

NAIC EXECUTIVE HEADQUARTERS
Financial Data Repository
2011 Annual and 2012 Quarterly Financial Statement
Participation Packet

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NAIC Financial Data Repository Participation

The NAIC Executive Headquarters Financial Data Repository (Database) is updated every year by the National Association of Insurance Commissioners (NAIC) on behalf of and at the direction of our members, the state insurance commissioners. This year, the Database will include annual statement (and related) data for the following types of **insurers**:

- Property & Casualty (including Combined Property & Casualty filings)
- Life, Accident & Health
- Fraternal
- Title
- Hospital, Medical and Dental Service or Indemnity (HMDI) Corporations
- Health Maintenance Organizations (HMO)
- Limited Health Service Organizations (LHSO)

The Database will include annual statement data for the following **statement types**:

- Property & Casualty
- Life, Accident & Health (including Life Separate Accounts filings)
- Fraternal (including Fraternal Separate Accounts filings)
- Title
- Health

The Database will include Risk-Based Capital Reports for the following **statement types**:

- Property & Casualty
- Life, Accident & Health
- Health
- Fraternal

The Database will include quarterly statement data for the following **statement types**:

- Property & Casualty
- Life, Accident & Health
- Fraternal
- Title
- Health

Participation in the Database provides essential data for the Insurance Regulatory Information System (IRIS) Financial Ratio Reports, risk-based capital analysis, and other solvency-related reviews of individual companies, including reporting compliance and financial analysis. This serves to assist in preventing insolvencies for which liability is imposed on insurers under state guaranty fund laws. It also serves several other regulatory information needs, such as mandated: experience analysis for particular lines or sublines for individual companies and groups; general market structure and performance analysis; and statistics by company, groups or the industry as a whole.

It is extremely important that all filings are accurate, complete, and timely. The NAIC will be working to ensure that companies have complied with electronic filing requirements and financial reporting requirements

contained in the *Blanks, Annual Statement Instructions and Purposes and Procedures Manual of the NAIC Securities Valuation Office*, and any data validation failures are resolved.

Internet Filing

Insurers that file through the Internet **should not** submit diskettes or CD-ROMs to the NAIC. Once a company has signed up for Internet Filing, the NAIC will provide a User ID and password to the insurer to use to submit as many filings as necessary, as often as necessary. It is not necessary to renew or resign up for Internet filing each year as long as the company code has not changed.

How To Sign Up For Internet Filing:

1. You must request an NAIC user name and password so that you can submit financial filings.
2. Go to <https://ifs.naic.org/internetfiling/servlet/IFHome>
3. Click on the request NAIC user name and password link on the right.
4. For assistance with this call the NAIC Help Desk (816) 783-8500

Note: Companies that submit their electronic filings via Internet Filing Web site can check when the electronic filing has successfully loaded (passed minimum standards) to the NAIC Database.

1. Log onto the Internet Filing Web site.
2. Click on the submit filing link on the right.
3. Scroll or page down to the section entitled Find and select the filing for which you want to check the submission status.
4. The Filing Submission Status page will display the following information.
 - The zip file name submitted
 - The size of the filing
 - The time the filing was received
 - The media type submitted (Internet)
 - All the individual files that were within the submitted zip file
 - The processing status information, which will include
 - The time processed
 - Passed Minimum Standards (Yes, No, Not Processed)

If the **Passed Minimum Standards** answer is **Yes**, your data file has loaded. You will see the following message:

Your Statement data file (S.TXT) has passed minimum standards and loaded to the NAIC Financial Data Repository.

If the **Passed Minimum Standards** answer is **No**, your data file has not loaded. You will see the following message:

Your statement data file (S.TXT) has failed minimum standards. Your Data Administrator will determine the problem with your filing and will contact you, if need be. Please allow 24 hours, then check for a refile in the submissions area on the Submit Filing page that has passed minimum standards and is loaded to the NAIC Financial Data Repository.

If the **Passed Minimum Standards** answer is **Not Processed**, this could be caused by a variety of reasons (received a duplicate copy of the file, there is a problem with the items within the zip file, etc). You can contact the Data Administrator if 24 hours have passed and the status has not changed.

Whom To Contact About Internet Filing:

For general questions concerning Internet Filing, contact Information Systems Data Administrators at FDRAdmin@naic.org or (816)783-8600

If you are receiving an error message when trying to submit an electronic filing or having trouble with your NAIC user name and password, contact the NAIC Help Desk at **(816) 783-8500**.

NAIC Insurance Regulatory Information System (IRIS)

IRIS Ratio Results are generated automatically upon data submission if all IRIS data elements are present in the submission. If IRIS data elements are submitted with data validation failures or material accounting errors, these failures/errors will be reflected in the IRIS ratio results.

As soon as the NAIC calculates an insurer's IRIS ratios, the IRIS Financial Ratio Results Report will be made available to the states and will be sent electronically to the Company's Current Financial Statement Contact person via e-mail. For those companies that do not have a valid annual statement e-mail address, printed reports will be mailed.

If a company submits amended data that affects the current processing year IRIS ratios, the NAIC will recalculate IRIS. As with the original IRIS ratios report, the IRIS Financial Ratio Results Report will be made available to the states and will be sent electronically to the Company's Current Financial Statement Contact person via e-mail. For those companies that do not have a valid annual statement e-mail address, printed reports will be mailed. The insurer Internet reports, or reports viewed through Internet Filing, will have the most current IRIS Ratio Results Report available for an insurer.

Currently, the NAIC only generates IRIS ratio results for Property & Casualty, Life and Fraternal statement filers. Data for Title, Combined Property & Casualty and Health companies are captured and made available to Database users.

A company that has an NAIC User Name and Password can retrieve the latest IRIS Ratio Report (whether it be an original or revised report) from the Internet Filing Web site by following the instructions below.

If you already have an NAIC User Name and Password:

1. Go to <https://ifs.naic.org/internetfiling/servlet/Index>.
2. Sign into Internet Filing using the NAIC user name and password assigned to your company. **The site is case-sensitive.**
3. Click the "**IRIS Results**" button on the right side of the page.
4. The most recent IRIS results will be displayed. You can also, in most instances, retrieve current IRIS results plus the past four prior years provided that your company had results for these data years.
5. Follow the instructions on the screen to print the IRIS with or without the Internet Filing banner.

A company receives **only** its own IRIS Ratio Results. You can *purchase* the Insurance Regulatory Information System (IRIS) Ratio Results through the NAIC Insurance Products & Services Division by calling (816) 783-8300 or e-mail prodserv@naic.org.

General Guidelines

Annual and quarterly filings must follow all established guidelines specified in the **Annual Statement Instructions***.

The following electronic media filing standards must also be followed:

- all material validation discrepancies should be corrected or explained;
- an electronic validation results file and an electronic explanation file (explaining any material validation failures included in the results file) must be included with the data filing;
- validations included in your vendor's software package and the results that populate the electronic validation results file must not be modified; and

***The Annual Statement Instructions and related annual statement publications may be obtained from the NAIC Publications Department by calling (816) 783-8300, e-mailing prodserv@naic.org or faxing (816) 460-7593.**

Insurance Products and Services

Many publications and products can be purchased from the Insurance Products and Services Division (IPSD) Web site. The Insurance Products and Services Division (IPSD) is the authoritative source for insurance industry information. You can download the IPSD catalog from the IPSD home page off the NAIC Web site at www.naic.org/store_home.htm.

In the catalog, you will find instructions on how to order, ordering options (subscriptions, one-time products etc.) and ordering information (express delivery, shipping charges, returns etc.). You will also find all the publications and products and the costs associated with these publications and products.

You can order publications and product by phone, on-line, e-mail, or fax.

Whom To Contact About Publications & Products:

For general questions concerning available publications & products or to order via telephone, call (816) 783-8300.

To order via Internet, visit the IPSD Web site at www.naic.org/store_home.htm.

To order via e-mail, please e-mail to prodserv@naic.org.

To order via fax, print the order form from the Web site and fax to (816) 460-7593.

Annual, Quarterly and Risk-Based Capital Software Vendors

The following is a current listing of vendors that provide software for Annual, Quarterly, and Risk-Based Capital financial filings:

Vendor	Product	E-mail	Contact Number
A.M. Best Company http://www.ambest.com/ Ambest Road Oldwick, NJ 08858	Life, Property, Health, Separate Accounts, Title and RBC (Health, Life and Property)	BestESP_sales@ambest.com	Phone: (908) 439-2200 x5238 Fax: (908) 439-3385
Booke Seminars http://www.bookeseminars.com/ 1100 Reynolds Blvd Winston, Salem, NC 27105	Life, Property, Health, Title, Fraternal, Separate Accounts and RBC (Health, Life and Property)	info@bookeseminars.com	Phone: (800) 277-1120 Fax: (336) 896-8083
Financial Software Innovations www.fsi-inc.com 3102 Bee Caves Road, Suite 200 Austin, TX 78746	Life, Property, Title, Fraternal, Health, Separate Accounts and RBC (Health, Life and Property)	help@fsi-inc.com	Phone: (800) 969-7979 Fax: (512) 328-1984
StoneRiver (formerly Fiserv Insurance Solutions) http://www.stoneriver.com/ 2110 Wiley Blvd. SW Cedar Rapids, IA 52404	Life, Property, Health, Separate Accounts and RBC (Health, Life and Property)	solutions@stoneriver.com	Phone: (800) 373-3366 Fax: (319) 294-3226
SunGard iWORKS LLC (formerly SunGard Insurance Systems) http://www.sungardinsurance.com/ 321 Susan Drive, Suite C Normal, IL 61761	Life, Property, Health, Separate Accounts, Fraternal and RBC (Health, Life and Property)	iWorks.StatutorySupport@SunGard.com	Phone: (309) 862-4300 Fax: (309) 888-2130
EagleTM www.byetm.com 1425 60 th Street, Suite 400 Cedar Rapids, IA 52402	Life, Property, Health, Separate Accounts and RBC (Health, Life and Property)	sales@byetm.com	Phone:(319) 739-3501 Fax:(319) 447-2330

NAIC Financial Statement Filing Requirements

2011 Annual Statement and Supplements

Insurers are **required** to submit an electronic filing (Internet preferred) copy of their annual statement and supplements to the NAIC by the filing dates specified by the domiciliary state's filing checklist. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

2011 Risk-Based Capital Reports

Health, Property & Casualty, and Life, Accident & Health statement filers are required to submit a *Risk-Based Capital Report* to the NAIC an electronic filing (Internet preferred) by March 1, 2012 or as specified by the domiciliary state, i.e. filing checklist. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

2011 Combined Property & Casualty Annual Statement

Property & Casualty insurers who are in a group of affiliated insurers with more than one U.S.- domiciled Property & Casualty insurer and that (1) have ownership between them, (2) have inter-company reinsurance or (3) have inter-company pooling are required to submit a combined Property & Casualty statement to the NAIC electronically (Internet preferred). The filing deadline is May 1, 2012.

2012 Quarterly Statement

Health, Property & Casualty, Life, Accident & Health, Fraternal and Title statement filers are required to submit quarterly statements to the NAIC electronically (Internet preferred). Filings for the respective quarters have deadlines of May 15, August 15, and November 15, 2012. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

NAIC Database Mailing Address

**Attn: Data Administrators
NAIC Database
2301 McGee Ste800
Kansas City, MO 64108**

(816) 783-8600

Filing Deadlines

The filing deadlines for the components of the 2011 annual electronic filings that may be submitted to the NAIC are as follows.

Mar. 1, 2012

- ❖ Annual Statement Filing (Property, Life, Health, Fraternal, Title)
- ❖ Bail Bond Supplement (Property)
- ❖ Director and Officer Insurance Coverage Supplement (Property)
- ❖ Financial Guaranty Insurance Exhibit (Property)
- ❖ Medicare Part D Coverage Supplement (Property, Life, Health, Fraternal)
- ❖ Medicare Supplement Insurance Experience Exhibit (Property, Life, Health, Fraternal)
- ❖ Premiums Attributed to Protected Cells Exhibit (Property)
- ❖ Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Property)
- ❖ Risk-Based Capital Report (Property, Life, Health, Fraternal)
- ❖ Separate Accounts Statement Filing (Life, Fraternal)
- ❖ Supplement A to Schedule T (Medical Professional Liability Supplement) (Property)
- ❖ Supplemental Life data due March 1 (Health) (**Note:** All Supplemental Life data is due March 1, with the exception of the following items, which are due April 1: Life, Health & Annuity Guaranty Association)

- Model Act Assessment Base Reconciliation Exhibit; Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit; Analysis of Annuity Operations by Lines of Business; Analysis of Increase in Annuity Reserves During the Year.)
- ❖ Supplemental Property/Casualty data due March 1 (Health) (**Note:** All Supplemental Property/Casualty data is due March 1, with the exception of the following item, which is due April 1: Insurance Expense Exhibit.)
 - ❖ Supplemental Schedule O (Life)
 - ❖ Trusteed Surplus Statement (Property, Life, Fraternal)
 - ❖ Workers' Compensation Carve-Out Supplement (Life)
-
- ❖ Actuarial Certification Regarding the Use of 2001 Preferred Class Tables Required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Maximum Reserve Liabilities (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Certification Related to the Reserves Required by Actuarial Guideline XLIII (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Certifications Related to Hedging Required by Actuarial Guideline XLIII (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Opinion (Property, Life, Health, Fraternal, Title) (PDF file only)
 - ❖ Actuarial Opinion (Statement) on Non-Guaranteed Elements as Required in Interrogatory 3 to Exhibit 5 (Life, Health Life Supplement, Fraternal) (PDF file only)
 - ❖ Actuarial Opinion on Participating and Non-Participating Policies as Required in Interrogatories 1 and 2 to Exhibit 5 (Life, Health Life Supplement, Fraternal) (PDF file only)
 - ❖ Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Opinion on Synthetic Guaranteed Investment Contracts (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Opinion on X-Factors (Life, Fraternal) (PDF file only)
 - ❖ Actuarial Opinion Required by the Modified Guaranteed Annuity Model Regulation (Life, Fraternal) (PDF file only)
 - ❖ C-3 RBC Certifications Required Under C-3 Phase I (Life, Fraternal) (PDF file only – to be filed with Risk-Based Capital Report)
 - ❖ C-3 RBC Certifications Required Under C-3 Phase II (Life, Fraternal) (PDF file only – to be filed with Risk-Based Capital Report)
 - ❖ Financial Officer Certification Related to Clearly Defined Hedging Strategy Required by Actuarial Guideline XLIII (Life, Fraternal) (PDF file only)
 - ❖ Management Certification That the Valuation Reflects Management's Intent Required by Actuarial Guideline XLIII (Life, Fraternal) (PDF file only)
 - ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV (Life, Fraternal) (PDF file only)

- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) (Life, Fraternal) (PFD file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) (Life, Fraternal) (PDF file only)
- ❖ Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI (Life, Fraternal) (PDF file only)
- ❖ Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV (Life, Fraternal) (PDF file only)
- ❖ Reinsurance Attestation Supplement (Property) (PDF file only)
- ❖ Relief from the Five-year Rotation Requirement for Lead Audit Partner (Property, Life, Health, Fraternal, Title) (PDF file only)
- ❖ Relief from the One-year Cooling Off Period for Independent CPA (Property, Life, Health, Fraternal, Title) (PDF file only)
- ❖ Relief from the Requirements for Audit Committees (Property, Life, Health, Fraternal, Title) (PDF file only)

April 1, 2012

- ❖ Accident and Health Policy Experience Exhibit (Property, Life, Health, Fraternal)
- ❖ Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (Life)
- ❖ Analysis of Annuity Operations by Lines of Business (Life, Fraternal)
- ❖ Analysis of Increase in Annuity Reserves During the Year (Life, Fraternal)
- ❖ Credit Insurance Experience Exhibit (Property, Life)
- ❖ Insurance Expense Exhibit (Property)
- ❖ Interest Sensitive Life Insurance Products Report (Life, Fraternal)
- ❖ Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (Life)
- ❖ Long-Term Care Experience Reporting Forms (Property, Life, Health, Fraternal)
- ❖ Supplemental Health Care Exhibit – Parts 1, 2, and 3 (Property, Life, Health, Fraternal)
- ❖ Supplemental Health Care Exhibit's Expense Allocation Report (Property, Life, Health, Fraternal)
- ❖ Supplemental Investment Risks Interrogatories (Property, Life, Health, Fraternal, Title)
- ❖ Supplemental Life data due April 1 (Health) (Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit; Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit; Analysis of Annuity Operations by Lines of Business; Analysis of Increase in Annuity Reserves During the Year)
- ❖ Supplemental Property/Casualty data due April 1 (Health) (Insurance Expense Exhibit)
- ❖ Management's Discussion and Analysis (Property, Life, Health, Fraternal, Title) (PDF file only)

May 1, 2012

- ❖ Combined Annual Statement Filing (Property)
- ❖ Combined Insurance Expense Exhibit (Property)

June 1, 2012

- ❖ Accountant's Letter of Qualifications (Property, Life, Health, Fraternal, Title) (PDF file only)
- ❖ Audited Financial Report (Property, Life, Health, Fraternal, Title) (PDF file only)

The filing deadlines for the components of the 2011 annual filings that, if applicable, should be submitted only to an insurer's state of domicile are as follows. (Note: These components **should not** be filed with the NAIC in any format.)

Mar. 1, 2012

- ❖ **Exceptions to the Reinsurance Attestation Supplement (Property)**
- ❖ **Schedule SIS – Stockholder Information Supplement (Property, Life, Health, Title)**
- ❖ **Supplemental Compensation Exhibit (Property, Life, Health, Fraternal, Title)**

Mar. 15, 2012

- ❖ **Actuarial Opinion Summary (Property) (Note: An insurer's state of domicile may specify a filing deadline other than March 15 for this component.)**

Apr. 1, 2012

- ❖ **Supplemental Schedule of Business Written by Agency (Title)**

Aug. 1, 2012

- ❖ **Communication of Internal Control Related Matters Noted in Audit (Property, Life, Health, Fraternal, Title)**
- ❖ **Management's Report of Internal Control Over Financial Reporting (Property, Life, Health, Fraternal, Title)**

****Note:** The Report on Significant Deficiencies in Internal Controls should not be included in the electronic filing of the Audited Financial Report to ensure confidentiality of such information.

* If applicable

The NAIC filing deadlines and requirements for the **2012 quarterly** electronic filings are as follows.

May 15, 2012

- ❖ Quarterly Statement Filing as of March 31, 2012 (Property, Life, Health, Fraternal, Title)
- ❖ Trusteed Surplus Statement – Quarter Ending March 31, 2012 (Property, Life, Fraternal)
- ❖ Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending March 31, 2012 (Property)
- ❖ Medicare Part D Coverage Supplement – Quarter Ending March 31, 2012 (Property, Life, Health, Fraternal)

- ❖ Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending March 31, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending March 31, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending March 31, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending March 31, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending March 31, 2012 (Life, Fraternal) (PDF file only)

Aug. 15, 2012

- ❖ Quarterly Statement Filing as of June 30, 2012 (Property, Life, Health, Fraternal, Title)
- ❖ Trusteed Surplus Statement – Quarter Ending June 30, 2012 (Property, Life, Fraternal)
- ❖ Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending June 30, 2012 (Property)
- ❖ Medicare Part D Coverage Supplement – Quarter Ending June 30, 2012 (Property, Life, Health, Fraternal)
- ❖ Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending June 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending June 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending June 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending June 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending June 30, 2012 (Life, Fraternal) (PDF file only)

Nov. 15, 2012

- ❖ Quarterly Statement Filing as of September 30, 2012 (Property, Life, Health, Fraternal, Title)
- ❖ Trusteed Surplus Statement – Quarter Ending September 30, 2012 (Property, Life, Fraternal)
- ❖ Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending September 30, 2012 (Property)
- ❖ Medicare Part D Coverage Supplement – Quarter Ending September 30, 2012 (Property, Life, Health, Fraternal)
- ❖ Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending September 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending September 30, 2012 (Life, Fraternal) (PDF file only)

- ❖ Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending September 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending September 30, 2012 (Life, Fraternal) (PDF file only)
- ❖ Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending September 30, 2012 (Life, Fraternal) (PDF file only)

Note: Quarter 4 filings are not captured by the NAIC.

* if applicable

The above listing represents all of the items that the NAIC currently accepts for processing to the NAIC Database. **This listing does not replace your domiciliary state's checklist.** Please consult with a state representative or the state's checklist for guidance on what files are required to be submitted.

Whom To Contact For General Questions

For questions concerning how to complete your statement, contact the Financial Regulatory Services Questions Help Line at **(816) 783-8400**.

For general questions concerning the NAIC Financial Database and electronic filings, contact the NAIC FDR Data Administrators at **(816) 783-8600**, or e-mail FDRadmin@naic.org.

Filing Fee Payment Information and Instructions

The Annual Statement Filing fee is due: March 1, 2012

The Combined Statement filing fee is due: May 1, 2012

- ▶ Please follow the guidelines below when preparing your filing fee.
 1. Go to the filing fee information Web site at http://www.naic.org/industry_filing_participation_fees.htm to determine which range your premiums fall. The Fee for the premium range is indicated on the chart. If you are not claiming any premiums then the minimum fee on the chart is due. If filing combined, that fee is listed at the bottom of the chart.
 2. Choose **Remittance Invoice-** Individual/Combined or Group and print. If you file for multiple Individual Company's and also a Combined, please fill out an invoice for each Individual Company and one for the Combined. You may send one check but attach all invoices to the check. If you are filing a Combined, please include your combined cocode. Fill out all information requested. It is very important that you include the cocode as well as the name and phone number of the person sending the check in case there are questions concerning your payment.
 3. If you choose a Group Invoice, please submit a list of company codes for which the filing is remitted. A group fee may be submitted via one check. Please indicate who the Parent of the Group is.
 4. To Pay your filing fee on line go to www.naic.org and choose the Industry tab then choose account manager and follow the instructions or click this link http://www.naic.org/account_manager.htm
 5. To pay by credit Card Call 816-783-8085

6. To pay by ACH or Wire call 816-783-8039
7. To pay by Check please make check Payable to the **NAIC**. **Checks must be mailed to the Post Office Box listed below. All filing fee checks must be postmarked by March 1, 2012.**

NAIC
Attn: Database Filing Fees
P. O. Box 87-9135
Kansas City, MO 64187-9135

Who To Contact For Questions Regarding the Filing Fee Payment and Remittance Invoice
 Accounts Receivable, NAIC Accounting, (816) 783-8089, or e-mail AcctgRec@naic.org

NAIC Filing Fee Structure

PREMIUM BASE (\$)	2011 Fee (\$)
0 to 100,000	247
100,001 to 1,000,000	484
1,000,001 to 2,500,000	722
2,500,001 to 7,500,000	1,444
7,500,001 to 25,000,000	2,403
25,000,001 to 100,000,000	3,600
100,000,001 to 200,000,000	5,035
200,000,001 to 300,000,000	6,289
300,000,001 to 400,000,000	7,723
400,000,001 to 500,000,000	9,167
500,000,001 to 600,000,000	11,039
600,000,001 to 700,000,000	12,958
700,000,001 to 800,000,000	14,877
800,000,001 to 900,000,000	17,271
900,000,001 to 1,000,000,000	19,674
1,000,000,001 to 1,100,000,000	22,068
1,100,000,001 to 1,200,000,000	24,472
1,200,000,001 to 1,300,000,000	26,866
1,300,000,001 to 1,400,000,000	29,269
1,400,000,001 to 1,500,000,000	31,663
1,500,000,001 to 1,600,000,000	34,067
1,600,000,001 to 1,700,000,000	36,461

1,700,000,001 to 1,800,000,000	39,339
1,800,000,001 to 1,900,000,000	42,218
1,900,000,001 to 2,000,000,000	45,096
2,000,000,001 to 2,100,000,000	47,975
2,100,000,001 to 2,200,000,000	50,853
2,200,000,001 to 2,300,000,000	53,732
2,300,000,001 to 2,400,000,000	56,610
2,400,000,001 to 2,500,000,000	59,489
2,500,000,001 or 2,600,000,000	62,367
2,600,000,001 to 2,700,000,000	65,246
2,700,000,001 to 2,800,000,000	69,428
2,800,000,001 to 2,900,000,000	69,428
2,900,000,001 to 3,000,000,000	69,428
3,000,000,001 to 3,100,000,000	69,428
3,100,000,001 to 3,200,000,000	69,428
3,200,000,001 or greater	69,428
Combined Filing Fee	685

Premium Base by Statement Type

Database Filing Fees for Individual Filings

The fees for individual filings are based on the greater of direct premiums written (including annuity and other fund deposits) **OR** reinsurance assumed from non-affiliates. The following specifies the annual statement references for calculating the premium base.

Property & Casualty Statement

The premium base is the greater of:

Underwriting and Investment Exhibit, Part 1B-Premiums Written, line 35, column 1

or

Underwriting and Investment Exhibit, Part 1B-Premiums Written, line 35, column 3

Life, Accident & Health Statement

The premium base is the greater of:

The premium base is the greater of:

Schedule T, line 95, columns 6 and 7

or

Sum of Schedule S, Part 1, Section 1, line 0699999 (Total non-affiliates general account) plus line 1399999 (Total non-affiliates separate account), column 9

plus

Schedule S, Part 1, Section 2, line 0699999 (Total non-affiliates), column 7

Fraternal Statement

The premium base is the greater of:

The premium base is the greater of:

Schedule T, line 95, columns 6 and 7

or

Sum of Schedule S, Part 1, Section 1, line 0699999 (Total non-affiliates general account) plus line 1399999 (Total non-affiliates separate account), column 9

plus

Schedule S, Part 1, Section 2, line 0699999 (Total non-affiliates), column 7

Title Statement

The premium base is the greater of:

Operations and Investment Exhibit, Part 1A, line 1, column 4

or

Schedule F, Part 1, line 9999999 less line 0499999, sum of columns 6 and 9 **times** 1000

Health Statement

The premium base is the greater of:

Underwriting & Investment Exhibit – Part 1 line 12 (Totals), column 1

or

Schedule S, Part 1, Section 2, line 0699999 (Total non-affiliates.), column 7

Database Filing Fees for Combined Property & Casualty Filings

The filing fee for combined Property & Casualty filing is \$685 and is not determined by a premium base.

Filing Fee Limit

The NAIC filing fee limit for insurer groups is \$208,284. Insurer groups are determined by using the NAIC group code on the NAIC Financial Database. Group caps and group adjustments can be guaranteed only if the group changes are received by December 31st of the filing year. To add or delete companies to your group contact, Jennifer Heinz, Company Demographics Analyst, at (816) 783-8605 or Jheinz@NAIC.org. All other questions regarding your filing fee contact Mary Caswell at (816) 783-8409 or Mcaswell@NAIC.org.