/2023	XXX
02079K-30-5	Alphabet, Inc. - CL A			38.000	52,943	1,393.000	52,943	34,649		–		19,503		19,503		06/07/2022	XXX
023135-10-6	Amazon.com, Inc.			400.000	60,776	152.000	60,776	43,287		–		27,176		27,176		01/24/2022	XXX
025537-10-1	AMERICAN ELECTRIC POWER			329.000	26,721	81.220	26,721	33,624		1,109		(4,517)		(4,517)		06/07/2022	XXX
025816-10-9	American Express			61.000	11,428	187.000	11,428	10,568		146		860		860		03/01/2023	XXX
03027X-10-0	American Tower Corp			105.000	22,667	216.000	22,667	22,078	179	–		590		590		12/05/2023	XXX
032654-10-5	Analog Devices, Inc.			208.000	41,300	199.000	41,300	21,271		716		7,182		7,182		08/06/2019	XXX
037833-10-0	Apple, Inc.			541.000	104,159	193.000	104,159	64,196		514		33,867		33,867		06/07/2022	XXX
060505-10-4	Bank of America Corp			680.000	22,896	34.000	22,896	27,398		626		374		374		04/14/2022	XXX
09857L-10-8	Booking Holdings Inc			4.000	14,189	3,547.000	14,189	10,022		–		4,167		4,167		03/01/2023	XXX
149123-10-1	Caterpillar, Inc.			142.000	41,985	296.000	41,985	31,664		710		7,968		7,968		06/07/2022	XXX
169656-10-5	Chipotle Mexican Grill			20.000	45,739	2,287.000	45,739	28,029		–		17,989		17,989		06/07/2022	XXX
H1467J-10-4	Chubb Limited			153.000	34,578	226.000	34,578	27,823	132	554		826		826		06/07/2022	XXX
21036P-10-8	CONSTELLATION BRANDS INC CL A			68.000	16,439	242.000	16,439	16,661		236		680		680		06/07/2022	XXX
22160K-10-5	Costco Wholesale Corp			56.000	36,964	660.000	36,964	13,578	840	222		11,400		11,400		08/06/2019	XXX
036752-10-3	ELEVANCE HEALTH INC			25.000	11,789	472.000	11,789	13,136		148		(1,035)		(1,035)		10/24/2022	XXX
532457-10-8	Eli Lilly & Co. W/1 RT/SH			130.000	75,780	583.000	75,780	28,496		588		28,220		28,220		06/07/2022	XXX
291011-10-4	Emerson Electric			129.000	12,556	97.000	12,556	10,623		202		1,932		1,932		03/01/2023	XXX
26875P-10-1	EOG RESOURCES INC			59.000	7,136	121.000	7,136	8,358		342		(506)		(506)		06/07/2022	XXX
30231G-10-2	Exxon Mobil Corp			95.000	9,498	100.000	9,498	10,502		263		(1,004)		(1,004)		03/01/2023	XXX
337738-10-8	Fiserv, Inc.			373.000	49,549	133.000	49,549	34,119		–		11,850		11,850		10/24/2022	XXX
46625H-10-0	JP MORGAN CHASE & CO			400.000	68,040	170.000	68,040	45,548		1,620		14,400		14,400		01/24/2022	XXX
G54950-10-3	Linde PLC			54.000	22,178	411.000	22,178	21,876		–		303		303		12/05/2023	XXX
539830-10-9	LOCKHEED MARTIN CORPORATION			54.000	24,475	453.000	24,475	24,178		656		(1,796)		(1,796)		10/24/2022	XXX
55261F-10-4	M & T BANK CORP			162.000	22,207	137.000	22,207	24,306		842		(1,293)		(1,293)		06/07/2022	XXX
580135-10-1	MCDONALDS CORP			156.000	46,256	297.000	46,256	38,970		972		5,145		5,145		06/07/2022	XXX
594918-10-4	MICROSOFT CORP			339.000	127,478	376.000	127,478	61,393		946		46,179		46,179		06/07/2022	XXX
64110L-10-6	Netflix Inc			17.000	8,277	487.000	8,277	5,528		–		2,749		2,749		03/01/2023	XXX
65339F-10-1	NEXTERA ENERGY INC			355.000	21,563	61.000	21,563	17,495		664		(13,020)		(13,020)		03/16/2020	XXX
666807-10-2	NORTHROP GRUMMAN CORP W/1 RT/SH			35.000	16,385	468.000	16,385	16,779		257		(2,711)		(2,711)		06/07/2022	XXX
67066G-10-4	NVIDIA CORP			189.000	93,597	495.000	93,597	25,547		30		71,977		71,977		01/24/2022	XXX
674599-10-5	OCCIDENTAL PETROLEUM CORP			608.000	36,304	60.000	36,304	41,127	109	407		(1,994)		(1,994)		10/24/2022	XXX
701094-10-4	Parker Hannifin Corp			30.000	13,821	461.000	13,821	10,508		133		3,314		3,314		03/01/2023	XXX
713448-10-8	Pepsico, Inc.			233.000	39,573	170.000	39,573	36,856	295	1,125		(2,521)		(2,521)		06/07/2022	XXX
693475-10-5	PNC Financial Services			126.000	19,511	155.000	19,511	17,609		–		1,902		1,902		12/05/2023	XXX
742718-10-9	Procter & Gamble Co.			167.000	24,472	147.000	24,472	21,256		714		(838)		(838)		06/07/2022	XXX
773903-10-9	Rockwell Automation, Inc			36.000	11,177	310.000	11,177	10,551		130		627		627		03/01/2023	XXX
79466L-30-2	Salesforce Inc			52.000	13,683	263.000	13,683	8,445		–		5,238		5,238		03/01/2023	XXX
81762P-10-2	SERVICENOW INC			26.000	18,369	706.000	18,369	12,047		–		8,274		8,274		08/03/2022	XXX
824348-10-6	Sherwin-Williams Co.			113.000	35,245	312.000	35,245	26,854		273		8,426		8,426		06/07/2022	XXX
88160R-10-1	Tesla Inc			27.000	6,709	248.000	6,709	5,524		–		1,185		1,185		03/01/2023	XXX
882508-10-4	Texas Instruments, Inc.			124.000	21,137	170.000	21,137	14,871		727		650		650		10/24/2022	XXX
872590-10-4	T-Mobile US Inc			73.000	11,704	160.000	11,704	10,569		47		1,135		1,135		03/01/2023	XXX
91324P-10-2	Unitedhealth Group, Inc.			117.000	61,597	526.000	61,597	41,702		853		(434)		(434)		06/07/2022	XXX
91913Y-10-0	Valero Energy Corp			353.000	45,890	130.000	45,890	28,112		1,656		1,108		1,108		05/10/2022	XXX
92826C-83-9	Visa, Inc. - CL A shares			278.000	72,377	260.000	72,377	46,355		520		14,620		14,620		08/13/2020	XXX
931142-10-3	Walmart Inc			74.000	11,666	158.000	11,666	10,515	42	127		1,151		1,151		03/01/2023	XXX
254687-10-6	Walt Disney Co			171.000	15,440	90.000	15,440	15,494	51	–		(54)		(54)		12/05/2023	XXX
98978V-10-3	Zoetis Inc			126.000	24,869	197.000	24,869	22,630		–		2,238		2,238		12/05/2023	XXX
5019999999 – Industrial and Miscellaneous (Unaffiliated), Publicly Traded					1,710,680	XXX	1,710,680	1,204,313	1,649	19,842		356,389		356,389		XXX	XXX

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book / Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
5109999999 – Subtotals – Industrial and Miscellaneous (Unaffiliated)					1,710,680	XXX	1,710,680	1,204,313	1,649	19,842		356,389		356,389		XXX	XXX
5989999999 – Total Common Stocks					1,710,680	XXX	1,710,680	1,204,313	1,649	19,842		356,389		356,389		XXX	XXX
5999999999 – Total Preferred and Common Stocks					1,710,680	XXX	1,710,680	1,204,313	1,649	19,842		356,389		356,389		XXX	XXX

1.	Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
	1A	1A $...	1B $...	1C $...	1D $...	1E $...	1F $...	1G $...
	1B	2A $...	2B $...	2C $...				
	1C	3A $...	3B $...	3C $...				
	1D	4A $...	4B $...	4C $...				
	1E	5A $...	5B $...	5C $...				
	1F	6 $...						

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

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
Bonds: U.S. Governments								
91282C-GD-7	US Treasury		04/19/2023	The Huntington Trust Company	XXX	174,563	175,000	2,239
91282C-GG-0	US Treasury		05/15/2023	The Huntington Trust Company	XXX	99,918	100,000	1,185
91282C-HD-6	US Treasury		05/31/2023	The Huntington Trust Company	XXX	174,330	175,000	–
912828-5C-0	US Treasury		06/14/2023	The Huntington Trust Company	XXX	48,318	50,000	307
91282C-HL-8	US Treasury		07/30/2023	The Huntington Trust Company	XXX	248,584	250,000	974
91282C-HN-4	US Treasury		08/17/2023	The Huntington Trust Company	XXX	199,227	200,000	439
91282C-GU-9	US Treasury		08/21/2023	The Huntington Trust Company	XXX	196,219	200,000	3,028
91282C-FP-1	US Treasury		08/29/2023	The Huntington Trust Company	XXX	197,063	200,000	3,158
91282C-JB-8	US Treasury		10/03/2023	The Huntington Trust Company	XXX	199,395	200,000	287
91282C-FW-6	US Treasury		11/20/2023	The Huntington Trust Company	XXX	198,523	200,000	148
91282C-JE-2	US Treasury		11/07/2023	The Huntington Trust Company	XXX	200,273	200,000	220
0109999999 – Bonds: U.S. Governments						1,936,413	1,950,000	11,986
2509999997 – Subtotals - Bonds - Part 3						1,936,413	1,950,000	11,986
2509999999 – Subtotals - Bonds						1,936,413	1,950,000	11,986
Common Stocks: Industrial and Miscellaneous (Unaffiliated) Other								
701094-10-4	Parker Hannifin Corp		03/01/2023	The Huntington Trust Company	30.000	10,508	XXX	
291011-10-4	Emerson Electric		03/01/2023	The Huntington Trust Company	129.000	10,623	XXX	
025816-10-9	American Express		03/01/2023	The Huntington Trust Company	61.000	10,568	XXX	
30231G-10-2	Exxon Mobil Corp		03/01/2023	The Huntington Trust Company	95.000	10,502	XXX	
88160R-10-1	Tesla Inc		03/01/2023	The Huntington Trust Company	27.000	5,524	XXX	
931142-10-3	Walmart Inc		03/01/2023	The Huntington Trust Company	74.000	10,515	XXX	
09857L-10-8	Booking Holdings Inc		03/01/2023	The Huntington Trust Company	4.000	10,022	XXX	
00724F-10-1	Adobe Systems Inc		03/01/2023	The Huntington Trust Company	33.000	10,653	XXX	
872590-10-4	T-Mobile US Inc		03/01/2023	The Huntington Trust Company	73.000	10,569	XXX	
773903-10-9	Rockwell Automation, Inc		03/01/2023	The Huntington Trust Company	36.000	10,551	XXX	
79466L-30-2	Salesforce Inc		03/01/2023	The Huntington Trust Company	52.000	8,445	XXX	
64110L-10-6	Netflix Inc		03/01/2023	The Huntington Trust Company	17.000	5,528	XXX	
G54950-10-3	Linde PLC		12/05/2023	The Huntington Trust Company	54.000	21,876	XXX	
98978V-10-3	Zoetis Inc		12/05/2023	The Huntington Trust Company	126.000	22,630	XXX	
03027X-10-0	American Tower Corp		12/05/2023	The Huntington Trust Company	105.000	22,078	XXX	
693475-10-5	PNC Financial Services		12/05/2023	The Huntington Trust Company	126.000	17,609	XXX	
254687-10-6	Walt Disney Co		12/05/2023	The Huntington Trust Company	171.000	15,494	XXX	
5029999999 – Common Stocks: Industrial and Miscellaneous (Unaffiliated) Other						213,695	XXX	
5989999997 – Subtotals - Common Stocks - Part 3						213,695	XXX	
5989999998 – Summary Item from Part 5 for Common Stocks						12,825	XXX	
5989999999 – Subtotals - Common Stocks						226,520	XXX	
5999999999 – Subtotals - Preferred and Common Stocks						226,520	XXX	
6009999999 – Totals						2,162,933	XXX	11,986

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
Bonds: U.S. Governments																				
3130AP-U2-9	FHLB		11/09/2023	Matured	XXX	100,000	100,000	100,027	100,012	–	(12)	–	(12)		100,000		–	–	500	
3137EA-FA-2	FHLMC		01/04/2023	BONY/TORONTO DOMINION SECURITIES INC.	XXX	287,613	300,000	299,896	299,956	–	–	–	–		299,956		(12,343)	(12,343)	67	
912828-3F-5	US TREASURY		01/04/2023	WELLS FARGO SECURITIES, LLC	XXX	1,942,992	2,100,000	2,058,658	2,058,892	–	–	–	–		2,058,892		(115,900)	(115,900)	323	
912828-T2-6	US TREASURY		09/30/2023	Matured	XXX	100,000	100,000	97,466	98,086	–	1,914	–	1,914		100,000		–	–	1,375	
912828-VB-3	US TREASURY		05/15/2023	Matured	XXX	100,000	100,000	100,690	100,172	–	(172)	–	(172)		100,000		–	–	875	
91282C-FE-6	US TREASURY		01/04/2023	BARCLAYS CAPITAL INC.	XXX	291,469	300,000	298,989	298,995	–	–	–	–		298,995		(7,526)	(7,526)	1,223	
912828-2D-1	US TREASURY		08/31/2023	Matured	XXX	175,000	175,000	175,000	175,000	–	–	–	–		175,000		–	–	2,406	
0109999999 – Bonds: U.S. Governments						2,997,074	3,175,000	3,130,726	3,131,113	–	1,730	–	1,730		3,132,843		(135,769)	(135,769)	6,769	XXX
Bonds: Industrial and Miscellaneous (Unaffiliated)																				
03076C-AF-3	AMERIPRISE FINANCIAL INC		10/16/2023	Matured	XXX	100,000	100,000	101,271	101,002	–	(1,002)	–	(1,002)		100,000		–	–	4,000	
15721U-DL-0	CFBANK MEDIUM TERM CD		04/18/2023	Matured	XXX	250,000	250,000	250,000	250,000	–	–	–	–		250,000		–	–	1,409	
17312Q-R2-7	CITIBANK NA MEDIUM-TERM CD		08/14/2023	Matured	XXX	100,000	100,000	100,000	100,000	–	–	–	–		100,000		–	–	3,300	
17037V-BE-1	CONTINENTAL BANK UT MEDIUM TERM CD		08/16/2023	Matured	XXX	200,000	200,000	200,000	200,000	–	–	–	–		200,000		–	–	2,863	
22766A-CC-7	CROSSFIRST BANK LEAWOOD MEDIUM TERM CD		11/20/2023	Matured	XXX	200,000	200,000	200,000	200,000	–	–	–	–		200,000		–	–	4,314	
44042T-BQ-6	HORIZON BANK WAVERLY CD		08/29/2023	Matured	XXX	250,000	250,000	250,000	250,000	–	–	–	–		250,000		–	–	2,829	
46625H-RL-6	JP MORGAN CHASE & CO		05/18/2023	Matured	XXX	75,000	75,000	75,132	75,007	–	(7)	–	(7)		75,000		–	–	1,013	
61747M-W8-0	MORGAN STANLEY BANK MEDIUM-TERM CD		05/03/2023	Matured	XXX	250,000	250,000	250,000	250,000	–	–	–	–		250,000		–	–	3,843	
70147A-CF-9	PARKSIDE FINL BNK & TR MO MEDIUM-TERM CD		08/23/2023	Matured	XXX	200,000	200,000	200,000	200,000	–	–	–	–		200,000		–	–	2,863	
78015K-7G-3	ROYAL BANK OF CANADA SERIES GMTN		04/17/2023	Matured	XXX	100,000	100,000	102,824	100,381	–	(381)	–	(381)		100,000		–	–	800	
82669L-JE-4	SIGNATURE BANK AR MEDIUM TERM CD		12/28/2023	Matured	XXX	250,000	250,000	250,000	250,000	–	–	–	–		250,000		–	–	5,500	
83172H-GU-8	SMARTBANK SERIES 0000 MEDIUM TERM CD		07/28/2023	Matured	XXX	250,000	250,000	250,000	250,000	–	–	–	–		250,000		–	–	411	
89114Q-CG-1	TORONTO-DOMINION BANK SERIES MTN		06/12/2023	Matured	XXX	50,000	50,000	50,465	50,083	–	(83)	–	(83)		50,000		–	–	188	
90348J-FQ-8	UBS BANK USA MEDIUM TERM CD		11/07/2023	Matured	XXX	100,000	100,000	100,000	100,000	–	–	–	–		100,000		–	–	3,212	
91324P-BZ-4	UNITEDHEALTH GROUP INC		02/15/2023	Matured	XXX	50,000	50,000	50,058	50,001	–	(1)	–	(1)		50,000		–	–	688	
95960N-JV-0	WESTERN STATE BK BANK CD		09/28/2023	Matured	XXX	200,000	200,000	200,000	200,000	–	–	–	–		200,000		–	–	2,627	
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)						2,625,000	2,625,000	2,629,750	2,626,474	–	(1,474)	–	(1,474)		2,625,000		–	–	39,860	XXX
2509999997 – Subtotals - Bonds - Part 4						5,622,074	5,800,000	5,760,476	5,757,587	–	256	–	256		5,757,843		(135,769)	(135,769)	46,629	XXX
2509999999 – Subtotals - Bonds						5,622,074	5,800,000	5,760,476	5,757,587	–	256	–	256		5,757,843		(135,769)	(135,769)	46,629	XXX
Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded																				
00287Y-10-9	ABBVIE INC		03/01/2023	Cowen Execution Services	229.000	35,115	XXX	33,805	37,009	(3,204)		–	(3,204)		37,009		1,310	1,310	339	XXX
02079K-30-5	Alphabet, Inc. - CL A		01/04/2023	Cowen Execution Services	341.000	29,847	XXX	31,175	30,086	1,088		–	1,088		30,086		(1,328)	(1,328)	–	XXX
032654-10-5	Analog Devices, Inc.		01/04/2023	Cowen Execution Services	57.000	9,339	XXX	5,829	9,350	(3,521)		–	(3,521)		9,350		3,510	3,510	716	XXX
037833-10-0	Apple, Inc.		01/04/2023	Cowen Execution Services	435.000	54,652	XXX	51,618	56,520	(4,902)		–	(4,902)		56,520		3,034	3,034	514	XXX
00206R-10-2	AT&T INC		03/01/2023	Cowen Execution Services	401.000	7,625	XXX	8,405	7,382	1,023		–	1,023		7,382		(780)	(780)	111	XXX
053015-10-3	AUTOMATIC DATA PROCESSING		01/04/2023	Cowen Execution Services	100.000	23,745	XXX	23,904	23,886	18		–	18		23,886		(158)	(158)	695	XXX
053015-10-3	AUTOMATIC DATA PROCESSING		05/10/2023	Cowen Execution Services	228.000	48,866	XXX	54,501	54,460	41		–	41		54,460		(5,635)	(5,635)	695	XXX
149123-10-1	Caterpillar, Inc.		01/04/2023	Cowen Execution Services	53.000	12,709	XXX	11,818	12,697	(879)		–	(879)		12,697		890	890	710	XXX
169656-10-5	Chipotle Mexican Grill		01/04/2023	Cowen Execution Services	8.000	10,978	XXX	11,212	11,100	112		–	112		11,100		(233)	(233)	–	XXX
H1467J-10-4	Chubb Limited		01/04/2023	Cowen Execution Services	45.000	10,054	XXX	8,183	9,927	(1,744)		–	(1,744)		9,927		1,871	1,871	554	XXX
22822V-10-1	CROWN CASTLE INC		01/04/2023	Cowen Execution Services	78.000	11,010	XXX	12,065	10,580	1,485		–	1,485		10,580		(1,055)	(1,055)	307	XXX

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value 11	12	13	14	15	16	17	18	19	20	21
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
22822V-10-1	CROWN CASTLE INC		05/10/2023	Cowen Execution Services	196.000	22,781	XXX	30,318	26,585	3,732		–	3,732		26,585		(7,537)	(7,537)	307	XXX
235851-10-2	Danaher Corp		01/04/2023	Cowen Execution Services	30.000	7,961	XXX	8,697	7,963	735		–	735		7,963		(737)	(737)	92	XXX
235851-10-2	Danaher Corp		03/01/2023	Cowen Execution Services	65.000	16,250	XXX	18,844	17,252	1,592		–	1,592		17,252		(2,594)	(2,594)	92	XXX
235851-10-2	Danaher Corp		10/05/2023	Cowen Execution Services	7.111	2,130	XXX	2,164	1,887	276		–	276		1,887		(34)	(34)	92	XXX
235851-10-2	Danaher Corp		12/05/2023	Cowen Execution Services	64.000	14,033	XXX	16,390	16,987	(596)		–	(596)		16,987		(2,358)	(2,358)		XXX
244199-10-5	Deere & Co. W/1 RT/SH		05/10/2023	Cowen Execution Services	48.000	18,282	XXX	17,086	20,580	(3,495)		–	(3,495)		20,580		1,196	1,196		XXX
25243Q-20-5	DIAGEO PLC		12/05/2023	Cowen Execution Services	75.000	10,572	XXX	12,471	13,364	(893)		–	(893)		13,364		(1,899)	(1,899)	294	XXX
256677-10-5	DOLLAR GENERAL CORP		12/05/2023	Cowen Execution Services	60.000	8,003	XXX	14,745	14,775	(30)		–	(30)		14,775		(6,742)	(6,742)	139	XXX
285512-10-9	ELECTRONIC ARTS INC		03/01/2023	Cowen Execution Services	60.000	6,634	XXX	8,402	7,331	1,072		–	1,072		7,331		(1,769)	(1,769)	–	XXX
532457-10-8	Eli Lilly & Co. W/1 RT/SH		01/04/2023	Cowen Execution Services	58.000	21,092	XXX	12,714	21,219	(8,505)		–	(8,505)		21,219		8,379	8,379	588	XXX
444859-10-2	Humana, Inc.		03/01/2023	Cowen Execution Services	53.000	26,962	XXX	21,413	27,146	(5,733)		–	(5,733)		27,146		5,549	5,549	42	XXX
478160-10-4	Johnson & Johnson		01/04/2023	Cowen Execution Services	38.000	6,801	XXX	5,297	6,713	(1,416)		–	(1,416)		6,713		1,504	1,504	893	XXX
478160-10-4	Johnson & Johnson		12/05/2023	Cowen Execution Services	190.000	30,100	XXX	26,484	33,564	(7,079)		–	(7,079)		33,564		3,615	3,615		XXX
46625H-10-0	JP MORGAN CHASE & CO		01/04/2023	Cowen Execution Services	191.000	26,053	XXX	21,749	25,613	(3,864)		–	(3,864)		25,613		4,304	4,304	1,620	XXX
55261F-10-4	M & T BANK CORP		03/01/2023	Cowen Execution Services	46.000	7,216	XXX	6,902	6,673	229		–	229		6,673		314	314	842	XXX
579780-20-6	McCormick & Co, Inc.		03/01/2023	Cowen Execution Services	602.000	45,393	XXX	59,197	49,900	9,297			9,297		49,900		(13,804)	(13,804)	235	XXX
594918-10-4	MICROSOFT CORP		01/04/2023	Cowen Execution Services	192.000	43,529	XXX	34,771	46,045	(11,274)			(11,274)		46,045		8,758	8,758	946	XXX
65339F-10-1	NEXTERA ENERGY INC		01/04/2023	Cowen Execution Services	209.000	17,664	XXX	10,300	17,472	(7,173)			(7,173)		17,472		7,365	7,365	664	XXX
67066G-10-4	NVIDIA CORP		01/04/2023	Cowen Execution Services	86.000	12,272	XXX	11,624	12,568	(944)			(944)		12,568		648	648	30	XXX
67103H-10-7	O'REILLY AUTOMOTIVE INC		03/01/2023	Cowen Execution Services	22.000	18,354	XXX	16,925	18,569	(1,643)			(1,643)		18,569		1,428	1,428	–	XXX
723787-10-7	PIONEER NATURAL RESOURCE W/1 RT/SH		12/05/2023	Cowen Execution Services	90.000	20,409	XXX	19,916	20,555	(639)			(639)		20,555		493	493	1,256	XXX
742718-10-9	Procter & Gamble Co.		03/01/2023	Cowen Execution Services	99.000	13,735	XXX	12,601	15,004	(2,404)			(2,404)		15,004		1,134	1,134	714	XXX
744320-10-2	PRUDENTIAL FINANCIAL INC		03/01/2023	Cowen Execution Services	141.000	13,969	XXX	16,646	14,024	2,622			2,622		14,024		(2,677)	(2,677)	176	XXX
7591EP-10-0	REGIONS FINANCIAL HOLDING COMPANY		05/10/2023	Cowen Execution Services	944.000	15,467	XXX	20,800	20,353	447			447		20,353		(5,332)	(5,332)	378	XXX
824348-10-6	Sherwin-Williams Co.		01/04/2023	Cowen Execution Services	52.000	12,563	XXX	12,358	12,341	16			16		12,341		205	205	273	XXX
882508-10-4	Texas Instruments, Inc.		05/10/2023	Cowen Execution Services	42.000	6,888	XXX	5,037	6,939	(1,902)			(1,902)		6,939		1,850	1,850		XXX
91324P-10-2	Unitedhealth Group, Inc.		01/04/2023	Cowen Execution Services	37.000	18,879	XXX	13,188	19,617	(6,429)			(6,429)		19,617		5,691	5,691	853	XXX
91913Y-10-0	Valero Energy Corp		05/10/2023	Cowen Execution Services	212.000	22,896	XXX	16,883	26,894	(10,011)			(10,011)		26,894		6,012	6,012	1,656	XXX
92939U-10-6	Wec Energy Group, Inc.		01/04/2023	Cowen Execution Services	115.000	10,878	XXX	11,648	10,782	866			866		10,782		(771)	(771)	224	XXX
92939U-10-6	Wec Energy Group, Inc.		03/01/2023	Cowen Execution Services	287.000	26,028	XXX	29,071	26,909	2,161			2,161		26,909		(3,043)	(3,043)	224	XXX
5019999999 – Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded						777,730	XXX	767,156	828,622	(61,468)		–	(61,468)		828,621		10,574	10,574	17,271	XXX
5989999997 – Subtotals - Common Stocks - Part 4						777,730	XXX	767,156	828,622	(61,468)		–	(61,468)		828,621		10,574	10,574	17,271	XXX
5989999998 – Summary Item from Part 5 for Common Stocks						11,510	XXX	12,825		787			787		12,457		(1,315)	(1,315)	170	XXX
5989999999 – Subtotals - Common Stocks						789,240	XXX	779,981	828,622	(60,681)		–	(60,681)		841,078		9,259	9,259	17,441	XXX
5999999999 – Subtotals - Preferred and Common Stocks						789,240	XXX	779,981	828,622	(60,681)		–	(60,681)		841,078		9,259	9,259	17,441	XXX
6009999999 – Totals						6,411,314	XXX	6,540,457	6,586,209	(60,681)	256	–	(60,425)		6,598,921		(126,510)	(126,510)	64,070	XXX

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book / Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book / Adjusted Carrying Value at Disposal	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded																				
855244-10-9	Starbucks Corp		03/01/2023	The Huntington Trust Company	12/05/2023	Cowen Execution Services	104.000	10,661	9,897	10,327	764			764			(764)	(764)	170	
92338C-10-3	Veralto Corp		10/05/2023	The Huntington Trust Company	12/05/2023	Cowen Execution Services	21.000	2,130	1,590	2,130							(540)	(540)	–	
92338C-10-3	Veralto Corp		10/24/2023	The Huntington Trust Company	10/24/2023	Cowen Execution Services	0.333	34	23	–	23			23			(11)	(11)	–	
5019999999 – Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded								12,825	11,510	12,457	787			787			(1,315)	(1,315)	170	
5989999998 – Subtotals - Common Stocks								12,825	11,510	12,457	787			787			(1,315)	(1,315)	170	
5999999999 – Subtotals - Preferred and Common Stocks								12,825	11,510	12,457	787			787			(1,315)	(1,315)	170	
6009999999 – Totals								12,825	11,510	12,457	787			787			(1,315)	(1,315)	170	

SCHEDULE D - PART 6 - SECTION 1

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Book/Adjusted Carrying Value	8 Total Amount of Goodwill Included in Book/Adjusted Carrying Value	9 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date 10 Number of Shares	11 % of Outstanding
1999999 – Totals – Preferred and Common Stocks									XXX	XXX

NONE

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Goodwill Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date 5 Number of Shares	6 % of Outstanding
0399999 – Totals – Preferred and Common Stocks				XXX	XXX

NONE

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change In Book / Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued Dec 31 of Current Year on Bond Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
Bonds: U.S. Governments, Issuer Obligations																			
Treasury Bill			09/05/2023	The Huntington Trust Company	04/18/2024	246,075					250,000	241,862							
0019999999 – Bonds: U.S. Governments, Issuer Obligations						246,075					250,000	241,862			XXX	XXX	XXX		
0109999999 – Bonds: Subtotals – U.S. Governments						246,075					250,000	241,862			XXX	XXX	XXX		
2419999999 – Total Bonds, Subtotals – Issuer Obligations						246,075					250,000	241,862			XXX	XXX	XXX		
2509999999 – Total Bonds, Subtotals – Bonds						246,075					250,000	241,862			XXX	XXX	XXX		
Other Short-Term Invested Assets																			
FC Bank CD			08/17/2023	FC Bank	05/16/2024	258,001		2,255			255,748	255,747	1,051	–	–	–		2,255	–
7509999999 – Other Short-Term Invested Assets						258,001		2,255			XXX	255,747	1,051	–	XXX	XXX	XXX	2,255	–
7709999999 – Total Short-Term Investments						504,076		2,255			XXX	497,609	1,051	–	XXX	XXX	XXX	2,255	–

1. Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number							
1A	1A $246,075	1B $...	1C $...	1D $...	1E $...	1F $...	1G $...
1B	2A $...	2B $...	2C $...				
1C	3A $...	3B $...	3C $...				
1D	4A $...	4B $...	4C $...				
1E	5A $...	5B $...	5C $...				
1F	6 $...						

(E-18) Schedule DB - Part A - Section 1
NONE

(E-18) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)
NONE

(E-18) Schedule DB - Part A - Section 1 - Financial or Economic Impact of the Hedge
NONE

(E-19) Schedule DB - Part A - Section 2
NONE

(E-19) Schedule DB - Part A - Section 2 - Description of Hedged Risk(s)
NONE

(E-19) Schedule DB - Part A - Section 2 - Financial or Economic Impact of the Hedge
NONE

(E-20) Schedule DB - Part B - Section 1
NONE

(E-20) Schedule DB - Part B - Section 1 - Broker Name
NONE

(E-20) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)
NONE

(E-20) Schedule DB - Part B - Section 1 - Financial or Economic Impact of the Hedge
NONE

(E-21) Schedule DB - Part B - Section 2
NONE

(E-21) Schedule DB - Part B - Section 2 - Description of Hedged Risk(s)
NONE

(E-21) Schedule DB - Part B - Section 2 - Financial or Economic Impact of the Hedge
NONE

(E-22) Schedule DB - Part D - Section 1
NONE

(E-23) Schedule DB - Part D - Section 2 - By Reporting Entity
NONE

(E-23) Schedule DB - Part D - Section 2 - To Reporting Entity
NONE

(E-24) Schedule DB - Part E
NONE

(E-25) Schedule DL - Part 1
NONE

(E-25) Schedule DL - Part 1 - General Interrogatories
NONE

(E-26) Schedule DL - Part 2

NONE

(E-26) Schedule DL - Part 2 - General Interrogatories

NONE

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
Open Depositories						
Huntington National Bank – 106 South Main St, 5th Floor, Akron, Ohio 44308		0.052	13,830	276	8,762	XXX
LCNB: Operating – PO Box 59, Lebanon, Ohio 45036			–	–	64,498	XXX
LCNB: Money Market – PO Box 59, Lebanon, Ohio 45036		0.038	75,388	–	139,202	XXX
LCNB: FSA – PO Box 59, Lebanon, Ohio 45036					106,643	XXX
0199998 – Deposits in depositories that do not exceed allowable limits in any one depository (See Instructions)-open depositories						XXX
0199999 – Totals – Open Depositories			89,218	276	319,105	XXX
0399999 – Total Cash on Deposit			89,218	276	319,105	XXX
0599999 – Total Cash			89,218	276	319,105	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	2,995,602	4. April	2,508,754	7. July	1,183,955	10. October	509,073
2. February	3,043,818	5. May	2,263,688	8. August	1,399,403	11. November	49,328
3. March	2,583,611	6. June	1,072,559	9. September	616,345	12. December	319,105

(E-28) Schedule E - Part 2

NONE

(E-29) Schedule E - Part 3

NONE

(E-29) Write-Ins for Line 58 - Alien and Other

NONE

0 0 0 0 0 2 0 2 3 4 6 0 0 0 1 1 0

SUPPLEMENTAL COMPENSATION EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2023

(TO BE FILED BY MARCH 1)

PART 1 – INTERROGATORIES

1. Is the reporting insurer a member of a group of insurers or other holding company system?
   If yes, do the amounts below represent 1) total gross compensation paid to each individual by or on behalf of all companies that are part of the group: Yes [ ]; or 2) allocation to each insurer: Yes [ ].
2. Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity?
3. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond a period of 12 months from the date of the agreement?

PART 2 – OFFICERS AND EMPLOYEES COMPENSATION

1 Name and Principal Position	2 Year	3 Salary	4 Bonus	5 Stock Awards	6 Option Awards	7 Sign-on Payments	8 Severance Payments	9 All Other Compen-sation	10 Totals
Current Principal Executive Officer: 1.	2023	$	$	$	$	$	$	$	$
	2022								
	2021								
Current Principal Financial Officer: 2.	2023								
	2022								
	2021								
3.	2023								
	2022								
	2021								
4.	2023								
	2022								
	2021								
5.	2023								
	2022								
	2021								
6.	2023								
	2022								
	2021								
7.	2023								
	2022								
	2021								
8.	2023								
	2022								
	2021								
9.	2023								
	2022								
	2021								
10.	2023								
	2022								
	2021								

NONE

PART 3 – DIRECTOR COMPENSATION

1	Paid or Deferred for Services as Director				6	7
Name and Principal Position or Occupation and Company (if Outside Director)	2 Direct Compensation	3 Stock Awards	4 Option Awards	5 Other	All Other Compensation Paid or Deferred	Totals
	$	$	$	$	$	$

NONE

PART 4 – NARRATIVE DESCRIPTION OF MATERIAL FACTORS

Provide a narrative description of any material factors necessary to gain an understanding of the information disclosed in the tables.

Diamond
Consulting Group, Inc.

1335 Dublin Road, Suite 209B
Columbus, OH 43215-7058
jeff.smith@diamond-consulting-group.com

Tel: 614.481.0200
Fax: 614.485.9538

Statement of Actuarial Opinion
The Ohio Bankers Benefit Trust
December 31, 2023

Table of Key Indicators

This Opinion is	☑ Unqualified	☐ Qualified	☐ Adverse	☐ Inconclusive
Identification Section	☑ Prescribed Wording Only	☐ Prescribed Wording with Additional Wording		☐ Revised Wording
Scope Section	☑ Prescribed Wording Only	☐ Prescribed Wording with Additional Wording		☐ Revised Wording
Reliance Section	☐ Prescribed Wording Only	☑ Prescribed Wording with Additional Wording		☐ Revised Wording
Opinion Section	☐ Prescribed Wording Only	☐ Prescribed Wording with Additional Wording		☑ Revised Wording
Relevant Comments				☑ Revised Wording
☐ The Actuarial Memorandum includes “Deviation from Standard” wording regarding conformity with an Actuarial Standard of Practice				

Identification Section

I, Jeffrey L. Smith, Consulting Actuary, am associated with the firm of Diamond Consulting Group, Inc. I am a member of the American Academy of Actuaries and have been retained by The Ohio Bankers Benefit Trust to render an opinion with regard to loss reserves, actuarial liabilities, actuarial assets and related items. I was appointed on December 19, 2012 in accordance with the requirements of the *Annual Statement Instructions*. I meet the Academy qualification standards for rendering the opinion.

Scope Section

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities, actuarial assets and related items listed below, as shown in the annual statement of the organization as prepared for filing with state regulatory officials, as of December 31, 2023.

A. Claims unpaid (Page 3, Line 1): $5,409,350;

B. Accrued medical incentive pool and bonus payments (Page 3, Line 2): $0.00;

C. Unpaid claims adjustment expenses (Page 3, Line 3): $440,000;

D. Aggregate health policy reserves (Page 3, Line 4) including unearned premium reserves, premium deficiency reserves and additional policy reserves from the Underwriting and Investment Exhibit, Part 2D: $0.00;

E. Aggregate life policy reserves (Page 3, Line 5): $0.00;

F. Property/casualty unearned premium reserves (Page 3, Line 6): $0.00;

G. Aggregate health claim reserves (Page 3, Line 7): $0.00;

H. Any other loss reserves, actuarial liabilities, or related items presented as liabilities in the annual statement, as follows:

   1. General expenses due or accrued (Page 3, Line 9): $231,798;

I. Specified actuarial items presented as assets in the annual statement, as follows:

   1. Health Care and other Accounts Receivable (Page 2, Line 24): $938,696.

Reliance Section
In forming my opinion on claims unpaid, accrued medical incentive pool and bonus payments, unpaid claims adjustment expenses, aggregate health policy reserves, aggregate life policy reserves, property/casualty unearned premium reserves, aggregate health claim reserves, actuarial liabilities included in the aggregate write-ins, and actuarial items included as assets, I relied upon data prepared by Ms. Gauri Airi, Executive Director of the company and Mr. Anthony Wisniewski, Director, Finance of Consoliplex as certified in the attached statements. I evaluated that data for reasonableness and consistency. I also reconciled that data to the Underwriting and Investment Exhibit, Parts 2B and 2D of the company's current annual statement. In other respects, my examination included review of the actuarial assumptions and actuarial methods used and tests of the calculations I considered necessary.

A copy of the reliance statements received from the Company and Consoliplex are attached to, and constitutes a part of, this opinion. While I have reviewed the data for reasonableness and consistency, I performed no verification of and take no responsibility for the accuracy of the data. If the underlying data or information is inaccurate or incomplete, the results of my analysis may likewise be inaccurate or incomplete.

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

A. Are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

B. Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared;

C. Meet the requirements of the Insurance Laws and regulations of the state of Ohio, and are at least as great as the minimum aggregate amounts required by Ohio;

D. Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements;

E. Make a reasonable provision for all actuarial assets of the organization under the terms of its contracts and agreements;

F. On a combined basis, make a reasonable provision for all actuarial assets and actuarial liabilities of the organization under moderately adverse conditions;

G. Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and

H. Include appropriate provision for all actuarial items that ought to be established.

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

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

Relevant Comments Section
My review did include an asset adequacy analysis. The reserves and related items, when considered in light of the assets held by the Company with respect to such reserves and related actuarial items including, but not limited to, the investment earnings on the assets, and the considerations anticipated to be received and retained under the policies and contracts, make adequate provision for the contractual obligations and related expenses of the Company.

My review relates only to those reserves and related items identified herein, and I do not express an opinion on the Company's financial statement taken as a whole. My review included an assessment of the need to perform cash flow testing. Based on the results of this review, I concluded that the completion of cash flow testing was not necessary.

It should be noted that the value of the actuarial items referred to in this opinion are estimates, and that the exact liability will be determined only after a significant passage of time.

This opinion is updated annually as required by statute. To the best of my knowledge, there have been no material changes from the applicable date of the annual statement to the date of the rendering of this opinion, which should be considered in reviewing this opinion. The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion.

Signature of Actuary

Jeffrey L. Smith, MAAA, FCA
Printed Name of Actuary

1335 Dublin Road, Suite 209B
Columbus, Ohio, 43215
Address of Actuary

(614) 481-0200
Telephone Number of Actuary

March 22, 2024
Date Opinion was Rendered

Ohio Bankers Benefit Trust

Statement Regarding Accuracy and Completeness of the Underlying Data Sources Used by Diamond Consulting Group, Inc. in the Preparation of the 2023 Annual Statutory Financial Statement of the Ohio Bankers Benefits Trust

Items: Exhibit 1 (attached)
Anthem Claim lag grids with enrollment
Supporting financial documents transmitted to Diamond Consulting Group, Inc. by OBBT staff

The sources identified above were relied upon by Diamond Consulting Group Inc. in preparing the actuarial opinion required for the 2023 annual statutory financial statement as of December 31, 2023.

I, Gauri Airi, Executive Director, hereby affirm that the data sources identified above were prepared under my direction, and to the best of my knowledge are accurate and complete.

3/20/2024 Gauri Airi

Date Signature

Exhibit 1

The claims in the Anthem lag tables provided:

1. Are net of (have been reduced by) coordination of benefits savings,

2. Have been reduced by subrogation savings, if any, with the following processing and reporting provisions:
   a. Recoveries are net of the cost of recovery,
   b. Any recoveries are credited back to the claims for which recoveries have been received,
   c. The incurred date(s) of the service(s)/claim(s) for which recoveries have been received follow the same assignment definitions as noted below, and credits reflect the original incurred date(s) of each service/claim and are reflected as credits in the month in which they are processed (i.e. no changes in the lag reports to the original payment), and
   d. These practices have been consistent for at least two years, with exceptions as noted below.

3. The claim lag reports have <u>not</u> been reduced by reinsurance recoveries.

4. Include all benefit payments for which a liability has been established under the terms of the benefit plans in place,

5. Are net of (have been reduced by) any negotiated provider discounts,

6. Reflect transactions, such as voided checks (and electronic transactions), both with and without requiring check issuance. The following processing and reporting provisions are applicable:
   a. Transactions are net of the cost of the adjustment (e.g. claim audit costs),
   b. Any transactions related to claim payments are credited back to the claims for which the adjustment apply, and are shown in the month in which the transactions are made,
   c. The incurred date(s) of the service(s)/claim(s) for any claim-based transactions follow the same assignment definitions as noted below, and adjustments reflect the original incurred date(s) of each service/claim and are reflected as credits in the month in which they are processed (i.e. no changes in the lag reports to the original payment),
   d. These practices have been consistent for at least two years, unless so noted below.

With the exception of inpatient hospital services, a medical claim's incurred date is assigned as the date of service. For inpatient hospital claims, the incurred date is assigned as the first date of treatment, which is usually the date of admission.

Comments by Ohio Bankers Benefit Trust related to the items listed above, if any:

Consoliplex

Statement Regarding Accuracy and Completeness of the Underlying Data Sources Used by Diamond Consulting Group, Inc. in the Preparation of the 2023 Annual Statutory Financial Statement of the Ohio Bankers Benefits Trust

Items: Exhibit 1 (attached)
Claim lag grids with enrollment
Supporting financial documents transmitted to Diamond Consulting Group, Inc.

The sources identified above were relied upon by Diamond Consulting Group Inc. in preparing the actuarial opinion required for the 2023 annual statutory financial statement as of December 31, 2023.

I, Anthony Wisniewski, Director, Finance, hereby affirm that the data sources identified above were prepared under my direction, and to the best of my knowledge are accurate and complete.

3/19/2024
Date

DocuSigned by:
Anthony Wisniewski
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Signature

Exhibit 1

The claims in the lag tables provided:

1. Are net of (have been reduced by) coordination of benefits savings,

2. Have been reduced by subrogation savings, if any, with the following processing and reporting provisions:
    a. Recoveries are net of the cost of recovery,
    b. Any recoveries are credited back to the claims for which recoveries have been received,
    c. The incurred date(s) of the service(s)/claim(s) for which recoveries have been received follow the same assignment definitions as noted below, and credits reflect the original incurred date(s) of each service/claim and are reflected as credits in the month in which they are processed (i.e. no changes in the lag reports to the original payment), and
    d. These practices have been consistent for at least two years, with exceptions as noted below.

3. Separate claim lag reports for claims that have not been reduced by reinsurance recoveries and lag reports that have been reduced by reinsurance recoveries.

4. Include all benefit payments for which a liability has been established under the terms of the benefit plans in place,

5. Are net of (have been reduced by) any negotiated provider discounts,

6. Reflect transactions, such as voided checks (and electronic transactions), both with and without requiring check issuance. The following processing and reporting provisions are applicable:
    a. Transactions are net of the cost of the adjustment (e.g. claim audit costs),
    b. Any transactions related to claim payments are credited back to the claims for which the adjustment apply, and are shown in the month in which the transactions are made,
    c. The incurred date(s) of the service(s)/claim(s) for any claim-based transactions follow the same assignment definitions as noted below, and adjustments reflect the original incurred date(s) of each service/claim and are reflected as credits in the month in which they are processed (i.e. no changes in the lag reports to the original payment),
    d. These practices have been consistent for at least two years, unless so noted below.

With the exception of inpatient hospital services, a medical claim's incurred date is assigned as the date of service. For inpatient hospital claims, the incurred date is assigned as the first date of treatment, which is usually the date of admission.

Comments by Consoliplex related to the items listed above, if any: