



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE
SOCA BENEFIT PLAN

NAIC Group Code0000,0000NAIC Company Code00120Employer's ID Number47-1277622

(Current)(Prior)

Organized under the Laws ofOHState of Domicile or Port of EntryOH

Country of DomicileUS

Licensed as business typeLife, Accident & HealthIs HMO Federally Qualified?NO

Incorporated/Organized02/01/2016Commenced Business

Statutory Home Office1435 Vine St, 2nd FloorCincinnati, OH, US 45202

Main Administrative Office1435 Vine St, 2nd FloorCincinnati, OH, US 45202513-452-5103

(Telephone)

Mail AddressPO Box 3385Cincinnati, OH, US 45201

Primary Location of Books and Records1435 Vine St, 2nd FloorCincinnati, OH, US 45202513-452-5103

(Telephone)

Internet Website Addresswww.joinsoca.com/soca-benefit-plan

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OFFICERS

Richard Pearce, Chairperson

Janet Lee Davis, Treasurer

Matthew James Appenzeller, Plan Administrator

DIRECTORS OR TRUSTEES

Cynthia Margaret Holzheimer

Richard Michael Pearce

Jed Eric Metzger

Janet Lee Davis

State of

County ofSS

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:

xRichard Pearce

B5564A4F16394B1...

Richard Pearce

Chairperson

DocuSigned by:

xMatthew Appenzeller

724E530EE855490...

Matthew James Appenzeller

Plan Administrator

Subscribed and sworn to before me

2/5/2024

thisday of

DocuSigned by:

xStephen R. Riedel

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).....	21,056,038		21,056,038	10,680,791
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 (less \$... encumbrances).....				
	4.2 Properties held for the production of income (less \$... encumbrances).....				
	4.3 Properties held for sale (less \$... encumbrances).....				
5.	Cash (\$ 11,308,559, Schedule E - Part 1), cash equivalents (\$ 27,183,317, Schedule E - Part 2) and short-term investments (\$ 7,746,009, Schedule DA).....	46,237,886		46,237,886	64,669,839
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).....	67,293,924		67,293,924	75,350,630
13.	Title plants less \$... charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	177,250		177,250	159,106
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 (including \$... earned but unbilled premiums).....				
	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.....	2,673,873		2,673,873	3,203,218
17.	Amounts receivable relating to uninsured plans.....				
18.1	Current federal and foreign income tax recoverable and interest thereon.....	87,780	87,780	—	—
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.....				
25.	Aggregate write-ins for other-than-invested assets.....	53,703	53,703	—	—
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	70,286,530	141,483	70,145,047	78,712,954
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	70,286,530	141,483	70,145,047	78,712,954
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.....	53,703	53,703	—	
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).....	53,703	53,703	—	—

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$ 50,461,551 reinsurance ceded)	5,606,839		5,606,839	7,245,028
2. Accrued medical incentive pool and bonus amounts				
3. Unpaid claims adjustment expenses	169,000		169,000	271,000
4. Aggregate health policy reserves, including the liability of \$... for medical loss ratio rebate per the Public Health Service Act				
5. Aggregate life policy reserves				
6. Property/casualty unearned premium reserves				
7. Aggregate health claim reserves				
8. Premiums received in advance				
9. General expenses due or accrued	956,262		956,262	407,442
10.1 Current federal and foreign income tax payable and interest thereon (including \$... on realized capital gains (losses))				
10.2 Net deferred tax liability				
11. Ceded reinsurance premiums payable	49,319,726		49,319,726	60,779,667
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)	56,051,827		56,051,827	68,703,137
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	510,000	510,000
29. Surplus notes	XXX	XXX		
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
31. Unassigned funds (surplus)	XXX	XXX	13,583,220	9,499,817
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	14,093,220	10,009,817
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	70,145,047	78,712,954
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	1,151,273	1,129,782
2.	Net premium income (including \$... non-health premium income).....	XXX	52,250,233	48,032,845
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	52,250,233	48,032,845
Hospital and Medical:				
9.	Hospital/medical benefits.....		291,361,933	292,745,254
10.	Other professional services.....		40,864,382	38,828,468
11.	Outside referrals.....			
12.	Emergency room and out-of-area.....		30,568,706	26,076,953
13.	Prescription drugs.....		108,863,732	87,118,212
14.	Aggregate write-ins for other hospital and medical.....			
15.	Incentive pool, withhold adjustments and bonus amounts.....			
16.	Subtotal (Lines 9 to 15).....		471,658,753	444,768,887
Less:				
17.	Net reinsurance recoveries.....		426,259,236	401,679,840
18.	Total hospital and medical (Lines 16 minus 17).....		45,399,517	43,089,047
19.	Non-health claims (net).....			
20.	Claims adjustment expenses, including \$ 256,621 cost containment expenses.....		801,941	1,272,280
21.	General administrative expenses.....		3,497,442	2,874,764
22.	Increase in reserves for life and accident and health contracts (including \$... increase in reserves for life only).....			
23.	Total underwriting deductions (Lines 18 through 22).....		49,698,900	47,236,091
24.	Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	2,551,333	796,754
25.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....		2,460,022	413,886
26.	Net realized capital gains (losses) less capital gains tax of \$ Net investment gains (losses) (Lines 25 plus 26).....		2,460,022	413,886
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	5,011,355	1,210,640
31.	Federal and foreign income taxes incurred.....	XXX	908,155	151,065
32.	Net income (loss) (Lines 30 minus 31).....	XXX	4,103,200	1,059,575
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.	.....			
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)

		1	2
CAPITAL & SURPLUS ACCOUNT		Current Year	Prior Year
33.	Capital and surplus prior reporting year	10,009,807	8,833,160
34.	Net income or (loss) from Line 32	4,103,200	1,059,575
35.	Change in valuation basis of aggregate policy and claim reserves		
36.	Change in net unrealized capital gains (losses) less capital gains tax of \$		
37.	Change in net unrealized foreign exchange capital gain or (loss)		
38.	Change in net deferred income tax		
39.	Change in nonadmitted assets	(19,798)	117,072
40.	Change in unauthorized and certified reinsurance		
41.	Change in treasury stock		
42.	Change in surplus notes		
43.	Cumulative effect of changes in accounting principles		
44.	Capital Changes:		
44.1	Paid in		
44.2	Transferred from surplus (Stock Dividend)		
44.3	Transferred to surplus		
45.	Surplus adjustments:		
45.1	Paid in	—	—
45.2	Transferred to capital (Stock Dividend)		
45.3	Transferred from capital		
46.	Dividends to stockholders		
47.	Aggregate write-ins for gains or (losses) in surplus		
48.	Net change in capital and surplus (Lines 34 to 47)	4,083,402	1,176,647
49.	Capital and surplus end of reporting year (Line 33 plus 48)	14,093,209	10,009,807
Details of Write-Ins			
4701.	.....		
4702.	.....		
4703.	.....		
4798.	Summary of remaining write-ins for Line 47 from overflow page		
4799.	Totals (Lines 4701 through 4703 plus 4798) (Line 47 above)		

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	40,790,292	66,925,195
2.	Net investment income	2,328,889	252,165
3.	Miscellaneous income	—	10,671
4.	Total (Lines 1 to 3)	43,119,181	67,188,031
5.	Benefit and loss related payments	46,508,361	40,807,624
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	3,852,563	3,994,009
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of \$... tax on capital gains (losses)	995,000	152,000
10.	Total (Lines 5 through 9)	51,355,924	44,953,633
11.	Net cash from operations (Line 4 minus Line 10)	(8,236,744)	22,234,399
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds		
12.2	Stocks		
12.3	Mortgage loans		
12.4	Real estate		
12.5	Other invested assets		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7	Miscellaneous proceeds	—	—
12.8	Total investment proceeds (Lines 12.1 to 12.7)	—	—
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	10,262,258	10,677,937
13.2	Stocks		
13.3	Mortgage loans		
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	—	—
13.7	Total investments acquired (Lines 13.1 to 13.6)	10,262,258	10,677,937
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)	(10,262,258)	(10,677,937)
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)	67,047	118,007
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	67,047	118,007
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)	(18,431,955)	11,674,469
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	64,669,835	52,995,366
19.2	End of year (Line 18 plus Line 19.1)	46,237,880	64,669,835

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

20.0001		
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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.....	52,250,233		52,250,233											
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).....	52,250,233		52,250,233											
8. Hospital/medical benefits.....	291,361,933		291,361,933											XXX
9. Other professional services.....	40,864,382		40,864,382											XXX
10. Outside referrals.....														XXX
11. Emergency room and out-of-area.....	30,568,706		30,568,706											XXX
12. Prescription drugs.....	108,863,732		108,863,732											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).....	471,658,753		471,658,753											XXX
16. Net reinsurance recoveries.....	426,259,236		426,259,236											XXX
17. Total hospital and medical (Lines 15 minus 16).....	45,399,517		45,399,517											XXX
18. Non-health claims (net).....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including \$ 256,621 cost containment expenses.....	801,940		801,940											
20. General administrative expenses.....	3,497,441		3,497,441											
21. Increase in reserves for accident and health contracts.....														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).....	49,698,898		49,698,898											
24. Net underwriting gain or (loss) (Line 7 minus Line 23).....	2,551,335		2,551,335											
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	2	3	4
		Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1+2-3)
1.	Comprehensive (hospital and medical) individual				
2.	Comprehensive (hospital and medical) group	543,757,753		491,507,520	52,250,233
3.	Medicare Supplement				
4.	Vision only				
5.	Dental only				
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)	543,757,753		491,507,520	52,250,233
14.	Life				
15.	Property/casualty				
16.	Totals (Lines 13 to 15)	543,757,753		491,507,520	52,250,233

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	488,040,649		488,040,649											
	1.2 Reinsurance assumed														
	1.3 Reinsurance ceded	441,002,943		441,002,943											
	1.4 Net	47,037,706		47,037,706											
2.	Paid medical incentive pools and bonuses														
3.	Claim liability December 31, current year from Part 2A:														
	3.1 Direct	56,068,390		56,068,390											
	3.2 Reinsurance assumed														
	3.3 Reinsurance ceded	50,461,551		50,461,551											
	3.4 Net	5,606,839		5,606,839											
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	72,450,287		72,450,287											
	8.2 Reinsurance assumed														
	8.3 Reinsurance ceded	65,205,259		65,205,259											
	8.4 Net	7,245,028		7,245,028											
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	471,658,752		471,658,752											
	12.2 Reinsurance assumed														
	12.3 Reinsurance ceded	426,259,235		426,259,235											
	12.4 Net	45,399,517		45,399,517											
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	56,068,390		56,068,390											
	2.2 Reinsurance assumed														
	2.3 Reinsurance ceded	50,461,551		50,461,551											
	2.4 Net	5,606,839		5,606,839											
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	56,068,390		56,068,390											
	4.2 Reinsurance assumed														
	4.3 Reinsurance ceded	50,461,551		50,461,551											
	4.4 Net	5,606,839		5,606,839											

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2B – ANALYSIS OF CLAIMS UNPAID – PRIOR YEAR-NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5 Claims Incurred in Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid December 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) individual						
2. Comprehensive (hospital and medical) group	5,843,409	41,194,296	68,932	5,537,908	5,912,341	7,245,028
3. Medicare Supplement						
4. Vision Only						
5. Dental Only						
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)	5,843,409	41,194,296	68,932	5,537,908	5,912,341	7,245,030
14. Health care receivables (a)						
15. Other non-health						
16. Medical incentive pools and bonus amounts						
17. Totals (Lines 13 - 14 + 15 + 16)	5,843,409	41,194,296	68,932	5,537,908	5,912,341	7,245,030

(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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	(6,027)	(7,072)	(6,575)	(3,728)	
2.	2019.....	15,242	2,393			
3.	2020.....	XXX	20,728	3,433		
4.	2021.....	XXX	XXX	29,428	4,718	
5.	2022.....	XXX	XXX	XXX	36,089	5,843
6.	2023.....	XXX	XXX	XXX	XXX	41,194

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	(6,024)	(7,072)	(6,575)	(3,728)	
2.	2019.....	16,703	2,448			
3.	2020.....	XXX	22,128	3,475		
4.	2021.....	XXX	XXX	30,464	(75)	
5.	2022.....	XXX	XXX	XXX	43,164	(1,333)
6.	2023.....	XXX	XXX	XXX	XXX	46,733

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	19,638									
2.	2020.....	29,485									
3.	2021.....	39,129									
4.	2022.....	48,033	5,843	271	4.638	6,114	12.729	69		6,183	12.872
5.	2023.....	52,250	41,194	531	1.289	41,725	79.856	5,538	169	47,432	90.779

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	(6,027)	(7,072)	(6,575)	(3,728)	
2.	2019.....	15,242	2,393			
3.	2020.....	XXX	20,728	3,433		
4.	2021.....	XXX	XXX	29,428	4,718	
5.	2022.....	XXX	XXX	XXX	36,089	5,843
6.	2023.....	XXX	XXX	XXX	XXX	41,194

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	(6,024)	(7,072)	(6,575)	(3,728)	
2.	2019.....	16,703	2,448			
3.	2020.....	XXX	22,128	3,475		
4.	2021.....	XXX	XXX	30,464	(75)	
5.	2022.....	XXX	XXX	XXX	43,164	(1,333)
6.	2023.....	XXX	XXX	XXX	XXX	46,733

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	19,638									
2.	2020.....	29,483									
3.	2021.....	39,129									
4.	2022.....	48,033	5,843	271	4.638	6,114	12.729	69		6,183	12.872
5.	2023.....	52,250	41,194	531	1.289	41,725	79.856	5,538	169	47,432	90.779

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

MEDICARE SUPPLEMENT

Section A – Paid Health Claims

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
2.	2020.....										
3.	2021.....										
4.	2022.....										
5.	2023.....										

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
2.	2020.....										
3.	2021.....										
4.	2022.....										
5.	2023.....										

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
2.	2020.....										
3.	2021.....										
4.	2022.....										
5.	2023.....										

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
2.	2020.....										
3.	2021.....										
4.	2022.....										
5.	2023.....										

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
2.	2020.....										
3.	2021.....										
4.	2022.....										
5.	2023.....										

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2C – DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)
OTHER HEALTH

Section A – Paid Health Claims

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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	2	3	4	5
		2019	2020	2021	2022	2023
1.	Prior.....	NONE				
2.	2019.....					
3.	2020.....					
4.	2021.....		XXX			
5.	2022.....		XXX	XXX		
6.	2023.....		XXX	XXX	XXX	

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

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payments	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2+3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019.....	NONE									
2.	2020.....										
3.	2021.....										
4.	2022.....										
5.	2023.....										

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	2			
	Cost Containment Expenses	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 \$ 32,121,160 ceded plus \$... assumed)	(2,309,588)	(4,907,875)	(2,770,674)		(9,988,137)
4. Legal fees and expenses					
5. Certifications and accreditation fees					
6. Auditing, actuarial and other consulting services			108,310		108,310
7. Traveling expenses					
8. Marketing and advertising			510,438		510,438
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	2,566,209	5,453,195	5,194,862		13,214,266
15. Boards, bureaus and association fees					
16. Insurance, except on real estate			90,027		90,027
17. Collection and bank service charges			2,016		2,016
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			362,463		362,463
23.4 Payroll taxes					
23.5 Other (excluding federal income and real estate taxes)					
24. Investment expenses not included elsewhere				55,677	55,677
25. Aggregate write-ins for expenses					
26. Total expenses incurred (Lines 1 to 25)	256,621	545,320	3,497,442	55,677	(a) 4,355,060
27. Less expenses unpaid December 31, current year	54,080	114,920	956,262		1,125,262
28. Add expenses unpaid December 31, prior year	86,720	184,280	407,442		678,442
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)	289,261	614,680	2,948,622	55,677	3,908,240
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 \$ 4,414,150 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 514,656	 670,989
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....	.....
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) 1,854,700	 1,844,710
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	 2,369,356	 2,515,699
11.	Investment expenses .....	.....	(g) 55,677
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) .....	.....	..... 55,677
17.	Net investment income (Line 10 minus Line 16) .....	.....	..... 2,460,022
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 \$ 120,463 accrual of discount less \$ 7,474 amortization of premium and less \$ 106,344 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 \$ 725,522 accrual of discount less \$... amortization of premium and less \$ 27,791 paid for accrued interest on purchases.
- (f) Includes \$... accrual of discount less \$... amortization of premium.
- (g) Includes \$ 55,677 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
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)					
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)					
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)					

NONE

EXHIBIT OF NONADMITTED ASSETS

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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.....	87,780	935	(86,845)
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.....			
25.	Aggregate write-ins for other-than-invested assets.....	53,703	120,750	67,047
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	141,483	121,685	(19,798)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28.	Total (Lines 26 and 27).....	141,483	121,685	(19,798)
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.....	53,703	120,750	67,047
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).....	53,703	120,750	67,047

EXHIBIT 1 – ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6
	1	2	3	4	5	Current Year Member Months
	Prior Year	First Quarter	Second Quarter	Third Quarter	Current Year	
1. Health Maintenance Organizations.....						
2. Provider Service Organizations.....						
3. Preferred Provider Organizations.....	95,823	97,536	93,480	93,981	94,584	1,151,273
4. Point of Service.....						
5. Indemnity Only.....						
6. Aggregate write-ins for other lines of business.....						
7. Total.....	95,823	97,536	93,480	93,981	94,584	1,151,273
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	2	3	4	5	6	7
Name of Debtor	1 - 30 Days	31 - 60 Days	61 - 90 Days	Over 90 Days	Nonadmitted	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	2	3	4	5	6	7
Name of Debtor	1 - 30 Days	31 - 60 Days	61 - 90 Days	Over 90 Days	Nonadmitted	Admitted
0799999 – Gross Health Care Receivables.....						

NONE

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	Health Care Receivables from Prior Years (Cols. 1 + 3)	Estimated Health Care Receivables Accrued as of December 31 of Prior Year
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		
1. Pharmaceutical rebate receivables		NONE				
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)						

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	2	3	4	5	6	7
Account	1 - 30 Days	31 - 60 Days	61 - 90 Days	91 - 120 Days	Over 120 Days	Total
Claims Unpaid (Reported)						
	56,068,390					56,068,390
0199999 – Individually listed claims unpaid	56,068,390					56,068,390
0499999 – Subtotals	56,068,390					56,068,390
0799999 – Total claims unpaid						56,068,390
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	2	3	4	5
Affiliate	Description	Amount	Current	Non-Current
0399999 – Total gross payables.....				

NONE

EXHIBIT 7 – PART 1 – SUMMARY OF TRANSACTIONS WITH PROVIDERS

	1	2	3	4	5	6
Payment Method	Direct Medical Expense Payment	Column 1 as a % of Total Payments	Total Members Covered	Column 3 as a % of Total Members	Column 1 Expenses Paid to Affiliated Providers	Column 1 Expenses Paid to Non-Affiliated Providers
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.....	488,040,649	100.000	XXX	XXX		488,040,649
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.....	488,040,649	100.000	XXX	XXX		488,040,649
13. Total (Line 4 plus Line 12).....	488,040,649	100.000 %	XXX	XXX		488,040,649

EXHIBIT 7 – PART 2 – SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

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

NONE

EXHIBIT 8 – FURNITURE, EQUIPMENT AND SUPPLIES OWNED

		1	2	3	4	5	6
Description		Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1.	Administrative furniture and equipment	NONE					
2.	Medical furniture, equipment and fixtures						
3.	Pharmaceuticals and surgical supplies						
4.	Durable medical equipment						
5.	Other property and equipment						
6.	Total						

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

These financial statements of the Southern Ohio Chamber Alliance Benefit Plan (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	\$ 4,103,200	\$ 1,059,575
(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	\$ 4,103,200	\$ 1,059,575
Surplus					
(5) State basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 14,093,220	\$ 10,009,817
(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	\$ 14,093,220	\$ 10,009,817

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

The preparation of the financial statements requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Actual results 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
- The Arrangement does not hold any common stocks.
- (4) Basis for Preferred Stocks
- The Arrangement does not hold any preferred stocks.
- (5) Basis for Mortgage Loans
- The Arrangement holds no mortgage loans on real estate.
- (6) Basis for Loan-Backed Securities and Adjustment Methodology
- The Arrangement does not hold any loan-backed securities.
- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
- The Arrangement has no investment in subsidiaries.
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
- The Arrangement has no interests in joint ventures, partnerships or limited liability entities.
- (9) Accounting Policies for Derivatives
- The Arrangement holds no derivatives.
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation
- The Arrangement does not utilize anticipated investment income as a factor in the premium deficiency reserve 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) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
- The Arrangement has made no modifications to its capitalization policy.
- (13) Method Used to Estimate Pharmaceutical Rebate Receivables
- The Arrangement has no pharmaceutical rebate receivables.

Notes to the Financial Statements

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

D. Going Concern

The Arrangement has neither the intention nor the need to liquidate or curtail materially 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 - None

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

7. Investment Income

A. Due and Accrued Income Excluded from Surplus

The basis, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:

The Arrangement does not admit investment income due and accrued if the amounts are over 90 days old.

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	\$..... 177,250
2.	Nonadmitted	\$.....
3.	Admitted	\$..... 177,250

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 \$87,780 of income tax recoverable due to estimated tax prepayments exceeding the calculated liability for unrelated business income.

A. Components of the Net Deferred Tax Asset/(Liability) - None

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

D. Among the More Significant Book to Tax Adjustments

E. Operating Loss and Tax Credit Carryforwards - None

G. Federal or Foreign Income Tax Loss Contingencies - None

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

Not applicable as all Arrangement assets are reportable at valuations recognized by the Securities and Valuation Office.

A. Fair Value Measurement

- (1) Fair value measurements at reporting date - None
- (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)
Bonds.....	\$..... 21,096,610	\$..... 21,056,038	\$.....	\$..... 21,096,610	\$.....	\$.....	\$.....
Short Term Investments.....	7,745,595	7,746,009		7,745,595			

- 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 29, 2024 for these statutory financial statements which are to be issued on March 31, 2024.

23. Reinsurance

During 2023, the Plan has been subject to a quota share reinsurance agreement with Community Insurance Company to cede 90% of the Plan's health business.

During 2023, the Plan has been subject to a stop loss reinsurance agreement with Community Insurance Company for medical and prescription drug coverage. The specific stop loss threshold per employee contract is \$400,000 for the policy year ending April 30, 2023 and \$500,000 for the policy year ending April 30, 2024. Under the aggregate stop loss contract, the reinsurer pays all claims in excess of a fixed per employee per month amount that is the equivalent of 125% of actuarially expected claim costs for the entire Arrangement (net of any specific stop loss reimbursements).

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

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

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

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

Yes () No (X)
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

- B. Uncollectible Reinsurance - None
- C. Commutation of Reinsurance Reflected in Income and Expenses - None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None
- E. Reinsurance Credit - None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate - None
- B. Method Used to Record - None

Notes to the Financial Statements

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

- 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

25. Change in Incurred Claims and Claim Adjustment Expenses - None

26. Intercompany Pooling Arrangements - None

27. Structured Settlements - None

28. Health Care Receivables - None

29. Participating Policies - None

30. Premium Deficiency Reserves - None

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.....12/31/2019
- 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.....12/31/2019
- 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).....06/28/2021
- 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?.....N/A
- 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	2	3
Name of Entity	NAIC Company Code	State of Domicile

- 6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?.....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	2
Nationality	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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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 Avenue, Suite 700, Cleveland, Ohio 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?

NO

10.6.

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

Southern Ohio Chamber Alliance Benefits Plan Board of Trustees performs all Audit Committee functions.

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?

John Lloyd, Consulting Actuary, Optum Consulting, PO BOX 84019 Chicago IL 60689-4019

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a 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)?
- 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?
- 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?
- 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?
- 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?
- 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	2
Name of Third-Party	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)
- 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?
- 25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- 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?
- 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).
- 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	2	3
Nature of Restriction	Description	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	2
Name of Custodian(s)	Custodian's Address
Huntington National Bank	200 Public Square, Cleveland, OH 44114

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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
Huntington National Bank	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	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
2305	Huntington National Bank	2WHM8VNJH63UN140L754	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	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 TOTAL		\$.....

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

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

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$..... 28,802,047	\$..... 28,842,205	\$..... 40,158
31.2. Preferred Stocks.....			
31.3. Totals.....	\$..... 28,802,047	\$..... 28,842,205	\$..... 40,158

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	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	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	2
Name	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	2
Name	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	2
Name	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:
- 1.61

Most current three years:
- 1.61

Total premium earned

\$
- 1.62

Total incurred claims

\$
- 1.63

Number of covered lives
- 1.64

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:
- 1.71

Most current three years:
- 1.71

Total premium earned

\$
- 1.72

Total incurred claims

\$
- 1.73

Number of covered lives
- 1.74

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	2
		Current Year	Prior Year
2.1	Premium Numerator	\$ 52,250,233	\$ 48,032,845
2.2	Premium Denominator	\$ 52,250,233	\$ 48,032,845
2.3	Premium Ratio (2.1/2.2)	100.000	100.000
2.4	Reserve Numerator	\$	\$
2.5	Reserve Denominator	\$ 5,606,839	\$ 7,245,028
2.6	Reserve Ratio (2.4/2.5)	%	%

- 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

\$ 50,000
- 5.32

Medical Only

\$
- 5.33

Medicare Supplement

\$
- 5.34

Dental and Vision

\$
- 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	2	3	4	5
	2023	2022	2021	2020	2019
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	70,145,047	78,712,954	56,209,496	41,905,691	25,653,425
2. Total liabilities (Page 3, Line 24)	56,051,827	68,703,137	47,376,329	34,896,443	19,727,989
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)	14,093,220	10,009,817	8,833,167	7,009,247	5,925,436
Income Statement (Page 4)					
5. Total revenues (Line 8)	52,250,233	48,032,845	39,129,278	29,482,754	19,637,588
6. Total medical and hospital expenses (Line 18)	45,399,517	43,089,047	33,939,517	24,576,001	17,752,643
7. Claims adjustment expenses (Line 20)	801,941	1,272,280	1,463,231	1,028,513	452,180
8. Total administrative expenses (Line 21)	3,497,442	2,874,764	1,663,831	2,821,829	(876,621)
9. Net underwriting gain (loss) (Line 24)	2,551,333	796,754	2,062,700	1,056,411	2,309,386
10. Net investment gain (loss) (Line 27)	2,460,022	413,886	(7,076)	51,484	193,284
11. Total other income (Lines 28 plus 29)					
12. Net income or (loss) (Line 32)	4,103,200	1,059,575	2,062,674	1,083,808	2,502,670
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(8,236,744)	22,234,399	25,167,383	5,022,862	9,316,005
Risk-Based Capital Analysis					
14. Total adjusted capital	14,093,220	10,009,817	8,833,165	7,009,247	5,925,436
15. Authorized control level risk-based capital	2,237,220	2,281,832	1,901,543	1,629,957	1,252,009
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	94,584	95,823	86,722	71,966	56,653
17. Total members months (Column 6, Line 7)	1,151,273	1,129,782	995,169	826,430	587,479
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)	86.9	89.7	86.7	83.4	90.4
20. Cost containment expenses	0.5	0.8	1.2	1.1	0.7
21. Other claims adjustment expenses	1.0	1.8	2.5	2.4	1.6
22. Total underwriting deductions (Line 23)	95.1	98.3	94.7	96.4	88.2
23. Total underwriting gain (loss) (Line 24)	4.9	1.7	5.3	3.6	11.8
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	5,912,341	4,888,219	3,475,468	2,448,121	1,049,797
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	7,245,030	4,963,606	3,885,603	2,430,412	964,124
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 SOCA Benefit Plan

2. Cincinnati, OH
(LOCATION)

NAIC Group Code: 0000

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2023

NAIC Company Code: 00120

	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	95,823		95,823											
2. First Quarter	97,536		97,536											
3. Second Quarter	93,480		93,480											
4. Third Quarter	93,981		93,981											
5. Current Year	94,584		94,584											
6. Current Year Member Months	1,151,273		1,151,273											
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)	543,757,753		543,757,753											
13. Life Premiums Direct														
14. Property/Casualty Premiums Written														
15. Health Premiums Earned	543,757,753		543,757,753											
16. Property/Casualty Premiums Earned														
17. Amount Paid for Provision of Health Care Services	488,040,649		488,040,649											
18. Amount Incurred for Provision of Health Care Services	471,658,753		471,658,753											

(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 SOCA Benefit Plan

2. Cincinnati, OH
(LOCATION)

NAIC Group Code: 0000

BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2023

NAIC Company Code: 00120

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
Total Members at end of:														
1. Prior Year	95,823		95,823											
2. First Quarter	97,536		97,536											
3. Second Quarter	93,480		93,480											
4. Third Quarter	93,981		93,981											
5. Current Year	94,584		94,584											
6. Current Year Member Months	1,151,273		1,151,273											
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)	543,757,753		543,757,753											
13. Life Premiums Direct														
14. Property/Casualty Premiums Written														
15. Health Premiums Earned	543,757,753		543,757,753											
16. Property/Casualty Premiums Earned														
17. Amount Paid for Provision of Health Care Services	488,040,649		488,040,649											
18. Amount Incurred for Provision of Health Care Services	471,658,753		471,658,753											

(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	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than For Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	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	2	3	4	5	6	7
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Paid Losses	Unpaid Losses
Accident and Health, Non-Affiliates, U.S. Non-Affiliates						
..... 10345	31-1440175.....	05/01/2016...	Community Insurance Company DBA Anthem B.....	OH.....		 50,461,551
1999999 – Accident and Health, Non-Affiliates, U.S. Non-Affiliates.....						 50,461,551
2199999 – Accident and Health, Non-Affiliates, Total Non-Affiliates.....						 50,461,551
2299999 – Total Accident and Health.....						 50,461,551
2399999 – Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999).....						 50,461,551
9999999 – Total (Sum of 1199999 and 2299999).....						 50,461,551

SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Premiums	Unearned Premiums (Estimated)	Reserve Credit Taken Other than for Unearned Premiums	11	12	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates													
10345	31-1440175	05/01/2016	Community Insurance Company DBA Athem B	OH	QA/G	CMM	470,252,102						
10345	31-1440175	05/01/2016	Community Insurance Company DBA Athem B	OH	SSL/G	CMM	19,756,970						
10345	31-1440175	05/01/2016	Community Insurance Company DBA Athem B	OH	ASL/G	CMM	1,498,448						
0899999 – General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates							491,507,520						
1099999 – General Account, Authorized, Total Authorized Non-Affiliates							491,507,520						
1199999 – Total General Account Authorized							491,507,520						
4599999 – Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							491,507,520						
9199999 – Total U.S.							491,507,520						
9999999 – Total (Sum of 4599999 and 9099999)							491,507,520						

(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.....	491,508	449,287	368,859	278,599	185,891
2 Title XVIII-Medicare.....					
3 Title XIX-Medicaid.....					
4 Commissions and reinsurance expense allowance.....	32,121	36,236	35,111	29,972	19,794
5 Total hospital and medical expenses.....	426,259	401,680	316,126	226,722	162,317
B. BALANCE SHEET ITEMS					
6 Premiums receivable.....					
7 Claims payable.....	50,462	65,205	44,672	34,970	21,873
8 Reinsurance recoverable on paid losses.....					538
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	2	3
		As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)				
1	Cash and invested assets (Line 12)	67,293,924		67,293,924
2	Accident and health premiums due and unpaid (Line 15)			
3	Amounts recoverable from reinsurers (Line 16.1)			
4	Net credit for ceded reinsurance	XXX		
5	All other admitted assets (Balance)	2,851,123		2,851,123
6	Total assets (Line 28)	70,145,047		70,145,047
LIABILITIES, CAPITAL AND SURPLUS (Page 3)				
7	Claims unpaid (Line 1)	5,606,839		5,606,839
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)	50,444,988		50,444,988
15	Total liabilities (Line 24)	56,051,827		56,051,827
16	Total capital and surplus (Line 33)	14,093,220	XXX	14,093,220
17	Total liabilities, capital and surplus (Line 34)	70,145,047		70,145,047
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		XXX	XXX
22	Other ceded reinsurance recoverables		XXX	XXX
23	Total ceded reinsurance recoverables		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		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	543,757,753							543,757,753	
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		543,757,753							543,757,753	
60.	Reporting entity contributions for Employee Benefit Plans	XXX										
61.	Total (Direct Business)	XXX		543,757,753							543,757,753	
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 4. Q – Qualified - Qualified or accredited reinsurer —
2. R – Registered – Non-domiciled RRGs — 5. N – None of the above - Not allowed to write business in the state 56
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state —

(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	NONE					
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

NONE

(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.	 0 0 1 2 0 2 0 2 3 3 9 0 0 0 0 0 0
4.	
5.	
6.	
7.	
8.	
9.	
10.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 3 6 0 0 0 0 0 0
11.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 2 0 5 0 0 0 0 0
12.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 4 2 0 0 0 0 0 0
13.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 3 7 1 0 0 0 0 0
14.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 3 7 0 0 0 0 0 0
15.	
16.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 3 6 5 0 0 0 0 0
17.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 2 2 4 0 0 0 0 0
18.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 2 2 5 0 0 0 0 0
19.	
20.	The data for this supplement is not required to be filed.  0 0 1 2 0 2 0 2 3 2 2 6 0 0 0 0 0
21.	
22.	
23.	
24.	 0 0 1 2 0 2 0 2 3 2 9 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

SUMMARY INVESTMENT SCHEDULE

		Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
		1	2	3	4	5	6
Investment Categories		Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3+4) Amount	Percentage of Column 5 Line 13
1.	Long-term bonds (Schedule D, Part 1):						
	1.01 U.S. governments.....	21,056,038	31.3	21,056,038		21,056,038	31.3
	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.....						
	1.07 Hybrid securities.....						
	1.08 Parent, subsidiaries and affiliates.....						
	1.09 SVO identified funds.....						
	1.10 Unaffiliated bank loans.....						
	1.11 Unaffiliated certificates of deposit.....						
	1.12 Total long-term bonds.....	21,056,038	31.3	21,056,038		21,056,038	31.3
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).....						
	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.....						
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).....	11,308,559	16.8	11,308,559		11,308,559	16.8
	6.02 Cash equivalents (Schedule E, Part 2).....	27,183,317	40.4	27,183,317		27,183,317	40.4
	6.03 Short-term investments (Schedule DA).....	7,746,009	11.5	7,746,009		7,746,009	11.5
	6.04 Total cash, cash equivalents and short-term investments.....	46,237,886	68.7	46,237,886		46,237,886	68.7
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.....	67,293,924	100.0	67,293,924		67,293,924	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 loan initiation 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.....	10,680,791
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....	10,262,258
3.	Accrual of discount.....	120,463
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.....	
4.4	Part 4, Column 11.....	
5.	Total gain (loss) on disposals, Part 4, Column 19.....	
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....	
7.	Deduct amortization of premium.....	7,474
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.....	
	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).....	21,056,037
12.	Deduct total nonadmitted amounts.....	
13.	Statement value at end of current period (Line 11 minus Line 12).....	21,056,037

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	21,056,038	21,096,610	20,940,195	21,400,000
2. Canada				
3. Other Countries				
4. Totals	21,056,038	21,096,610	20,940,195	21,400,000
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				
9. Canada				
10. Other Countries				
11. Totals				
Parent, Subsidiaries and Affiliates				
12. Totals				
13. Total Bonds	21,056,038	21,096,610	20,940,195	21,400,000
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				XXX
21. Canada				XXX
22. Other Countries				XXX
23. Totals				XXX
Parent, Subsidiaries and Affiliates				
24. Totals				XXX
25. Total Common Stocks				XXX
26. Total Stocks				XXX
27. Total Bonds and Stocks	21,056,038	21,096,610	20,940,195	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	2	3	4	5	6	7	8	9	10	11	12
		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)
1.	U.S. Governments												
1.1.	NAIC 1.....	7,746,009	21,056,038				XXX	28,802,047	100.0	16,008,036	100.0	28,802,047	
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.....	7,746,009	21,056,038				XXX	28,802,047	100.0	16,008,036	100.0	28,802,047	
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

		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)
6.	Industrial and Miscellaneous (unaffiliated)												
6.1.	NAIC 1.....						XXX						
6.2.	NAIC 2.....						XXX						
6.3.	NAIC 3.....						XXX						
6.4.	NAIC 4.....						XXX						
6.5.	NAIC 5.....						XXX						
6.6.	NAIC 6.....						XXX						
6.7.	Totals.....						XXX						
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						
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						

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	2	3	4	5	6	7	8	9	10	11	12
		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) 7,746,009	21,056,038					28,802,047	100.0	XXX	XXX	28,802,047	
12.2.	NAIC 2.....	(d)								XXX	XXX		
12.3.	NAIC 3.....	(d)								XXX	XXX		
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.....	7,746,009	21,056,038				(b)	28,802,047	100.0	XXX	XXX	28,802,047	
12.8.	Line 12.7 as a % of Col. 7.....	26.9	73.1					100.0	XXX	XXX	XXX	100.0	
13.	Total Bonds Prior Year												
13.1.	NAIC 1.....	5,327,245	10,680,791					XXX	XXX	16,008,036	100.0	16,008,036	
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.....	5,327,245	10,680,791					XXX	XXX	(b)	16,008,036	100.0	16,008,036
13.8.	Line 13.7 as a % of Col. 9.....	33.3	66.7					XXX	XXX	100.0	XXX	100.0	
14.	Total Publicly Traded Bonds												
14.1.	NAIC 1.....	7,746,009	21,056,038					28,802,047	100.0	16,008,036	100.0	28,802,047	XXX
14.2.	NAIC 2.....												XXX
14.3.	NAIC 3.....												XXX
14.4.	NAIC 4.....												XXX
14.5.	NAIC 5.....												XXX
14.6.	NAIC 6.....												XXX
14.7.	Totals.....	7,746,009	21,056,038					28,802,047	100.0	16,008,036	100.0	28,802,047	XXX
14.8.	Line 14.7 as a % of Col. 7.....	26.9	73.1					100.0	XXX	XXX	XXX	100.0	XXX
14.9.	Line 14.7 as a % of Line 12.7, Col. 7, Section 12.....	26.9	73.1					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 \$7,746,009; 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	2	3	4	5	6	7	8	9	10	11	12
		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 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments												
1.01.	Issuer Obligations	7,746,009	21,056,038				XXX	28,802,047	100.0	16,008,036	100.0	28,802,047	
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	7,746,009	21,056,038				XXX	28,802,047	100.0	16,008,036	100.0	28,802,047	
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						XXX						
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						XXX						
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	2	3	4	5	6	7	8	9	10	11	12
		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 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	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						XXX						
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						XXX						
12.	Total Bonds Current Year												
12.01.	Issuer Obligations	7,746,009	21,056,038				XXX	28,802,047	100.0	XXX	XXX	28,802,047	
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						XXX			XXX	XXX		
12.09.	Totals	7,746,009	21,056,038					28,802,047	100.0	XXX	XXX	28,802,047	
12.10.	Lines 12.09 as a % Col. 7	26.9	73.1					100.0	XXX	XXX	XXX	100.0	
13.	Total Bonds Prior Year												
13.01.	Issuer Obligations	5,327,245	10,680,791				XXX	XXX	XXX	16,008,036	100.0	16,008,036	
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						XXX	XXX	XXX				
13.09.	Totals	5,327,245	10,680,791					XXX	XXX	16,008,036	100.0	16,008,036	
13.10.	Line 13.09 as a % of Col. 9	33.3	66.7					XXX	XXX	100.0	XXX	100.0	
14.	Total Publicly Traded Bonds												
14.01.	Issuer Obligations	7,746,009	21,056,038				XXX	28,802,047	100.0	16,008,036	100.0	28,802,047	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						XXX						XXX
14.09.	Totals	7,746,009	21,056,038					28,802,047	100.0	16,008,036	100.0	28,802,047	XXX
14.10.	Line 14.09 as a % of Col. 7	26.9	73.1					100.0	XXX	XXX	XXX	100.0	XXX
14.11.	Line 14.09 as a % of Line 12.09, Col. 7, Section 12	26.9	73.1					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	2	3	4	5
		Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1.	Book/adjusted carrying value, December 31 of prior year.....	21,234,155			21,234,155	
2.	Cost of short-term investments acquired.....	23,586,332			23,586,332	
3.	Accrual of discount.....	725,522			725,522	
4.	Unrealized valuation increase / (decrease).....					
5.	Total gain (loss) on disposals.....					
6.	Deduct consideration received on disposals.....	37,800,000			37,800,000	
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).....	7,746,009			7,746,009	
11.	Deduct total nonadmitted amounts.....					
12.	Statement value at end of current period (Line 10 minus Line 11).....	7,746,009			7,746,009	

(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

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS
(Cash Equivalents)

		1	2	3	4
		Total	Bonds	Money Market Mutual Funds	Other (a)
1.	Book/adjusted carrying value, December 31 of prior year.....	248,753			248,753
2.	Cost of cash equivalents acquired	50,520,896			50,520,896
3.	Accrual of discount				
4.	Unrealized valuation increase / (decrease).....				
5.	Total gain (loss) on disposals.....				
6.	Deduct consideration received on disposals	23,586,332			23,586,332
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).....	27,183,317			27,183,317
11.	Deduct total nonadmitted amounts				
12.	Statement value at end of current period (Line 10 minus Line 11)	27,183,317			27,183,317

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

(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	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
U.S. Governments, Issuer Obligations																					
91282C-FE-6	US Treasury Notes				1.A	1,751,766		1,764,000	1,800,000	1,770,724		(18,020)			0.031	0.031				12/12/2022	08/15/2025
91282C-FG-1	US Treasury Notes				1.A	1,762,384		1,778,344	1,800,000	1,785,384		(21,863)			0.033	0.033				12/12/2022	08/31/2024
91282C-FK-2	US Treasury Notes				1.A	1,769,273		1,773,563	1,800,000	1,780,979		(11,126)			0.035	0.035				12/12/2022	09/15/2025
91282C-FN-6	US Treasury Notes				1.A	1,792,828		1,790,719	1,800,000	1,797,014		(3,978)			0.043	0.043				12/12/2022	09/30/2024
91282C-FP-1	US Treasury Notes				1.A	1,804,078		1,796,906	1,800,000	1,802,569		1,434			0.043	0.043				12/12/2022	10/15/2025
91282C-FQ-9	US Treasury Notes				1.A	1,797,609		1,792,125	1,800,000	1,798,942		(1,266)			0.438	0.438				12/12/2022	10/31/2024
912828-G3-8	US Treasury Notes				1.A	1,254,094		1,270,547	1,300,000	1,277,675		(23,581)			0.023	0.023				01/27/2023	11/15/2024
91282C-FW-6	US Treasury Notes				1.A	1,318,281		1,304,469	1,300,000	1,312,241		6,040			0.045	0.045				01/27/2023	11/15/2025
912828-M5-6	US Treasury Notes				1.A	1,890,391		1,926,250	2,000,000	1,906,147		(15,756)			0.023	0.023				09/07/2023	11/15/2025
912828-M5-6	US Treasury Notes				1.A	2,831,953		2,889,375	3,000,000	2,852,798		(20,845)			0.023	0.023				09/25/2023	11/15/2025
91282C-FW-6	US Treasury Notes				1.A	2,967,539		3,010,313	3,000,000	2,971,566		(4,026)			0.045	0.045				09/25/2023	11/15/2025
0019999999 – U.S. Governments, Issuer Obligations						20,940,196	XXX	21,096,610	21,400,000	21,056,038		(112,989)			XXX	XXX	XXX			XXX	XXX
0109999999 – Subtotals – U.S. Governments						20,940,196	XXX	21,096,610	21,400,000	21,056,038		(112,989)			XXX	XXX	XXX			XXX	XXX
2419999999 – Subtotals – Issuer Obligations						20,940,196	XXX	21,096,610	21,400,000	21,056,038		(112,989)			XXX	XXX	XXX			XXX	XXX
2509999999 – Subtotals – Total Bonds						20,940,196	XXX	21,096,610	21,400,000	21,056,038		(112,989)			XXX	XXX	XXX			XXX	XXX

1.	Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:																		
	1A	1A \$21,056,038	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-11) Schedule D - Part 2 - Section 1

NONE

(E-12) Schedule D - Part 2 - Section 2

NONE

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds: U.S. Governments								
912828-G3-8	US Treasury Note		01/27/2023	Huntington National Bank	XXX	1,254,094	1,300,000	6,141
91282C-FW-6	US Treasury Note		01/27/2023	Huntington National Bank	XXX	1,318,281	1,300,000	12,282
912828-M5-6	US Treasury Note		09/07/2023	Huntington National Bank	XXX	1,890,391	2,000,000	14,185
912828-M5-6	US Treasury Note		09/25/2023	Huntington National Bank	XXX	2,831,953	3,000,000	24,579
91282C-FW-6	US Treasury Note		09/25/2023	Huntington National Bank	XXX	2,967,539	3,000,000	49,158
0109999999 – Bonds: U.S. Governments						10,262,258	10,600,000	106,344
2509999997 – Subtotals - Bonds - Part 3						10,262,258	10,600,000	106,344
2509999999 – Subtotals - Bonds						10,262,258	10,600,000	106,344
6009999999 – Totals						10,262,258	XXX	106,344

(E-14) Schedule D - Part 4

NONE

(E-15) Schedule D - Part 5

NONE

(E-16) Schedule D - Part 6 - Section 1

NONE

(E-16) Schedule D - Part 6 - Section 2

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																			
US Treasury Notes.....			05/02/2023	Huntington National Bank	01/15/2024	1,996,235		61,000			2,000,000	1,935,234							
US Treasury Notes.....			05/02/2023	Huntington National Bank	02/15/2024	1,994,889		26,999			2,000,000	1,967,891							
US Treasury Notes.....			05/25/2023	Huntington National Bank	03/15/2024	1,980,177		58,146			2,000,000	1,922,031							
US Treasury Notes.....			08/15/2023	Huntington National Bank	04/15/2024	1,774,708		32,927			1,800,000	1,741,781							
0019999999 – Bonds: U.S. Governments, Issuer Obligations						7,746,009		179,072			7,800,000	7,566,937			XXX	XXX	XXX		
0109999999 – Bonds: Subtotals – U.S. Governments						7,746,009		179,072			7,800,000	7,566,937			XXX	XXX	XXX		
2419999999 – Total Bonds, Subtotals – Issuer Obligations						7,746,009		179,072			7,800,000	7,566,937			XXX	XXX	XXX		
2509999999 – Total Bonds, Subtotals – Bonds						7,746,009		179,072			7,800,000	7,566,937			XXX	XXX	XXX		
7709999999 – Total Short-Term Investments						7,746,009		179,072			XXX	7,566,937			XXX	XXX	XXX		

1.	Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:														
	1A	1A	\$7,746,009	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	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Open Depositories						
Huntington National Bank –		0.050	404,509		11,308,559	XXX
0199998 – Deposits in depositories that do not exceed allowable limits in any one depository (See Instructions)-open depositories						XXX
0199999 – Totals – Open Depositories			404,509		11,308,559	XXX
0399999 – Total Cash on Deposit			404,509		11,308,559	XXX
0599999 – Total Cash			404,509		11,308,559	XXX

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

1. January	39,158,641	4. April	33,798,607	7. July	10,094,814	10. October	186,696
2. February	31,263,829	5. May	25,030,980	8. August	348,420	11. November	263,692
3. March	31,644,210	6. June	36,541,426	9. September	314,685	12. December	11,308,559

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book / Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
Sweep Accounts								
..... XXX	Huntington Conservative Deposit Account.....	.....	.....	..... 0.052 .....	.....	..... 27,183,317	 –	 485,076
8109999999 – Sweep Accounts.....						 27,183,317	 –	 485,076
8609999999 – Total Cash Equivalents.....						 27,183,317	 –	 485,076

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 E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
States, Etc.		Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1.	Alabama	AL	NONE				
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.	US Virgin Islands	VI					
56.	Northern Mariana Islands	MP					
57.	Canada	CAN					
58.	Aggregate Alien and Other	OT	XXX				
59.	Totals	XXX	XXX				
Details of Write-Ins							
5801.	.....						
5802.	.....						
5803.	.....						
5898.	Summary of remaining write-ins for Line 58 from overflow page						
5899.	Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)						



Statement of Actuarial Opinion **Southern Ohio Chamber Alliance Benefit Plan Trust** **December 31, 2023**

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 include "Deviation from Standard" wording regarding conformity with an Actuarial Standard of Practice				

I, John C. Lloyd, Consulting Actuary, am associated with the firm of Optum. I am a member of the American Academy of Actuaries and have been retained by the Southern Ohio Chamber Alliance Benefit Plan Trust to render an opinion with regard to loss reserves, actuarial liabilities, actuarial assets, and related items. I was appointed on December 22, 2020, in accordance with the requirements of the annual statement instructions. I meet the Academy qualification standards for rendering the opinion.

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);	\$5,606,839
B. Accrued medical incentive pool and bonus payments (Page 3, Line 2);	\$0
C. Unpaid claims adjustment expenses (Page 3, Line 3);	\$169,000
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
E. Aggregate life policy reserves (Page 3, Line 5);	\$0
F. Property/casualty unearned premium reserves (Page 3, Line 6);	\$0
G. Aggregate health claim reserves (Page 3, Line 7);	\$0
H. Any other loss reserves, actuarial liabilities, or related items presented as liabilities in the annual statement; and	N/A
I. Specified actuarial items presented as assets in the annual statement	
a. Accrued retrospective premiums and contract redeterminations (Page 2, Line 15.3)	\$0
b. Amounts recoverable from reinsurance (Page 2, Line 16.1)	\$0
c. Other amounts receivable under reinsurance contracts (Page 2, Line 16.3)	\$2,673,873

Statement of Actuarial Opinion
Southern Ohio Chamber Alliance Benefit Plan Trust
December 31, 2023

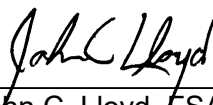
In forming my opinion on items A through I above, I relied upon data prepared by Matt Appenzeller and Glenn Gierman as certified in the attached statement. I evaluated that data for reasonableness and consistency. I also reconciled that data to the Underwriting and Investment Exhibit - Part 2B of the company's current annual statement. In other respects, my examination included review of the actuarial assumptions and actuarial methods used and tests of the calculations I considered necessary.

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 the state in which this statement is filed,
- D. Make a 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,
- 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.



John C. Lloyd, FSA, MAAA
Consulting Actuary, Optum
(404) 272-5115

March 25, 2024

Representation Concerning Matters Pertaining to Examination of Statutory Actuarial Items

To: Optum

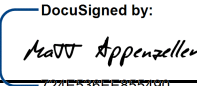
FROM: Southern Ohio Chamber Alliance Benefit Plan

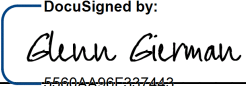
In connection with your examination of the unpaid claim liability to be included in the statutory annual statement of Southern Ohio Chamber Alliance Benefit Plan as of December 31, 2023, I represent that to the best of my knowledge and belief:

1. All information which would affect the actuarial items examined has been given to you;
2. Basic records, listings, summaries and other information furnished to you, and underlying the calculation of the actuarial items identified below, are accurate and complete, and were derived from the records and data which form the basis of the annual statement for the year ending December 31, 2023;
3. No methods or procedures employed by the Company, now or in the past, would preclude the accurate determination of the actuarial items examined; and,
4. At-risk providers are in a financial position to meet all liabilities under any incentive contracts with payers, and if not, Company has accrued an appropriate liability to cover the risk.

I understand that you have relied on these items to perform your analysis and have not audited the accuracy or completeness of these items.

With respect to assets and liabilities of Southern Ohio Chamber Alliance Benefit Plan as of December 31, 2023, I represent that to the best of my knowledge and belief, the statutory statement, together with related exhibits, schedules and explanation therein contained, annexed or referred to, is a complete and fair statement of all the assets and liabilities and the condition of affairs of the Company as of December 31, 2023.

Signed 
724E536EE833490...
Name Matt Appenzeller
Title Plan Administrator
Date 2/8/2024
Address 1435 Vine St., Cincinnati, OH 45202
Phone Number 513-452-5103

Signed 
5560AA96F337443...
Name Glenn Gierman
Title Vice President, Finance
Date 2/10/2024
Address 9555 Rockside Rd, Suite 300C, Cleveland, Ohio 44125
Phone Number 440-488-2603