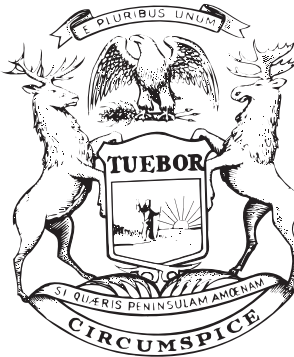


Life, Accident & Health Insurers
Fraternal Benefit Societies
United States Branches of Non-US Insurers



Forms & Instructions

for required filings
in Michigan



Office of Financial and
Insurance Regulation

FIS-PUB 0093

Department of Labor & Economic Growth
Office of Financial and Insurance Regulation

TABLE OF CONTENTS

	<u>Page(s)</u>
Order 08-059-M.....	1 – 4
Significant Changes and Reminders for the 2008 Forms & Instructions.....	5 - 6
General Information and Instructions	7 - 9
General Instructions	10 - 16
Checklist of Form Filings:	
Life, Accident and Health Insurers.....	17 - 18
United States Branch of Non-U.S. Insurers that Use Michigan as a Port of Entry	19 - 20
Fraternal Benefit Societies.....	21 - 22
United States Branch of Non-U.S. Insurers that do not use Michigan as a Port of Entry	23 - 24
 <i><u>Appendix I</u></i>	
Qualifying Asset Instructions and Forms:.....	26 - 30
Valuation of Section 411 Trusteed Assets under Section 901 - Life and A&H	(FIS 0063)
Fraternal Benefit Society Qualifying Assets under 901	(FIS 0079)
Life, Accident and Health Insurers Qualifying Assets under 901	(FIS 0081)
Non-Insurance Entity Qualifying Assets under 901(1).....	(FIS 0082)
 <i><u>Appendix II</u></i>	
Other Forms:	
Complaint and Grievance Summary for Health Carriers	(FIS 0318)
Michigan Health Insurance Enrollment, Premiums and Losses	(FIS 0322)
 <i><u>Appendix III</u></i>	
Supplemental Checklist on Where to Send Forms Included in These Instructions	
 <i><u>Appendix IV</u></i>	
Listing of Companies for Which Reinsurance Credits are Allowed	

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of Financial and Insurance Regulation

**In the matter of financial statements,
accounting practices and procedures
and valuation of securities as of
December 31, 2008**

Order No. 08-059-M

**Issued and entered
this 18th day of December, 2008
by Ken Ross
Commissioner**

ORDER PRESCRIBING FORMS, CONTENTS, AND INSTRUCTIONS

I BACKGROUND

Pursuant to Section 438 of the Michigan Insurance Code of 1956, as amended (the Code), MCLA 500.438, and the Administrative Procedures Act of 1969, as amended, MCLA 24.201 *et. seq.*, the Commissioner prescribes the format and content of statements that are suitable and adaptable to each kind of insurer authorized or eligible to transact business in Michigan. A statement filed by the insurer shall be prepared in accordance with instruction provided by, and accounting practices and procedures designated by, the Commissioner.

The National Association of Insurance Commissioners (NAIC) has established instructions and accounting guidance for the completion of the 2008 annual and the 2009 quarterly statements and forms. These instructions pertain to Life, Accident and Health companies, Fraternal Benefit Societies and United States Branches of Non-U.S. Insurers. The accounting guidance is located in the NAIC Accounting Practices and Procedures manual. The manual is continually updated and requires insurers to fully disclose and quantify any deviations from the practices and procedures adopted in the manual. By completing the financial statements and forms in accordance with the instructions and accounting guidance, these entities will submit useful and necessary regulatory information to the Commissioner. These entities shall follow the 2008 NAIC Annual Statement Instructions and NAIC Accounting Practices and Procedures manual to the extent that the accounting practices, procedures, and reporting standards are not modified by the Michigan Insurance Code, or the 2008 *Forms and Instructions for Required Filings in Michigan*.

II FINDINGS OF FACT AND CONCLUSIONS OF LAW

Based on the foregoing considerations, the Commissioner FINDS and CONCLUDES that:

1. The 2008 NAIC annual statement blank, the 2009 quarterly statement blanks, the 2008 NAIC Annual Statement Instructions, the NAIC Accounting Practices and Procedures Manual, including appendices A – F and excluding Actuarial Guideline XXXV in Appendix C, and the 2008 *Forms and*

Instructions for Required Filings in Michigan establish appropriate forms with instructions for filing statements of financial condition for all insurers that are authorized or eligible to transact business in Michigan.

2. The Michigan Office of Financial and Insurance Regulation (OFIR) waives the filing of printed quarterly statements, annual statements and supplements for foreign insurers in Michigan. OFIR will rely on filings made with the NAIC as meeting the statutory requirement to file financial statements in Michigan. Michigan domestic companies must ensure that all filings with the NAIC are proper and timely. Failure to properly submit filings with the NAIC will subject companies to penalties as outlined below.
3. The Purposes and Procedures Manual of the NAIC Securities Valuation Office establishes appropriate instructions for filing, reporting and valuing securities reported in financial statements for all insurers that are authorized or eligible to transact business in Michigan, unless otherwise indicated in this order or by statute. The NAIC Financial Condition (E) Committee establishes instruction for valuing other invested assets.
4. Submission of this information in no way limits the Commissioner from requesting further information regarding the financial condition of a regulated entity. The Commissioner may address inquiries to any regulated entity concerning the conduct of its business or its financial condition; any regulated entity so addressed shall promptly reply in writing to the Commissioner's inquiries.
5. Failure to comply with all filing instructions and requirements will result in rejection of the materials submitted as not constituting an annual statement filing for the purposes of the Code and will subject the filing entity to a civil penalty of not less than \$1,000 or more than \$5,000 and an additional \$50 for each day that such insurer fails to file its information in accordance with Section 438(5) of the Code, MCLA 500.438(5).

III ORDER

Therefore, it is ORDERED that:

1. The 2008 NAIC annual statement blank, the 2009 quarterly statement blanks, the 2008 NAIC Annual Statement Instructions, the NAIC Accounting Practices and Procedures Manual, including appendices A – F and excluding Actuarial Guideline XXXV in Appendix C, and the 2008 *Forms and Instructions for Required Filings in Michigan* are hereby adopted. All insurers shall file the NAIC annual and quarterly statements and shall follow the 2008 NAIC Annual Statement Instructions and the accounting practices, procedures, and reporting standards promulgated by the NAIC, to the extent that the accounting practices, procedures, and reporting standards are not modified by the Michigan Insurance Code, or the 2008 *Forms and Instructions for Required Filings in Michigan*. This shall include, but not be limited to, the Risk-Based Capital (RBC) calculations and reporting requirements as detailed in the RBC instructions adopted by the NAIC. If a company has been granted a permitted practice or where the 2008 *Forms and Instructions for Required Filings in Michigan* (prescribed practice) deviates from the NAIC Accounting Practices and Procedures Manual, companies are required to make the appropriate disclosure in the Notes to the Financial Statements in accordance with the guidance found in the NAIC Accounting Practices and Procedures Manual. Any and all supplemental schedules, exhibits and/or miscellaneous forms which request specific information not included in the "Association Edition" are part of the annual statement filing within the meaning of Section 438 of the Code.
2. A copy of the 2008 *Forms and Instructions for Required Filings in Michigan* shall be posted on the web site of the Office of Financial and Insurance Regulation and sent to any insurer authorized or eligible to transact business in Michigan that specifically requests a hard copy.

3. Regarding Preneed Life Insurance minimum standards for determining reserve liabilities and nonforfeiture value, "preneed insurance" means any life insurance policy, annuity, certificate or other contract under MCL 500.2080 that is issued in combination with, in support of, with an assignment to, or as guarantee for a contract for funeral services or goods or cemetery services or goods or any such insurance product that is assigned under MCL 328.229.

All insurers selling preneed insurance on a prepaid basis, i.e. for a single premium paid in advance, must maintain reserves and nonforfeiture values for such products adequate to fulfill all terms of their contracts and at a minimum as they would for annuity and endowment contracts under Appendices A-820 and A-830 of the NAIC accounting practices and procedures manual, exclusive of use of the 2001 CSO mortality table. The annual actuarial memorandum shall specify the methods used for these products in support of the company's asset adequacy testing.

All preneed insurers currently using the Ultimate 1980 CSO mortality table are authorized to continue its use after January 1, 2009 as the minimum mortality standard for determining reserve liabilities and nonforfeiture values for both male and female insureds. The annual actuarial memorandum shall specify use of this mortality table in support of the company's asset adequacy testing.

All preneed insurers currently using the 2001 CSO mortality table may elect to continue its use through December 31, 2011, provided that the insurer shall provide, as part of the actuarial opinion memorandum submitted in support of the company's asset adequacy testing, an annual written notification to the domiciliary commissioner that includes:

- A complete list of all preneed policy forms that use the 2001 CSO as a minimum standard;
- A certification signed by the appointed actuary stating that the reserve methodology employed by the company in determining reserves for the preneed policies issued after January 1, 2009 and using the 2001 CSO as a minimum standard, develops adequate reserves. For the purpose of this certification, the preneed insurance policies using the 2001 CSO as a minimum standard shall not be aggregated with any other policies; and
- Supporting information regarding the adequacy of reserves for preneed insurance policies issued after January 1, 2009 and using the 2001 CSO as minimum standard for reserves.

Preneed insurance policies issued on or after January 1, 2012 shall use the Ultimate 1980 CSO in the calculation of minimum nonforfeiture values and minimum reserves.

This Order does not affect other provisions of Chapter 8 of the Insurance Code or MCL 500.4060 regarding minimum valuation interest rate standards or minimum valuation method standards.

4. For purposes of valuation of securities and other investments pursuant to Sections 841 and 842 of the Code, MCLA 500.841 and 500.842, securities owned by insurers shall be valued in accordance with those standards published in the Purposes and Procedures Manual of the NAIC Securities Valuation Office (Valuation Manual) with the following exception:

Filing Waiver: Insurers may seek a filing waiver from submitting some securities to the NAIC Securities Valuation Office (SVO). The Valuation Manual does not require securities that are rated and monitored by NAIC Acceptable Rating Organizations (ARO) to be submitted or valued by the SVO. Insurers are allowed to use the ratings of the NAIC ARO as permitted by the Valuation Manual. However, there may be other securities that do not meet the Valuation Manual criteria for filing exemption that the Commissioner may deem appropriate not to file with the SVO. Insurers may request from the Commissioner an exemption from the requirement to submit these securities to the SVO for valuation and

rating. Exemptions will be good for the calendar year in which the exemption is granted. The request for exemption should state the insurers' rationale for not submitting the securities to the SVO, how the insurer will value, monitor and rate the security for financial reporting, and why the security does not meet the Valuation Manual criteria for filing exemption. The request must also include the date the security was purchased and the rating from the NAIC ARO. Factors that will be considered for granting the exemption will include whether the security is rated by a NAIC ARO, whether the insurer's methods of valuation is reasonable and appropriate, and the nature of the security. Insurers must submit the request for exemption within 120 days of the purchase of the security or within 120 days of the filing of the first financial statement where the insurer will report the filing waiver. The determination to grant a filing waiver on a specific security is at the sole discretion of the Commissioner. Requests for exemption from this office should NOT include securities considered filing exempt from valuation pursuant to the Valuation Manual.

Other invested assets should be valued in accordance with the procedures promulgated by the NAIC Financial Condition (E) Committee.

The Commissioner specifically retains jurisdiction of the matters contained herein and the authority to issue such further order or orders as he shall deem just, necessary, and appropriate.

This Order supersedes Order 07-063-M.

A handwritten signature in black ink, appearing to be 'KR' followed by a stylized flourish.

Ken Ross
Commissioner

SIGNIFICANT CHANGES AND REMINDERS FOR THE 2008 FORMS & INSTRUCTIONS

Please review the following for a summary of some of the significant changes and reminders for the 2008 *Forms and Instructions for Required Filings in Michigan*.

1. With many states now accepting and using the electronic financial statements filings, it is even more important that all insurers file, in a timely manner, any amendments to the financial statements with the NAIC. Companies will be subject to fines if amendments are not properly filed electronically with the NAIC. Domestic insurers are also reminded that hard copy amendments filed with OFIR must contain original signatures or they will not be accepted. **Note that companies are not required to file hard copy filings with the NAIC, only electronic filings.**
2. In addition to a letter of notification as required by Section 250 of the Michigan Insurance Code, all domestic insurers must file officer and director biographical information for all new officers and directors reported on the jurat page. **Additionally, OFIR now requires that all new officers and directors submit fingerprint cards.** See the accompanying checklists for State Required Filings. OFIR has adopted the NAIC Biographical Affidavit, which can be found on the NAIC's web site at http://www.naic.org/industry_ucaa.htm, for the reporting of officer and director biographical information. The biographical affidavit filed with OFIR must be the original signed form, not a copy.
3. Public Act 291 of 2006 enacted a reporting requirement for insurers, whereby, Section 5238(3) of the Michigan Insurance Code requires each director of a domestic insurer to take and subscribe an oath when elected or appointed. OFIR has a form, FIS 0425 that must be completed and submitted to OFIR by each director upon election or appointment. The form is available on the OFIR website. (Note that this requirement does not apply to United States Branches of Non-US Insurers Using Michigan as a Port of Entry.)
4. OFIR has received some independent audit opinion letters that contain restricted use language. OFIR will not accept independent audit reports containing opinion letters with restricted use language. Audit reports containing such language will be rejected as not constituting an acceptable filing and will subject the filing entity to civil penalties as described in Section 438(5) of the Michigan Insurance Code.
5. OFIR has noted that certain filings of the Accountant's Letter of Qualification, as required per Section 1019 of the Michigan Insurance Code (the Code), contain language inconsistent with Section 1021(2) of the Code. Section 1021(2) requires that the independent public accountant's audit work papers be retained for a period of not less than five years after the period reported on. Certain qualification letters contain language that work papers will be retained until OFIR has filed a Report of Examination, but no longer than seven years. This statement does not meet the requirements of Section 1021(2), as it is conceivable that work papers could be destroyed prior to the five year minimum retention period. Companies should make their independent public accountant aware that audited financial statements will not be accepted with language inconsistent with Section 1021(2) of the Code.
6. Please note that the rules governing Actuarial Opinions and Memorandums under Standard Valuation Law changed in 2006. Michigan Administrative Rules 500.881-889 were rescinded and replaced by Administrative Rules 500.991-997. These rules were effective with the 2006 Annual

Statement. Rule 500.996 requires that the regulatory asset adequacy issues summary shall be submitted not later than March 15 of the year following the year for which a statement of actuarial opinion based on asset adequacy is required. As such, Michigan domestic insurers must file this document with OFIR. Foreign insurers should have the document prepared and available, as OFIR will specifically notify foreign insurers if the document should be filed.

7. In accordance with Bulletin 2008-05-INS issued October 3, 2008, (web site http://www.michigan.gov/documents/dleg/2008-05-INS_251641_7.pdf), effective April 1, 2009, all insurance rates, rules and policy forms that are required to be filed must be electronically submitted to OFIR via the System for Electronic Rate and Form Filing (SERFF). Effective April 1, 2009, OFIR will no longer accept paper filings. Any paper filings received after this date will be rejected without review.
8. Foreign insurers should note the mailing address for filing forms with OFIR. See the Notes to the Checklists – Note B.
9. Regarding the electronic filing of Note 1 of the Notes to Financial Statements, Note 1 should be completed even if there are no state prescribed or permitted practices.
10. In order to ensure that OFIR has the most current address on file, companies should notify OFIR when the home office and/or mailing address changes.
11. Please note that effective December 28, 2008, the Department name will change from the Department of Labor & Economic Growth (DLEG) to the Department of Energy, Labor & Economic Growth (DELEG). However, this name change was not effective at the time of print.

GENERAL INFORMATION AND INSTRUCTIONS

ATTENTION TO ALL INSURERS

PLEASE SEE THAT THIS NOTICE IS GIVEN TO THE INDIVIDUAL RESPONSIBLE FOR COMPLETING THE ANNUAL STATEMENT.

Information in this booklet is also available on the Internet at <http://www.michigan.gov/ofir/> .

This document contains Annual and Quarterly Statement filing instructions and supplemental forms for all insurers authorized or eligible to transact business within the State of Michigan. Please read these instructions as well as the Checklist Instructions BEFORE submitting a filing.

Also review the Annual Statement Instructions prepared by the NAIC in order to familiarize yourself with any changes or new reporting requirements. For most companies the NAIC instructions are produced annually, and are available only through the NAIC office. Please contact the NAIC Insurance Products and Services Division at (816) 783-8300 to order instructions. Questions should be directed to the NAIC at (816) 842-3600. Both may be contacted at NAIC, 2301 McGee Street, Suite 800, Kansas City, Missouri, 64108-2662.

Insurers are to follow the practices, procedures, and instructions promulgated by the NAIC except as superseded by Michigan laws and rules, orders of the Commissioner and the instructions in this booklet.

Annual and Quarterly Financial Statements

1. Unless otherwise directed, all companies are required to file electronic (diskette or internet) annual and quarterly statements with the NAIC. Detailed information and instructions for filing the 2008 annual and the 2009 quarterly statements are available from the NAIC's web site at http://www.naic.org/industry_filing_participation_packet.htm . Use the following address when submitting annual statements to the NAIC:

ATTN: Data Administrators
NAIC Database
P.O. Box 217009
Kansas City, MO 64121-7009

2. The annual statement must be **fully bound**, not stapled, along the left-side margin in the appropriate colored cover. Unbound or stapled statements will be rejected and late filing fines will accumulate until a bound copy is received.
3. All companies are to follow the NAIC instructions for print and statement size requirements for the filing of the 2008 annual statement. Any filing considered unreadable will result in rejection of the material submitted as not constituting an annual statement filing and will subject the filing entity to civil penalties as described in Section 438(5) of the Michigan Insurance Code.
4. Upon request, insurance companies subject to SEC filing requirements and every insurer which is a member of a group that is subject to SEC filing requirements must file its current 10K and 10Q with OFIR within 15 days of the request.

Due Dates

All financial statements, supplemental schedules, exhibits and forms should be filed to allow for receipt of the documents no later than the due date set forth in the accompanying checklist(s). If the due date falls on a weekend or holiday, the next business day will be the due date.

Electronic Filing

Insurers must file electronically with the NAIC. Insurers should **not** file annual and quarterly diskettes with OFIR. Companies are encouraged to file their annual and quarterly statements with the NAIC through the Internet. Internet filing will eliminate the need to file on diskette with the NAIC. In order to file on the Internet you must register with the NAIC. You may register on-line at the NAIC Web site at www.naic.org or call the NAIC Financial Data Repository (FDR) Data Administrators at (816) 783-8600 for additional information.

Toll Free Telephone Number

Companies may contact OFIR toll-free at (877) 999-6442. If an insurer has a toll-free telephone number please provide it on page 1 of the annual and quarterly statements.

Lloyd's of London

Lloyd's of London is recognized as a trustee reinsurer in Michigan for reinsurance agreements having an inception date on or after August 1, 1995. For reinsurance business under agreements with an inception date on or before July 31, 1995, Lloyds of London is considered unauthorized. All insurers are to follow the NAIC Annual Statement Instructions regarding the reporting for Lloyd's of London when preparing the annual statement.

Unauthorized Reinsurance Balances

Reinsurance balances reported for each unauthorized reinsurer as reported on Schedule S, may be reduced to the extent that each balance is secured pursuant to Sections 1103 and 1105 of the Michigan Insurance Code (i.e., LOC's, funds held or trustee assets). Ceded balances payable and miscellaneous balances are **not** proper offsets.

Change of Control

Section 405 of the Michigan Insurance Code (MCL 500.405) automatically revokes the certificate of authority of an authorized foreign insurer 90 days after a change of control of the insurer unless the insurer requalifies for its certificate of authority. All insurers that undergo a change of control are required to file a Request for Determination of Exemption from Requalification under Section 405(1) (Form FIS 0144) which is available on the OFIR website. Additional information regarding requalifications is available by contacting OFIR.

Credit Life and Accident and Health Reserves

Reserves for credit life insurance and credit accident and health insurance shall be adequate to discharge all liabilities, but shall not be less than the following minimum standards as required in accordance with Administrative Rule 550.209 (3) and (4):

1. For policies and certificates issued on or after January 1, 1987, the minimum reserve basis for credit life insurance is determined in accordance with the 1980 Commissioner's extended term table with interest at 5.50 percent. For policies and certificates issued prior to January 1, 1987, the minimum reserve basis are those previously in use.
2. The minimum reserve basis for active lives on credit accident and health insurance is the amount of the premium refund available to the insured.

Audited Financial Statement

The independent audit required by Chapter 10 of the Michigan Insurance Code shall be conducted in accordance with Generally Accepted Auditing Standards (GAAS) and must be a general use report as discussed in the Statement of Position 95-5. No limited use reports will be accepted by OFIR. The audited financial statements shall be on a Statutory Accounting Principles (SAP) basis except where the Commissioner specifies a different basis for a specific company.

Health Statement Test

For the 2008 Annual Statement, insurers are required to complete the General Interrogatory related to the Health Statement Test. The Health Statement Test is designed to determine whether a reporting entity reports predominantly health lines of business. Passing the Health Statement Test may require a reporting entity to complete the Health Statement beginning with the first quarter's statement for the second year following the reporting year in which the reporting entity passes the Health Statement Test, unless the domestic regulator requires the reporting entity to complete an annual statement and risk based capital report that differs from the annual statement instructions. For life, accident and health companies passing the Health Statement Test, OFIR has not made the decision to require such companies to convert to the Health Statement at this time.

ACCREDITED REINSURERS

In order for OFIR to monitor continued compliance with accredited reinsurer requirements, such accredited reinsurers shall file annual statements, quarterly statements, and audited financial statements in accordance with the filing instructions for foreign insurers. Such filings are due in accordance with the due dates set forth in the accompanying checklist(s).

UNITED STATES BRANCHES OF NON-U.S. INSURERS USING MICHIGAN AS A PORT OF ENTRY

(Trusteed Deposits)

Please review Section 411(4) and 431(c) of the Michigan Insurance Code regarding trusteed deposits. The Trusteed Surplus Statement (TSS) must be completed by each United States Branch of a non-U.S. insurer licensed to do any insurance business in this state. In addition to the TSS, and pursuant to Section 411(4) and the NAIC Annual Statement Instructions, the U.S. Branch must submit the following information:

1. A certified listing of deposits held must be furnished by each trustee directly to OFIR. This listing should clearly identify the location of each asset and a complete and accurate description of each asset. It is the U.S. Branch's responsibility to ensure that each trustee properly submits this listing.
2. A detailed listing prepared by the manager of the U.S. Branch of all trusteed deposits held by each trustee, which clearly identifies the location of each asset, a complete and accurate description of each asset and the information required to be provided in Columns 1 through 5 of Schedules B, C and D of the TSS. This listing should reconcile to the assets reported on the U.S. Branch's annual and quarterly statements. If not, the U.S. Branch must provide a reconciliation.
3. A detailed reconciliation of the listing prepared by the company (as described in 2. above) and the listing prepared by the trustees (as described in 1. above).

This information along with the TSS must be submitted with the annual statement on March 1, 2009 and again on May 15, August 15 and November 15 for the first, second and third quarters, respectively.

(Closed Block Participating Policies)

Certain U.S. Branches of Non-U.S. Insurers went through a process of demutualization, which resulted in a closed block for participating policies. OFIR requires the filing of certain additional documentation related to this closed block of business. The additional filing is due no later than June 30th of each year. The additional documentation required consists of: 1) A reserve adequacy report prepared by the appointed actuary, as prepared for both Canada and the U.S.; 2) An unaudited balance sheet, income statement, and cash flow statement produced on an NAIC basis (NAIC blank format); 3) Unaudited notes to the financial statement as applicable to the Closed Block; 4) A statement from an executive officer affirming that the June supplement was prepared with due care and is consistent with the audited financial reports prepared for the entire company and consistent with the operating rules of the Closed Block.

THE OFFICE OF FINANCIAL AND INSURANCE REGULATION STRIVES TO MAKE THIS DOCUMENT ACCURATE AND UNDERSTANDABLE. PLEASE LET US KNOW OF ANY ERRORS OR SUGGESTIONS FOR IMPROVEMENT.

GENERAL INSTRUCTIONS

For Companies to Use Checklist

Please Note: This state's instructions for companies to file with the NAIC are included in this Checklist. The NAIC will not be sending their own checklist this year.

Electronic filing is intended to include filing via the Internet or filing via diskette with the NAIC. Companies that file with the NAIC via the Internet are not required to submit diskettes to the NAIC. Companies are encouraged to file with the NAIC via the Internet. Companies are not required to file hard copy filings with the NAIC.

Column (1) (Checklist)

Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an "x" in this column when mailing information to the state.

Column (2) (Line #)

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

Column (3) (Required Filings)

Name of item or form to be filed.

PLEASE NOTE: The ***Annual Statement Electronic Filing*** includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investments schedules and other supplements for which printed detail is exempted per the *Annual Statement Instructions*.

The ***March .PDF Filing*** is the .pdf file for annual statement data, detail for investment schedules, and supplements due March 1.

The ***Risk-Based Capital Electronic Filing*** includes all risk-based capital data.

The ***Risk-Based Capital .PDF Filing*** is the .pdf file for risk-based capital data.

The ***Separate Accounts Electronic Filing*** includes the separate accounts annual statement and investment schedule detail.

The ***Separate Accounts .PDF Filing*** is the .pdf file for the separate accounts annual statement and all investment schedule detail.

The ***Supplemental Electronic Filing*** includes all supplements due April 1, per the *Annual Statement Instructions*.

The ***Supplemental .PDF Filing*** is the .pdf file for all supplemental schedules and exhibits due April 1.

The ***Quarterly Electronic Filing*** includes the quarterly statement data.

The ***Quarterly .PDF Filing*** is the .pdf file for the quarterly statement data.

The ***June .PDF Filing*** is the .pdf file for the Audited Financial Statements.

Column (4) (Number of Copies)

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The 1999 *Annual Statement Instructions* were modified to waive paper filings of certain NAIC supplements

(those supplements previously included in the Electronic Filing Pilot Project) and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists have been modified to reflect this action taken by the Blanks (EX4) Task Force. XXX appears in the “Number of Copies” “Foreign” column for the appropriate schedules and exhibits. Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.

Column (5) (Due Date)

Indicates the date on which the company must file the form.

Column (6) (Form Source)

This column contains one of three words: “NAIC,” “State,” or “Company.” If this column contains “NAIC,” the company must obtain the forms from the appropriate vendor. If this column contains “State,” the state will provide the forms with the filing instructions (generally on its web site). If this column contains “Company,” the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC *Annual Statement Instructions*.

Column (7) (Applicable Notes)

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

	Notes and Instructions	(A-K apply to all filings)
A	Required Filings Contact Person:	Unless otherwise directed, all communications and inquiries regarding annual statements, quarterly statements, and Michigan supplemental forms should be directed to OFIR – Supervisory Affairs and Insurance Monitoring Division– Michelle Finley at (517) 241-4490 or email at finleym@michigan.gov .
B	Mailing Address:	<p>Note: In meeting statutory filing requirements for individual state forms, please make note of the address on each individual form where the insurer must send the form. Some forms MUST be sent to other statutory entities. Misdirected forms could result in fines.</p> <p>Foreign Insurers: Use the following addresses for filing Forms FIS 0318, 0322. Direct the form to the appropriate division as noted on the form.</p> <p>Regular Mail: Michigan Department of Labor & Economic Growth Office of Financial and Insurance Regulation P.O. Box 30220 Lansing, Michigan 48909-7720</p> <p>Express Mail (UPS, Federal Express, etc.): Michigan Department of Labor & Economic Growth Office of Financial and Insurance Regulation Ottawa Building – 3rd Floor 611 West Ottawa Street Lansing, Michigan 48933</p> <p>NOTE: Foreign insurers are not filing any documents with the financial area of OFIR. All financial statement filings are electronic with the NAIC.</p>

		<p>Domestic Insurers: Use the following addresses for hard copy filings.</p> <p>Regular Mail: Michigan Department of Labor & Economic Growth Office of Financial and Insurance Regulation Attention: Supervisory Affairs and Insurance Monitoring Division P.O. Box 30220 Lansing, Michigan 48909-7720</p> <p>Express Mail (UPS, Federal Express, etc.): Michigan Department of Labor & Economic Growth Office of Financial and Insurance Regulation Attention: Supervisory Affairs and Insurance Monitoring Division Ottawa Building – 3rd Floor 611 West Ottawa Street Lansing, Michigan 48933</p> <p>Please note that effective December 28, 2008, the Department name will change from the Department of Labor & Economic Growth (DLEG) to the Department of Energy, Labor & Economic Growth (DELEG). However, this name change was not effective at the time of print.</p>
C	Mailing Address for Filing Fees:	<p>Filing fees are billed under a separate invoice.</p> <p>Invoice payments are sent to: Office of Financial and Insurance Regulation P.O. Box 30165 Lansing, Michigan 48909-7724</p>
D	Mailing Address for Premium Taxes:	<p>Note: The Michigan Business Tax (MBT) replaced the Single Business Tax (SBT) effective January 1, 2008. The forms and instructions for the new MBT should be finalized by the Michigan Department of Treasury in January 2009. Please refer to the Michigan Department of Treasury web site at www.michigan.gov/treasury for information on the new MBT and where to send payments.</p> <p><u>DO NOT SEND MICHIGAN BUSINESS TAX RETURNS TO OFIR</u></p>
E	Delivery Instructions:	<p>All filings must be <u>physically received</u> at one of the addresses in Note B no later than the indicated due date. If the due date falls on a weekend or holiday, then the deadline is extended to the next business day.</p>
F	Late Filings:	<p>Failure to file in accordance with the instructions contained herein and by the indicated due date will immediately subject the company to a monetary penalty of at least \$1,000 (maximum of \$5,000) <u>and</u> \$50 per day for each day the filing remains incomplete, pursuant to section 438(5) of the Michigan Insurance Code.</p>
G	Original Signatures:	<p>The annual and quarterly statements of <u>Michigan domestic insurers</u> must contain original signatures.</p>
H	Signatures / Notarization / Certification:	<p>The annual and quarterly statements of Michigan domestic insurers must contain signatures of at least three responsible officers such as the CEO, CFO, president, secretary or treasurer (unless otherwise directed by the Commissioner) and be properly notarized. If those parties are not available to sign the statement, contact OFIR at least ten (10) business days</p>

		prior to the statement due date to ascertain whether other arrangements are necessary.												
I	Amended Filings:	Amended items must be filed within <u>10 days</u> of their amendment, along with an explanation of the amendments. If there are signature requirements for the original filing, the same requirements must be followed for any amendment. In accordance with NAIC Annual Statement Instructions, if a filing is amended, the amended electronic version must also be filed with the NAIC.												
J	Exceptions from Normal Filings:	Foreign companies must supply a written copy of any exemption or extension received by its state of domicile at least 10 days prior to the filing due date to receive such exemption or extension from Michigan. Domestic companies should apply at least 30 days prior to the due date.												
K	Bar Codes:	Forms as identified in the NAIC Annual Statement Filing Instructions are required to have a bar code affixed in the upper right hand corner of the form. Bar code standards can be found in the NAIC instructions. Bar codes for Michigan filings should be generated according to NAIC instructions. The codes are: <table border="0"> <tr> <td><u>Form</u></td> <td><u>Document Identifier</u></td> </tr> <tr> <td>Qualifying Assets Under Section 901(1).....</td> <td>002</td> </tr> <tr> <td>Complaint and Grievance Summary</td> <td></td> </tr> <tr> <td> For Health Carriers (FIS 0318).....</td> <td>318</td> </tr> <tr> <td>Michigan Health Insurance Enrollment,</td> <td></td> </tr> <tr> <td> Premiums and Losses (FIS 0322).....</td> <td>322</td> </tr> </table> FILINGS MAY BE REJECTED DUE TO BAR CODE ERRORS. PLEASE VERIFY FOR ACCURACY.	<u>Form</u>	<u>Document Identifier</u>	Qualifying Assets Under Section 901(1).....	002	Complaint and Grievance Summary		For Health Carriers (FIS 0318).....	318	Michigan Health Insurance Enrollment,		Premiums and Losses (FIS 0322).....	322
<u>Form</u>	<u>Document Identifier</u>													
Qualifying Assets Under Section 901(1).....	002													
Complaint and Grievance Summary														
For Health Carriers (FIS 0318).....	318													
Michigan Health Insurance Enrollment,														
Premiums and Losses (FIS 0322).....	322													
L	Signed Jurat	This state waives foreign insurers from filing printed annual and quarterly statements and supplements. The Signed Jurat is not required to be filed in Michigan by foreign insurers.												
M	NONE Filings:	See NAIC Annual Statement Instructions. Exceptions to these instructions are noted on the form.												
N	Filings Discontinued since Last Year:	None.												
O	Audited Financial Statements:	The independent audit required by Chapter 10 of the Michigan Insurance Code shall be conducted in accordance with Generally Accepted Auditing Standards (GAAS). The audited financial statements shall be on a Statutory Accounting Principles (SAP) basis except where the Commissioner specifies, in the reasonable exercise of his discretion, a different basis for a specific company. U.S. Branches of Canadian or British insurers using Michigan as a port of entry must file a copy of the independent public accountants' report that is filed with their domiciliary supervision authority and a copy of any notification of adverse financial condition report if required by domiciliary supervision authority. Note that OFIR has received some independent audit opinion letters that contain restricted use language. OFIR will not accept independent audit reports containing opinion letters with restricted use language. Audit reports containing such language will be rejected as not constituting an acceptable filing and will subject the filing entity to civil penalties as												

		<p>described in Section 438(5) of the Michigan Insurance Code.</p> <p>The audited financial statements of domestic insurers and U.S. Branches of Canadian or British insurers using Michigan as a port of entry must include a copy of the independent public accountant's qualifications letter to the insurer stating the independent public accountant's understanding that the Commissioner will be relying on the audited statements. The accountant's qualifications letter is required under Section 500.1019 of the Michigan Insurance Code(the Code). OFIR has noted that certain filings of the accountant's qualifications letter contain language inconsistent with Section 1021(2) of the Code. Section 1021(2) requires that the independent public accountant's audit work papers be retained for a period of not less than five years after the period reported on. Certain qualification letters contain language that work papers will be retained until OFIR has filed a Report of Examination, but no longer than seven years. This statement does not meet the requirements of Section 1021(2), as it is conceivable that work papers could be destroyed prior to the five year minimum retention period. Companies should make their independent public accountant aware that audited financial statements will not be accepted with language inconsistent with Section 1021(2) of the Code.</p> <p>Independent CPA – Companies shall follow the provisions of Section 500.1009 of the Michigan Insurance Code regarding the appointment or change in independent CPA. In conjunction with the appointment or change in independent CPA, companies shall file the letter of awareness as required in Section 500.1009(2).</p> <p>Foreign insurers are not required to file copies of the above letters unless requested. If a foreign insurer does not file the letters when requested, the filing (audited financial statement) will be rejected and the insurer will be subject to the penalties for failure to file and/or making an incomplete filing.</p> <p>An insurer may make written application to the Commissioner for approval to file a consolidated or combined independent audit in lieu of separate audited financial statements. Section 1011 of the Michigan Insurance Code and the NAIC Annual Statement Instructions describe the conditions under which an insurer may request approval to file audited consolidated or combined financial statements.</p>
P	Notification of Adverse Financial Condition:	See Michigan Insurance Law 500.1015.
Q	Report on Significant Deficiencies in Internal Controls:	See Michigan Insurance Law 500.1017. Please note, however, pursuant to the authority contained in Section 438(2), the Commissioner specifically requests that if the insurer's independent public accountant did not identify significant deficiencies in the insurer's internal control structure, that the insurer obtain from its independent public accountant a written statement to that effect and file that written statement.
R	Request for Exemption:	See Michigan Insurance Law 500.1023.
S	Holding Company Registration:	<p>INSURANCE HOLDING COMPANY ACT FORMS AND INSTRUCTIONS CAN BE FOUND ON THE OFIR WEB SITE AT www.michigan.gov/ofir/</p> <p>All domestic insurers who are a member of a holding company system and all other insurers subject to registration under Michigan's Holding Company Act must file holding company</p>

		<p>registration statements, including exhibits, by May 1, 2009. Only a few foreign insurers are subject to registration under Michigan's Holding Company Act. Unless OFIR has notified a foreign insurer that it must file a Form B in Michigan, no filing is required.</p> <p>For insurers subject to registration under Section 1324:</p> <ul style="list-style-type: none"> a) Annual Form B and C registration statements must be filed by May 1. b) The Form B and C statements are to be in accordance with Michigan's Holding Company Act, rules, bulletins and orders. The biographical information included in the Form B should include the home address for each director and executive officer. c) If there has been no change from the previous year, the statement must be restated rather than indicating "no change." d) Audited financial statements of the registrant's ultimate controlling business entity (e.g., a corporation, trust, or partnership) must be included in the filing. If audited statements are not available by May 1, the rest of the Form B must be filed by May 1, and the statements filed by June 1. e) If a person or persons ultimately controlling the insurer is an individual or group of individuals that do not meet the exemption criteria of Section 1325(3), that person must file, under oath (on the format provided in the Commissioner's Order #94-293M of September 12, 1994) information disclosing the financial position of that individual or group of individuals. f) The ultimate controlling person, whether an individual or corporation, should include in the Form B, financial statements that contain the financial results of each intermediary company that may have affiliated transactions with the insurer. The financial statements can be in the form of consolidated financial statements for the holding company that provides a schedule that provides the financial condition of each company or individual. Financial statements for each company can be filed with the Form B. g) If an individual is the ultimate controlling person of an insurer, the Form B holding company registration statement is to be signed and certified by that individual. h) The Michigan holding company act provides for substantial penalties for late or incomplete filings (see Section 1371). Late or incomplete submissions are also subject to penalties under Section 438(5). i) If during the year there are any material changes to information filed in the annual registration statement, an amendment is due no later than 15 days after the end of the month in which the change occurred.
T	Michigan Section 901, Qualifying	Instructions to these forms are located just before the forms in

	Assets Forms – Domestic Insurers Only (FIS 0063, 0079, 0081):	<p>the appendix. A listing of ‘Companies for which Reinsurance Credits are Allowed in Michigan’ (see Appendix IV) follows the instructions in Appendix I. Read Section 1105 of the Michigan Insurance Code and use the list of ‘Companies for which Reinsurance Credits are Allowed in Michigan’ when completing reinsurance schedules for annual statements and for qualifying assets forms.</p> <p>NOTE: A company that has a certificate of authority may still not be recognized as an authorized reinsurer in Michigan. Also, a company may be an authorized reinsurer, but not have a Michigan certificate of authority. This listing is only relevant for completing the above schedules and forms.</p>
U	Fraternal Quarterly Filings:	Not required for insurers with Michigan direct premium less than \$100,000 in 2008.
V	Officer and Director Biographical Information	In addition to the Section 250 letter of notification, all domestic insurers must file officer and director biographical information for all new officers and directors reported on the jurat page. The biographical information should include the home address for each director and executive officer. The form for reporting officer and director information can be found on the NAIC’s web site at http://www.naic.org/industry_ucaa.htm . The biographical affidavit filed with OFIR must be the original signed form, not a copy. Additionally, OFIR now requires that all new officers and directors submit fingerprint cards.

LIFE, ACCIDENT AND HEALTH INSURERS

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: MICHIGAN Filings Made During the Year 2009

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 1/2"x14")	1	EO	xxx	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E27) @	1	EO	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 1/2" x 14")	1	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	3	Separate Accounts Annual Statement (8 1/2"x14")	1	EO	xxx	3/1	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	10	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	A-K, M
	11	Actuarial Certification Related Annuity Nonforfeiture Compliance	1	EO	xxx	3/1	Company	A-K, M
	12	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	A-K, M
	13	Actuarial Opinion on Separate Accounts Funding	1	EO	xxx	3/1	Company	A-K, M
	14	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	A-K, M
	15	Credit Insurance Experience Exhibit	1	EO	xxx	4/1	NAIC	A-K, M
	16	Interest Sensitive Life Insurance Products Report	xxx	EO	xxx	4/1	NAIC	A-K, M
	17	Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	A-K, M
	18	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit	xxx	EO	xxx	4/1	NAIC	A-K, M
	19	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	xxx	EO	xxx	4/1	NAIC	A-K, M
	20	Long Term Care Experience Reporting Forms	xxx	EO	xxx	4/1	NAIC	A-K, M
	21	Management Discussion & Analysis	1	EO	xxx	4/1	Company	A-K
	22	Medicare Supplement Insurance Experience Exhibit	xxx	EO	xxx	3/1	NAIC	A-K, M
	23	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	24	Reasonableness of Assumptions Certification	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	25	Reasonableness & Consistency of Assumptions Cert.	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	26	Reasonableness of Assumptions Cert. for Implied Guaranteed Rate Method	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	27	Reasonableness & Consistency of Assumptions Cert. (Updated Average Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	28	Reasonableness & Consistency of Assumptions Cert. (Updated Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	29	Risk-Based Capital Report	1	EO	xxx	3/1	NAIC	A-K
	30	RBC Certification required under C-3 Phase I	1	EO	xxx	3/1	Company	A-K
	31	RBC Certification required under C-3 Phase II	1	EO	xxx	3/1	Company	A-K
	32	Schedule SIS	1	N/A	N/A	3/1	NAIC	A-K, M
	33	Statement of Actuarial Opinion	1	EO	xxx	3/1	Company	A-K
	34	Statement on non-guaranteed elements - Exhibit 5 Interrogatory #3	xxx	EO	xxx	3/1	Company	A-K, M
	35	Statement on participating/non-participating policies - Exhibit 5 Interrogatory #1.1	xxx	EO	xxx	3/1	Company	A-K, M
	36	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	A-K, M
	37	Supplemental Schedule O	1	EO	xxx	3/1	NAIC	A-K, M
	38	Trusted Surplus Statement	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	39	Workers' Compensation Carve Out Supplement	1	EO	xxx	3/1	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	40	Annual Statement Electronic Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	41	March .PDF Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	42	Risk-Based Capital Electronic Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	43	Risk-Based Capital .PDF Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	44	Separate Accounts Electronic Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	45	Separate Accounts .PDF Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	46	Supplemental Electronic Filing	xxx	1	xxx	4/1	NAIC	A-K, M
	47	Supplemental .PDF Filing	xxx	1	xxx	4/1	NAIC	A-K, M
	48	Quarterly Electronic Filing	xxx	1	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	49	Quarterly .PDF Filing	xxx	1	xxx	5/15, 8/15, 11/15	NAIC	A-K, M

	50	June .PDF Filing	xxx	1	xxx	6/1	NAIC	A-K, M
		IV. AUDITED FINANCIAL STATEMENTS						
	61	Accountants Letter of Qualifications	1	N/A	N/A	6/1	Company	A-K, O
	62	Audited Financial Statements	1	EO	xxx	6/1	Company	A-K, O
	63	Audited Financial Statements Exemption Affidavit	1	N/A	N/A	6/1	Company	A-K
	64	Independent CPA	1	N/A	N/A	6/1	Company	A-K, O
	65	Notification of Adverse Financial Condition	1	N/A	1	SEE NOTE	Company	A-K, P
	66	Report of Significant Deficiencies in Internal Controls	1	N/A	1	8/1	Company	A-K, Q
	67	Request for Exemption to File	1	N/A	N/A	SEE NOTE	Company	A-K, R
		V. STATE REQUIRED FILINGS						
	101	Certificate of Compliance	xxx	0	0	3/1	State	A-K
	102	Certificate of Deposit	xxx	0	0	3/1	State	A-K
	103	Certificate of Valuation	xxx	0	1	7/1	State	A-K
	104	Filings Checklist (with Column 1 completed)	xxx	0			State	A-K
	105	Premium tax		0		SEE NOTE	State	D
	106	State Filing Fees		0		SEE NOTE	State	C
	107	Signed Jurat	0	0	0	SEE NOTE	State	L
	108	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	1	xxx	1	3/1	Company	A-K
	109	Insurance Company Holding System Registration Statement – if subject to registration under Michigan Act	1	xxx	xxx	5/1	Company	A-K, S
	110	Qualifying Assets under Section 901(1) of the Michigan Insurance Code	1	xxx	xxx	3/1	State – FIS 0081	A-K, T
	111	Complaint and Grievance Summary for Health Carriers (send to Consumer Services Division of the Office of Financial & Insurance Regulation)	1	xxx	1	4/15	State- FIS 0318	A-K
	112	Michigan Health Insurance Enrollment, Premiums and Losses (send to Policy Division of the Office of Financial & Insurance Regulation)	1	xxx	1	3/1	State – FIS 0322	A-K
	113	Regulatory Asset Adequacy Issues Summary – as required per Admin. Rule 500.996 (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	1	xxx	xxx	3/15	Company	A-K
	114	Officer and Director Biographical Information	1	xxx	xxx	SEE NOTE	NAIC	A-K, V

***If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).**

****If Form Source is NAIC, the form should be obtained from the appropriate vendor.**

@If schedule is included in the annual statement submitted as item #1, an additional copy is not required.

UNITED STATES BRANCH OF NON-US INSURERS

Using MICHIGAN as a Port of Entry

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: MICHIGAN Filings Made During the Year 2009

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC				
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 1/2"x14")	1	EO	N/A	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E27) @	1	EO	N/A	3/1	NAIC	A-K, M
	1.2	Annual Statement of Total Business (OSFI)	1	EO	N/A	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 1/2" x 14")	1	EO	N/A	5/15, 8/15, 11/15	NAIC	A-K, M
	3	Separate Accounts Annual Statement (8 1/2"x14")	1	EO	N/A	3/1	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	10	Accident & Health Policy Experience Exhibit	1	EO	N/A	4/1	NAIC	A-K, M
	11	Actuarial Certification Related Annuity Nonforfeiture Compliance	1	EO	xxx	3/1	Company	A-K, M
	12	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	A-K, M
	13	Actuarial Opinion on Separate Accounts Funding	1	EO	xxx	3/1	Company	A-K, M
	14	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	A-K, M
	15	Credit Insurance Experience Exhibit	1	EO	N/A	4/1	NAIC	A-K, M
	16	Interest Sensitive Life Insurance Products Report	xxx	EO	N/A	4/1	NAIC	A-K, M
	17	Investment Risk Interrogatories	1	EO	N/A	4/1	NAIC	A-K, M
	18	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit	xxx	EO	N/A	4/1	NAIC	A-K, M
	19	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	xxx	EO	N/A	4/1	NAIC	A-K, M
	20	Long Term Care Experience Reporting Forms	xxx	EO	N/A	4/1	NAIC	A-K, M
	21	Management Discussion & Analysis	1	EO	N/A	4/1	Company	A-K
	22	Medicare Supplement Insurance Experience Exhibit	xxx	EO	N/A	3/1	NAIC	A-K, M
	23	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	24	Reasonableness of Assumptions Certification	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	25	Reasonableness & Consistency of Assumptions Cert.	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	26	Reasonableness of Assumptions Cert. for Implied Guaranteed Rate Method	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	27	Reasonableness & Consistency of Assumptions Cert. (Updated Average Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	28	Reasonableness & Consistency of Assumptions Cert. (Updated Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	29	Risk-Based Capital Report	1	EO	N/A	3/1	NAIC	A-K
	30	RBC Certification required under C-3 Phase I	1	EO	xxx	3/1	Company	A-K
	31	RBC Certification required under C-3 Phase II	1	EO	xxx	3/1	Company	A-K
	32	Schedule SIS	1	N/A	N/A	3/1	NAIC	A-K, M
	33	Statement of Actuarial Opinion	1	EO	N/A	3/1	Company	A-K
	34	Statement on non-guaranteed elements - Exhibit 5 Interrogatory #3	xxx	EO	N/A	3/1	Company	A-K, M
	35	Statement on participating/non-participating policies – Exhibit 5 Interrogatory #1.1	xxx	EO	N/A	3/1	Company	A-K, M
	36	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	A-K, M
	37	Supplemental Schedule O	1	EO	N/A	3/1	NAIC	A-K, M
	38	Trusted Surplus Statement	1	EO	N/A	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	39	Workers' Compensation Carve Out Supplement	1	EO	N/A	3/1	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	40	Annual Statement Electronic Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	41	March .PDF Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	42	Risk-Based Capital Electronic Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	43	Risk-Based Capital .PDF Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	44	Separate Accounts Electronic Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	45	Separate Accounts .PDF Filing	xxx	1	N/A	3/1	NAIC	A-K, M
	46	Supplemental Electronic Filing	xxx	1	N/A	4/1	NAIC	A-K, M
	47	Supplemental .PDF Filing	xxx	1	N/A	4/1	NAIC	A-K, M

48	Quarterly Electronic Filing	xxx	1	N/A	5/15, 8/15, 11/15	NAIC	A-K, M
49	Quarterly .PDF Filing	xxx	1	N/A	5/15, 8/15, 11/15	NAIC	A-K, M
50	June .PDF Filing	xxx	1	N/A	6/1	NAIC	A-K, M
IV. AUDITED FINANCIAL STATEMENTS							
61	Accountants Letter of Qualifications	1	N/A	N/A	6/1	Company	A-K, O
62	Audited Financial Statements (OSFI 54)	1	EO	N/A	6/1	Company	A-K, O
63	Audited Financial Statements Exemption Affidavit	1	N/A	N/A	6/1	Company	A-K
64	Independent CPA	1	N/A	N/A	6/1	Company	A-K, O
65	Notification of Adverse Financial Condition	1	N/A	N/A	SEE NOTE	Company	A-K, P
66	Report of Significant Deficiencies in Internal Controls	1	N/A	N/A	8/1	Company	A-K, Q
67	Request for Exemption to File	1	N/A	N/A	SEE NOTE	Company	A-K, R
V. STATE REQUIRED FILINGS							
101	Certificate of Compliance from Port of Entry State	xxx	xxx	N/A	3/1	State	A-K
102	Certificate of Deposit from Port of Entry State	xxx	xxx	N/A	3/1	State	A-K
103	Certificate of Valuation	xxx	xxx	N/A	7/1	State	A-K
104	Filings Checklist (with Column 1 completed)	xxx	0	N/A		State	A-K
105	Premium tax		xxx	N/A	SEE NOTE	State	D
106	State Filing Fees		xxx	N/A	SEE NOTE	State	C
107	Signed Jurat	N/A	N/A	N/A	SEE NOTE	State	L
108	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	1	xxx	N/A	3/1	Company	A-K
109	Insurance Company Holding System Registration Statement – if subject to registration under Michigan Act	1	xxx	N/A	5/1	Company	A-K, S
110	Certification directly from Trustee of Deposits Held pursuant to Section 411(4) of the Michigan Insurance Code	1	xxx	N/A	3/1, 5/15, 8/15, 11/15	Company	A-K
111	Company's detailed listing of trusteed assets and related reconciliation	1	xxx	N/A	3/1, 5/15, 8/15, 11/15	Company	A-K
112	Valuation of Section 411 Trusteed Assets under Section 901 of the Michigan Insurance Code	1	xxx	N/A	3/1	State – FIS 0063	A-K, T
113	Complaint and Grievance Summary for Health Carriers (send to Consumer Services Division of the Office of Financial & Insurance Regulation)	1	xxx	N/A	4/15	State- FIS 0318	A-K
114	Michigan Health Insurance Enrollment, Premiums and Losses (send to Policy Division of the Office of Financial & Insurance Regulation)	1	xxx	N/A	3/1	State- FIS 0322	A-K
115	Regulatory Asset Adequacy Issues Summary – as required per Admin. Rule 500.996 (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	1	xxx	N/A	3/15	Company	A-K
116	Officer and Director Biographical Information	1	xxx	N/A	SEE NOTE	NAIC	A-K, V

***If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).**

****If Form Source is NAIC, the form should be obtained from the appropriate vendor.**

@If schedule is included in the annual statement submitted as item #1, an additional copy is not required.

FRATERNAL SOCIETIES

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: MICHIGAN Filings Made During the Year 2009

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE* *	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 1/2"x14")	1	EO	xxx	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E27) @	1	EO	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 1/2" x 14")	1	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M, U
	3	Separate Accounts Annual Statement (8 1/2"x 14")	1	EO	xxx	3/1	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	10	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	A-K, M
	11	Actuarial Certification Related Annuity Nonforfeiture Compliance	1	EO	xxx	3/1	Company	A-K, M
	12	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	A-K, M
	13	Actuarial Opinion on Separate Accounts Funding	1	EO	xxx	3/1	Company	A-K, M
	14	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	A-K, M
	15	Interest Sensitive Life Insurance Products Report	xxx	EO	xxx	4/1	NAIC	A-K, M
	16	Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	A-K, M
	17	Long Term Care Experience Reporting Forms	xxx	EO	xxx	4/1	NAIC	A-K, M
	18	Management Discussion & Analysis	1	EO	xxx	4/1	Company	A-K
	19	Medicare Supplement Insurance Experience Exhibit	xxx	EO	xxx	3/1	NAIC	A-K, M
	20	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	21	Reasonableness of Assumptions Certification	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	22	Reasonableness & Consistency of Assumptions Cert.	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	23	Reasonableness of Assumptions Cert. for Implied Guaranteed Rate Method	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	24	Reasonableness & Consistency of Assumptions Cert. (Updated Average Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	25	Reasonableness & Consistency of Assumptions Cert. (Updated Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	26	Risk-Based Capital Report	1	N/A	xxx	3/1	NAIC	A-K, M
	27	RBC Certification required under C-3 Phase I	1	N/A	xxx	3/1	Company	A-K
	28	RBC Certification required under C-3 Phase II	1	N/A	xxx	3/1	Company	A-K
	29	Statement of Actuarial Opinion	1	EO	xxx	3/1	Company	A-K
	30	Statement on non-guaranteed elements – Exhibit 5 Interr. #3	xxx	EO	xxx	3/1	Company	A-K, M
	31	Statement on participating/non-participating policies – Exhibit 5 Interr. #1.1	xxx	EO	xxx	3/1	Company	A-K, M
	32	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	A-K, M
	33	Trusted Surplus Statement	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	40	Annual Statement Electronic Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	41	March .PDF Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	42	Separate Accounts Electronic Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	43	Separate Accounts .PDF Filing	xxx	1	xxx	3/1	NAIC	A-K, M
	44	Supplemental Electronic Filing	xxx	1	xxx	4/1	NAIC	A-K, M
	45	Supplemental .PDF Filing	xxx	1	xxx	4/1	NAIC	A-K, M
	46	Quarterly Statement Electronic Filing	xxx	1	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	47	Quarterly .PDF Filing	xxx	1	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	48	June .PDF Filing	xxx	1	xxx	6/1	NAIC	A-K, M
		IV. AUDITED FINANCIAL STATEMENTS						
	61	Accountants Letter of Qualifications	1	N/A	N/A	6/1	Company	A-K, O
	62	Audited Financial Statements	1	EO	xxx	6/1	Company	A-K, O
	63	Audited Financial Statements Exemption Affidavit	1	N/A	N/A	6/1	Company	A-K
	64	Independent CPA	1	N/A	N/A	6/1	Company	A-K, O
	65	Notification of Adverse Financial Condition	1	N/A	1	SEE NOTE	Company	A-K, P
	66	Report of Significant Deficiencies in Internal Controls	1	N/A	1	8/1	Company	A-K, Q
	67	Request for Exemption to File	1	N/A	N/A	SEE NOTE	Company	A-K, R

V. STATE REQUIRED FILINGS								
101	Certificate of Compliance	xxx	0	xxx	3/1	State	A-K	
102	Certificate of Deposit	xxx	0	xxx	3/1	State	A-K	
103	Certificate of Valuation	xxx	0	1	7/1	State	A-K	
104	Filings Checklist (with Column 1 completed)	xxx	0			State		
105	Premium tax		0		SEE NOTE	State	D	
106	State Filing Fees		0		SEE NOTE	State	C	
107	Signed Jurat	0	0	0	SEE NOTE	State	L	
108	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	1	xxx	xxx	3/1	Company	A-K	
109	Qualifying Assets Under Section 901(1) of the Michigan Insurance Code	1	xxx	xxx	3/1	State – FIS 0079	A-K, T	
110	Complaint and Grievance Summary for Health Carriers (send to Consumer Services Division of the Office of Financial & Insurance Regulation)	1	xxx	1	4/15	State- FIS 0318	A-K	
111	Michigan Health Insurance Enrollment, Premiums and Losses (send to Policy Division of the Office of Financial & Insurance Regulation)	1	xxx	1	3/1	State- FIS 0322	A-K	
112	Regulatory Asset Adequacy Issues Summary – as required per Admin. Rule 500.996 (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	1	xxx	xxx	3/15	Company	A-K	
113	Officer and Director Biographical Information	1	xxx	xxx	SEE NOTE	NAIC	A-K, V	

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@If schedule is included in the annual statement submitted as item #1, an additional copy is not required.

UNITED STATES BRANCH OF NON-US INSURERS

That DO NOT use MICHIGAN as a Port of Entry

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: MICHIGAN Filings Made During the Year 2009

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 1/2"x14")	N/A	N/A	xxx	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E27)	N/A	N/A	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 1/2" x 14")	N/A	N/A	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	3	Separate Accounts Annual Statement (8 1/2"x14")	N/A	N/A	xxx	3/1	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	10	Accident & Health Policy Experience Exhibit	N/A	N/A	xxx	4/1	NAIC	A-K, M
	11	Actuarial Certification Related Annuity Nonforfeiture Compliance	N/A	N/A	xxx	3/1	Company	A-K, M
	12	Actuarial Opinion on X-Factors	N/A	N/A	xxx	3/1	Company	A-K, M
	13	Actuarial Opinion on Separate Accounts Funding	N/A	N/A	xxx	3/1	Company	A-K, M
	14	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	N/A	N/A	xxx	3/1	Company	A-K, M
	15	Credit Insurance Experience Exhibit	N/A	N/A	xxx	4/1	NAIC	A-K, M
	16	Interest Sensitive Life Insurance Products Report	N/A	N/A	xxx	4/1	NAIC	A-K, M
	17	Investment Risk Interrogatories	N/A	N/A	xxx	4/1	NAIC	A-K, M
	18	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit	N/A	N/A	xxx	4/1	NAIC	A-K, M
	19	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	N/A	N/A	xxx	4/1	NAIC	A-K, M
	20	Long Term Care Experience Reporting Forms	N/A	N/A	xxx	4/1	NAIC	A-K, M
	21	Management Discussion & Analysis	N/A	N/A	xxx	4/1	Company	A-K
	22	Medicare Supplement Insurance Experience Exhibit	N/A	N/A	xxx	3/1	NAIC	A-K, M
	23	Medicare Part D Coverage Supplement	N/A	N/A	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	24	Reasonableness of Assumptions Certification	xxx	N/A	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	25	Reasonableness & Consistency of Assumptions Cert.	xxx	N/A	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	26	Reasonableness of Assumptions Cert. for Implied Guaranteed Rate Method	xxx	N/A	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	27	Reasonableness & Consistency of Assumptions Cert. (Updated Average Market Value)	xxx	N/A	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	28	Reasonableness & Consistency of Assumptions Cert. (Updated Market Value)	xxx	N/A	xxx	3/1, 5/15, 8/15, 11/15	Company	A-K, M
	29	Risk-Based Capital Report	N/A	N/A	N/A	3/1	NAIC	A-K
	30	RBC Certification required under C-3 Phase I	N/A	N/A	N/A	3/1	Company	A-K
	31	RBC Certification required under C-3 Phase II	N/A	N/A	N/A	3/1	Company	A-K
	32	Schedule SIS	N/A	N/A	N/A	3/1	NAIC	A-K, M
	33	Statement of Actuarial Opinion	N/A	N/A	xxx	3/1	Company	A-K
	34	Statement on non-guaranteed elements - Exhibit 5 Interrogatory #3	N/A	N/A	xxx	3/1	Company	A-K, M
	35	Statement on participating/non-participating policies - Exhibit 5 Interrogatory #1.1	xxx	N/A	xxx	3/1	Company	A-K, M
	36	Supplemental Compensation Exhibit	N/A	N/A	N/A	3/1	NAIC	A-K, M
	37	Supplemental Schedule O	N/A	N/A	xxx	3/1	NAIC	A-K, M
	38	Trusted Surplus Statement	N/A	N/A	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	39	Workers' Compensation Carve Out Supplement	N/A	N/A	xxx	3/1	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	40	Annual Statement Electronic Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	41	March .PDF Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	42	Risk-Based Capital Electronic Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	43	Risk-Based Capital .PDF Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	44	Separate Accounts Electronic Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	45	Separate Accounts .PDF Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	46	Supplemental Electronic Filing	N/A	N/A	xxx	4/1	NAIC	A-K, M
	47	Supplemental .PDF Filing	N/A	N/A	xxx	4/1	NAIC	A-K, M
	48	Quarterly Electronic Filing	N/A	N/A	xxx	5/15, 8/15, 11/15	NAIC	A-K, M

49	Quarterly .PDF Filing	N/A	N/A	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
50	June .PDF Filing	N/A	N/A	xxx	6/1	NAIC	A-K, M
IV. AUDITED FINANCIAL STATEMENTS							
61	Accountants Letter of Qualifications	N/A	N/A	N/A	6/1	Company	A-K, O
62	Audited Financial Statements	N/A	N/A	xxx	6/1	Company	A-K, O
63	Audited Financial Statements Exemption Affidavit	N/A	N/A	N/A	6/1	Company	A-K
64	Independent CPA	N/A	N/A	N/A	6/1	Company	A-K, O
65	Notification of Adverse Financial Condition	N/A	N/A	1	SEE NOTE	Company	A-K, P
66	Report of Significant Deficiencies in Internal Controls	N/A	N/A	1	8/1	Company	A-K, Q
67	Request for Exemption to File	N/A	N/A	N/A	SEE NOTE	Company	A-K, R
V. STATE REQUIRED FILINGS							
101	Certificate of Compliance from Port of Entry State	N/A	N/A	0	3/1	State	A-K
102	Certificate of Deposit from Port of Entry State	N/A	N/A	0	3/1	State	A-K
103	Certificate of Valuation	N/A	N/A	1	7/1	State	A-K
104	Filings Checklist (with Column 1 completed)	N/A	N/A			State	A-K
105	Premium tax	N/A	N/A		SEE NOTE	State	D
106	State Filing Fees	N/A	N/A		SEE NOTE	State	C
107	Signed Jurat	N/A	N/A	0	SEE NOTE	State	L
108	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	N/A	N/A	1	3/1	Company	A-K
109	Insurance Company Holding System Registration Statement – if subject to registration under Michigan Act	N/A	N/A	xxx	5/1	Company	A-K, S
110	Annual State of total business on the form filed with the domiciliary regulator of the country of origin (include a copy in English)	N/A	N/A	1	When available	Company	A-K
111	Complaint and Grievance Summary for Health Carriers (send to Consumer Services Division of the Office of Financial & Insurance Regulation)	N/A	N/A	1	4/15	State-FIS 0318	A-K
112	Michigan Health Insurance Enrollment, Premiums and Losses (send to Policy Division of the Office of Financial & Insurance Regulation)	N/A	N/A	1	3/1	State-FIS 0322	A-K
113	Regulatory Asset Adequacy Issues Summary – as required per Admin. Rule 500.996 (send to Supervisory Affairs & Insurance Monitoring Division of the Office of Financial & Insurance Regulation)	N/A	N/A	xxx	3/15	Company	A-K

***If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).**

****If Form Source is NAIC, the form should be obtained from the appropriate vendor.**

QUALIFYING ASSET INSTRUCTIONS AND FORMS

Qualifying Assets Form Instructions..... 26 - 30

Qualifying Asset Forms:

Valuation of Section 411 Trusteed Assets under Section 901 - Life and A&H (FIS 0063)
Fraternal Benefit Society Qualifying Assets under 901 (FIS 0079)
Life, Accident and Health Insurers Qualifying Assets under 901 (FIS 0081)
Non-Insurance Entity Qualifying Assets under 901(1)..... (FIS 0082)

Listing of Companies for Which Reinsurance Credits are Allowed (See Appendix IV)

QUALIFYING ASSETS FORM INSTRUCTIONS

- FIS 0063** Valuation of Section 411 Trusteed Assets under Section 901 (Branch Operations of All Non-U.S. Life, Accident and Health Insurers Using Michigan as Port of Entry)
- FIS 0079** Fraternal Benefit Society Qualifying Assets under Section 901
- FIS 0081** Life, Accident and Health Insurers Qualifying Assets under Section 901
- FIS 0082** Non-Insurance Entity Qualifying Assets under Section 901(1)

Note: These qualifying asset forms immediately follow these instructions.

Enactment of Public Act No. 462 effective June 21, 2002, resulted in changes to Section 901 of the Michigan Insurance Code. Only domestic insurers are now subject to the provisions of Section 901, and must complete the "Qualifying Assets Under Section 901" forms. Please review Section 901 when completing the qualifying assets form to fully understand the provisions of this section. Section 901 can be viewed by clicking on this web site link: <http://www.michiganlegislature.org/Section-500.901>.

Compliance with Section 901(1) of the Michigan Insurance Code is the obligation of each domestic insurer. All domestic insurers must complete a qualifying assets form to determine compliance with Section 901(1). Review the qualifying asset forms listed above to determine which form is appropriate for the type of insurer.

U.S. Branches of Non-U.S. Insurers using Michigan as a port of entry must maintain assets in accordance with Section 431c of the Michigan Insurance Code. The trustee assets shall be valued and limited in accordance with Section 901 of the Code. The branch must complete a qualifying assets form to determine compliance with Section 431c. Review the qualifying asset forms listed above to determine which form is appropriate for the type of insurer.

These instructions provide general guidance. Insurers must complete the appropriate form in compliance with the requirements of Chapter 9 of the Michigan Insurance Code. Return completed forms with required attachments to OFIR on or before the due date of March 1, 2009.

Companies must staple all pages and qualifying asset forms prepared for subsidiaries where value is reported on Lines 22 and 23 of the reporting entities' qualifying assets form. If a subsidiary is also a licensed insurer in Michigan, that insurer should staple its qualifying assets form separately and paper clip the form to the parent's form.

DO NOT USE LAST YEAR'S FORMS. Blank forms follow these instructions. Blank forms may be photocopied as needed and are available on the OFIR website.

If you have questions about completion of qualifying asset forms, contact the Supervisory Affairs and Insurance Monitoring Division at (517) 241-4490.

LINE 2 - MINIMUM CAPITAL AND SURPLUS (901)(1)

The lesser of:

1. Minimum capital and surplus required by Sections 408 and 410.
2. \$1,000,000 for fraternal benefit society or \$7,000,000 for other insurers.

LINE 8 - AGENTS' BALANCES OR UNCOLLECTED PREMIUMS (901)(3)(d) and (e)

This line is designed to report agents' balances and uncollected premiums as permitted in Sections 901(3)(d) and (e). Agents' balances and uncollected premiums included on annual statement page 2 may be reported on this line if they meet the following criteria:

1. Deferred premium receivable excluding credit life and credit accident and health premiums pursuant to Section 901(3)(d).

2. All other agents' balances or uncollected premiums (including deferred credit life and credit accident and health) pursuant to Section 901(3)(e) that are all of the following:
 - a. Receivable from an agent, agency, policyholder, or other person that does not have control of more than 10% of all the insurer's agents' balances or uncollected premiums;
 - b. Receivable from entities not affiliated with the insurer; and;
 - c. Receivable on policies with a December 2008 effective date to the extent offset by unearned premiums.

LINE 9 - REINSURANCE RECOVERABLE (901)(3)(a) or (f)

Include Reinsurance Recoverable reported on page 2 of the annual statement reduced by amounts due from authorized reinsurers that are more than 90 days overdue.

LINE 13a - 5% LIMITATION (901)(6)

Section 901(6) limits the value of an asset to 5% of the assets required by Section 901(1) (i.e., the sum of net liabilities and minimum capital and surplus). The 5% limitation applies to assets invested in, loaned to or receivable from one person or one group of affiliated persons except for affiliated companies complying with Section 901(1), mortgage-related securities issued by the Federal Home Loan Mortgage Corporation or the Federal National Mortgage Association, and obligations of the United States or any state if the principal and interest are fully guaranteed by the United States or any state.

LINE 13b - 2% LIMITATION (901)(2)(a)

Section 901(2)(a) limits the value of computers to 2% of the assets required by Section 901(1) (i.e., the sum of net liabilities and minimum capital and surplus).

LINE 13c - 20% LIMITATION (901)(2)(c), (901)(2)(f)

Section 901(2)(c) limits the value of real estate to 20% of the assets required by 901(1) (i.e., the sum of net liabilities and minimum capital and surplus). Section 901(2)(f) limits high yield, high risk obligations to 20% of the assets required by 901(1). Section 901(2)(f) defines "high yield, high risk obligations" as those obligations that are not in one of the top two numbered classifications of bonds reported in the insurer's annual financial statement.

LINE 14 – BONDS (901)(4), (6) and (7)

Bonds are allowable as follows:

1. Bonds of unaffiliated persons or companies are subject to the 5% limitation per investment in one entity except for those bonds specifically exempt from the restriction pursuant to Section 901(6). Report all Section 912, 914, 918, and 934 bonds at the statement value as directed by the NAIC Securities Valuation Office.
2. Bonds of non-insurance affiliates are allowed at market value if rated investment grade and are valued by the Securities Valuation Office (SVO) of the NAIC or a nationally recognized statistical rating agency listed in the SVO manual. Report all Section 912, 914, 918, and 934 bonds at the statement value as directed by the NAIC Securities Valuation Office.
3. Bonds of affiliated insurers are allowed without limitation if the affiliated insurer complies with Section 901(1). An annual statement and a completed qualifying assets form of the unauthorized insurer affiliate must be submitted to receive credit. Report all Section 912, 914, 918, and 934 bonds at the statement value as directed by the NAIC Securities Valuation Office.

4. Mortgage-backed securities backed by pools of residential mortgages are allowed if rated investment grade and valued by the Securities Valuation Office (SVO) of the NAIC or a nationally recognized statistical rating agency listed in the SVO manual subject to the 5% limitation of Section 901(6).

LINE 16 - MORTGAGE LOANS (901)(6) AND (7)

Mortgage loans on real estate are allowable at book value except:

1. Mortgage loans issued to unaffiliated persons or companies are subject to the 5% limitation per investment in one entity pursuant to Section 901(6).
2. Mortgage loans issued to non-insurance affiliated entities are not allowed.
3. Mortgages loans issued to affiliated insurers are allowed without limitation if the affiliated insurer complies with Section 901(1).
4. Mortgages that are in default (more than 90 days overdue or in the process of foreclosure) may be included at market value per Section 901(4) if a current independent appraisal of the valuation of the mortgage is included.

LINE 17 - REAL ESTATE (901)(2)(c), (4) and (6)

Exclude any real estate that is encumbered with prior liens that affect the salability of the asset to a material extent per Section 901(2)(c). All real estate is subject to a 5% limitation per investment in one entity pursuant to Section 901(6). The reported value of real estate acquired by foreclosure shall not exceed the actual realizable value as certified within the past twelve months by a qualified appraiser.

LINE 18 - UNAFFILIATED LOANS OR RECEIVABLES (901)(6)

Amounts loaned to, receivable from or deposited with unaffiliated persons or companies are generally allowed, subject to the 5% limitation per investment in one entity, provided that a detailed breakdown by entity and amount is attached to the Qualifying Assets Form. *FEDERAL INCOME TAX RECOVERABLE IS NOT ALLOWED AS A QUALIFYING ASSET.* The following are allowed:

1. Derivative instruments may also be included on this line as long as they comply with Section 943 and sufficient detail is provided to confirm compliance with Section 943.
2. Receivables due from broker/dealers may be included without limitation provided the amount is collected within 5 business days from the date of disposition.

LINE 19 - AFFILIATED LOANS OR RECEIVABLES (901)(6) and (7)

Amounts loaned to, receivable from, or deposited with a person or entity that is, directly or indirectly, owned or controlled by the insurer or that, directly or indirectly, owns, controls, or is affiliated with the insurer are allowable as follows:

1. Amounts receivable from, affiliated insurers that are not more than 90 days past due as long as the insurer complies with Section 901(1). (Submit a listing with a breakdown by company and amount. Include an annual statement and a completed qualifying assets form for each unauthorized affiliate).
2. Amounts invested in an affiliated publicly traded investment company that is registered and regulated under the Investment Company Act of 1940. Equity interests in a publicly traded investment company must be entered on Line 23 - Equity in Wholly Owned Non-Insurance Affiliates.
3. Amounts loaned to non-insurance entities are not allowed.

LINE 22 - EQUITY IN AFFILIATED INSURERS (901)(7)(e)

The amount reported on this line is determined by completing the appropriate Qualifying Assets Form for each affiliated insurer. Include the Excess Amount of Qualifying Assets over Amount of Net Liabilities (line 27 or 31 of qualifying assets form) for each insurance affiliate to the extent permitted by Section 901(7)(e). To receive credit the company must attach a completed qualifying assets form for each affiliate reported on this line.

LINE 23 - EQUITY IN WHOLLY OWNED NON-INSURANCE AFFILIATES (901)(7)(c)

Complete the Non-Insurance Entity Qualifying Assets form (FIS 0082) for each non-insurance affiliate that is owned solely by the insurer. Include the Excess Amount of Qualifying Assets over Amount of Net Liabilities for each non-insurance affiliate to the extent permitted by Section 901(7)(c). To receive credit, the Securities Valuation Office must value the affiliate. The amount reported on this line is the lesser of, the Excess Amount of Qualifying Assets over Amount of Net Liabilities, or the Securities Valuation Office value.

LINE 28 - ASSETS CONSIDERED AS QUALIFYING UNDER SECTION 901(2)(e) (ASSETS NOT DEFINED IN CHAPTER 9)

Assets not otherwise defined in Chapter 9 may be included as qualifying assets pursuant to Section 901(2)(e) as long as all of the following are met:

1. The assets are rated investment grade by the Securities Valuation Office (SVO) of the NAIC or a nationally recognized statistical rating agency listed in the SVO manual; **AND**,
2. Sufficient detail is submitted with the qualifying assets form of the insurer to confirm that the assets reported on this line complies with item 1.

NOTE: Assets that are specifically excluded under Section 901 are defined in Chapter 9 and are therefore not permitted on this line.

Detail is required for each asset reported on this line and must include the description of the asset, the amount, the type of asset, the investment rating and confirmation of the investment rating. The assets reported on this line remain subject to the approval of the Commissioner.

LINE 29 - ASSETS CONSIDERED AS QUALIFYING UNDER SECTION 901(7)(d) (EQUITY INVESTMENTS IN PARTIALLY OWNED NON-INSURANCE AFFILIATES) AND SECTION 901(7)(e) (SURPLUS NOTES)

Amounts invested (i.e., stock investments) in a non-insurance affiliate that is not owned solely by the insurer may be included pursuant to Section 901(7)(d) only if all of the following are met:

1. The non-insurance affiliate is publicly traded; **AND**,
2. The non-insurance affiliate is valued by the Securities Valuation Office (SVO) of the NAIC or a nationally recognized statistical rating agency listed in the SVO manual; **AND**,
3. An independent audited financial statement for the non-insurance affiliate is submitted with the Qualifying Assets form of the insurer; **AND**,
4. The non-insurance affiliate holds an Excess Amount of Qualifying Assets over Amount of Net Liabilities (determined by completing the Non-insurance Entity Qualifying Assets form - FIS 0082), prorated to reflect the equity interest of the insurer; **AND**,
5. A Non-Insurance Entity Qualifying Assets form (FIS 0082) is submitted with the Qualifying Assets form of the insurer for each entity reported on this line; **AND**,

6. Sufficient detail is submitted with the qualifying assets form of the insurer to confirm that the assets reported on this line comply with the above.

Surplus notes may be included pursuant to Section 901(7)(e), subject to the Commissioner's approval.

Detail is required for each asset reported on this line and must include the description of the asset, the amount, the type of asset, the investment rating and confirmation of the investment rating. The assets reported on this line remain subject to the approval of the Commissioner.

LINE 30 - ASSETS CONSIDERED AS QUALIFYING UNDER SECTION 901(5) (ASSETS EQUIVALENT TO BUT NOT SPECIFICALLY DESCRIBED IN CHAPTER 9)

The Commissioner may permit other assets not specifically described in Section 901 as qualifying assets pursuant to Section 901(5) as long as **all** of the following are met:

1. The assets are financially equivalent to those assets described in Section 901 through Section 947; **AND,**
2. The asset is publicly traded or readily marketable; **AND,**
3. The assets are rated investment grade by the Securities Valuation Office (SVO) of the NAIC or a nationally recognized statistical rating agency listed in the SVO manual or the property is not valued at more than the actual realizable value as certified within the past 2 years by a qualified appraiser; **AND,**
4. Sufficient detail is submitted with the qualifying assets form of the insurer to confirm that the assets reported on this line comply with items 1 through 3 above.

Detail is required for each asset reported on this line and must include the description of the asset, the amount, the type of asset, the investment rating and confirmation of the investment rating. The assets reported on this line remain subject to the approval of the Commissioner.

APPENDIX II:

OTHER FORMS

Other Forms:

Complaint and Grievance Summary for Health Carriers	(FIS 0318)
Michigan Health Insurance Enrollment, Premiums and Losses	(FIS 0322)

APPENDIX III:

**SUPPLEMENTAL CHECKLIST ON WHERE TO SEND
FORMS INCLUDED IN THESE INSTRUCTIONS**

WHERE TO SEND FORMS INCLUDED IN THESE INSTRUCTIONS

(Note: Forms sent to OFIR should be sent to the address previously listed in these instructions and directed to the division as indicated below)

Form	OFIR Division or Address
Qualifying Assets Form (FIS 0063, FIS 0079, FIS 0081, FIS 0082)	OFIR– Supervisory Affairs and Insurance Monitoring Division
Complaint and Grievance Summary for Health Carriers (FIS 0318)	OFIR– Consumer Services Division
Michigan Health Insurance Enrollment, Premiums and Losses (FIS 0322)	OFIR – Policy Division
Accident and Sickness Insurance Advertising Certificate of Compliance (per Admin. Rule 500.668)	OFIR– Supervisory Affairs and Insurance Monitoring Division
Regulatory Asset Adequacy Issues Summary (per Admin. Rule 500.996)	OFIR– Supervisory Affairs and Insurance Monitoring Division

APPENDIX IV:

**LISTING OF COMPANIES FOR WHICH REINSURANCE
CREDITS ARE ALLOWED**