2025

Property and Casualty Insurers
Title Insurers
Surplus Lines Insurers
United States Branches of Non-US Insurers

Forms & Instructions

for required filings
in Michigan

DIFS
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Department of Insurance and Financial Services

FIS-PUB 0090

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STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of Insurance and Financial Services

In the matter of financial statements, accounting practices and procedures and valuation of securities as of December 31, 2025

_____/

Order No. 2026-03-M

Issued and entered
this 22nd day of January, 2026
by Anita G. Fox
Director

ORDER PRESCRIBING FORMS, CONTENTS, AND INSTRUCTIONS

I
BACKGROUND

Pursuant to Section 438 of the Michigan Insurance Code of 1956, as amended (the Code), MCL 500.438, and the Administrative Procedures Act of 1969, as amended, MCL 24.201 *et. seq.*, the Director 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 Director.

The National Association of Insurance Commissioners (NAIC) has established instructions and accounting guidance for the completion of the 2025 annual and the 2026 quarterly statements and forms. These instructions pertain to Property and Casualty companies (including surplus lines companies), Title companies, 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 Director. These entities shall follow the 2025 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 2025 *Forms and Instructions for Required Filings in Michigan*.

II
FINDINGS OF FACT AND CONCLUSIONS OF LAW

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

1. The 2025 NAIC annual statement blank, the 2026 quarterly statement blanks, the 2025 NAIC Annual Statement Instructions, the 2026 NAIC Quarterly Statement Instructions, the NAIC Accounting Practices and Procedures Manual, including appendices A – G and excluding Actuarial Guideline XXXV in Appendix C (this exclusion applies to business not subject to principles based reserving), the ORSA Guidance Manual, and the 2025 *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 Department of Insurance and Financial Services (DIFS) waives the filing of printed quarterly statements, annual statements and supplements for foreign insurers in Michigan. DIFS

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 Investment Analysis 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 Director from requesting further information regarding the financial condition of a regulated entity. The Director 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 Director'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, MCL 500.438(5).

III
ORDER

Therefore, it is ORDERED that:

1. The 2025 NAIC annual statement blank, the 2026 quarterly statement blanks, the 2025 NAIC Annual Statement Instructions, the 2026 NAIC Quarterly Statement Instructions, the NAIC Accounting Practices and Procedures Manual, including appendices A – G and excluding Actuarial Guideline XXXV in Appendix C (this exclusion applies to business not subject to principles based reserving), the ORSA Guidance Manual, and the 2025 *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 2025 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 2025 *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 and, as applicable, the Group Capital Calculation (GCC) in accordance with the GCC instructions adopted by the NAIC. If a company has been granted a permitted practice or where the 2025 *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 2025 *Forms and Instructions for Required Filings in Michigan* shall be posted on the website of the Department of Insurance and Financial Services and sent to any insurer authorized or eligible to transact business in Michigan that specifically requests a hard copy.

3. For purposes of valuation of securities and other investments pursuant to Sections 841 and 842 of the Code, MCL 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 Investment Analysis 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 Credit Rating Providers (CRP) to be submitted or valued by the SVO. Insurers are allowed to use the ratings of the NAIC CRP 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 Director may deem appropriate not to file with the SVO. Insurers may request from the Director 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 CRP. Factors that will be considered for granting the exemption will include whether the security is rated by a NAIC CRP, 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 Director. 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 Director specifically retains jurisdiction of the matters contained herein and the authority to issue such further order or orders as the Director shall deem just, necessary, and appropriate.

This Order supersedes Order **2025-03-M**.

Anita G. Fox
Director

SIGNIFICANT CHANGES AND REMINDERS FOR THE 2025 FORMS & INSTRUCTIONS

Please review the following for a summary of some of the significant changes and reminders for the 2025 *Forms and Instructions for Required Filings in Michigan*. Items that are new this year have been bolded.

1. All insurers should 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 the hard copy Signed Jurat Page must be filed for all amendments filed with DIFS and must contain original wet signatures or they will not be accepted. The amended pages must be filed electronically.** 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. DIFS has adopted the NAIC Biographical Affidavit, which can be found on the NAIC's website at http://www.naic.org/industry_ucaa.htm, for the reporting of officer and director biographical information. Please be sure to check the NAIC website prior to filing to ensure that the most current biographical affidavit form is being used. **The biographical affidavit filed with DIFS must be filed electronically and be properly executed.** Additionally, an independent third party background verification report prepared by an NAIC approved vendor is also required for all new officers and directors. A list of approved vendors can be found on the above noted NAIC website.

3. In order to ensure that DIFS has the most current address on file, companies should notify DIFS when the home office and/or mailing address changes.

4. The FIS 0322, Michigan Health Insurance Enrollment, Premiums and Losses, must be submitted electronically to DIFS. The due date for submission remains April 1. The submission website address, along with an authentication code and more detailed instructions, will be sent to the Statutory Statement Contact on or before March 1 and the window for submission will be March 1-April 1. The traditional form will no longer be included in Appendix II of this booklet. Click on this link [Printable Worksheet] to obtain the traditional form to facilitate issuers' data entry into the electronic FIS 0322. Paper FIS 0322 forms will no longer be accepted. Accordingly, use this link to file your FIS 0322 data [DIFS Online Services]. There are no changes to the form for reporting year 2025. For questions related to FIS 0322 please call 517-284-8693 or send email to DIFS-FIS0322-annualsubmission@michigan.gov.

5. Note there has been a change regarding the Assessable Premium Calculation for Michigan Basic Property pursuant to MCL 500.2932 (submission required by all property and casualty insurers). The Michigan Basic Property Insurance Association (MBPIA) has moved to online submission of this form. The Assessable Premium Calculation for Michigan Basic Property will be available for online submission. Please visit www.mbpia.com and select the Member Companies tab.

6. Reinsurers may apply for certified status. This allows a domestic ceding company to reduce collateral requirements and still take full credit for reinsurance recoverables from a certified reinsurer for those contracts entered into or renewed after the reinsurer has obtained certified status. For additional information please visit DIFS website at Certified Reinsurers (michigan.gov). Reinsurers may apply for reciprocal jurisdiction reinsurer status. This allows a domestic ceding company to take full credit for reinsurance recoverables for those contracts entered into or renewed after the reinsurer has obtained reciprocal jurisdiction reinsurer status. For additional information, please see DIFS website at Reciprocal Jurisdiction Reinsurers (michigan.gov).

7. MCL 500.1757(1) requires insurers to annually (no later than June 1) file a corporate governance annual disclosure (CGAD) with the Michigan Department of Insurance and Financial Services. Appendix III of this Booklet provides filing procedures and guidance on the required content of the CGAD.

8. Pledged Assets- Statutory accounting principles require that any assets pledged as collateral by another entity in the holding company system be reported as non-admitted assets. Such assets should not be reported as qualifying assets under Section 901 of the Michigan Insurance Code.

9. Any foreign insurers that plan to cease writing business or a product in Michigan should notify DIFS by making a filing within SERFF. See previously issued guidance on what information must be included, and how to make such a filing within SERFF. Domestic insurers may send any notification to their assigned financial analyst.

10. Michigan Insurance Data Security Law: Public Act 690 of 2018 added Chapter 5A, MCL 500.550 to 500.565, to the Insurance Code of 1956. Please see the following link for additional information Michigan Insurance Data Security Law.

    - Pursuant to MCL 500.559, all licensees (includes insurers - foreign and domestic) are required to notify the Director as promptly as possible, but not later than 10 business days, after determining a cybersecurity event occurred involving nonpublic information in the licensee's possession if criteria listed under MCL 500.559(1)(a) or (b) applies. Licensees should utilize form FIS 2359: Notice of Cybersecurity Event that may be found at FIS_2359 (michigan.gov). Please note that licensees have a continuing obligation to update and supplement this form regarding material changes to information previously provided relating to the cybersecurity event. Submission of the form and supplemental information should be submitted to DIFS-Cybersecurityforms@Michigan.gov.

    - Due February 15 of each year: Pursuant to MCL 500.555(9), each insurer-licensee domiciled in Michigan shall submit to the Director a written statement certifying that the insurer is in compliance with the requirements under MCL 500.555 unless an exception applies to the insurer. For certification, an insurer-licensee domiciled in Michigan should utilize form FIS 2360: Information Security Program Annual Certification that may be found at Information Security Program Annual Certification (FIS 2360) (michigan.gov). If an exception applies, an insurer-licensee domiciled in Michigan should utilize Form FIS 2378: Domestic Insurer Exemption Certification that may be found at Domestic Insurer Exemption Certification (FIS 2378) (michigan.gov). Each insurer-licensee domiciled in Michigan MUST submit either the FIS 2360 or FIS 2378 annually. The completed applicable form should be submitted electronically to DIFS-Cybersecurityforms@Michigan.gov.

11. DIFS has moved to store more of its records in electronic format and is seeking companies' assistance in continuing to file most of the filings in this format. The only document we will require a hard copy filing is the Signed Jurat Page with wet signatures. This hard copy Signed Jurat Page with attestation is attesting to the accuracy of information contained in the electronic filings for all documents indicated as 'Electronic Only (EO)' filings in the attached checklists. Please submit all electronic filings in pdf format. Form B, C, D, F, CGAD, ORSA, GCC, NAIC Liquidity Stress Testing and the Actuarial Opinion should also be submitted in electronic format and be properly executed. Please submit all electronic filings to our central email address DIFS-FinFilings@michigan.gov. Failure to submit EO filings by the date indicated in the attached checklists will result in fines and/or other regulatory action**.** There is a file size limit of 25 MB. If you encrypt the filing, please be sure to notify DIFS of any passwords necessary to open and save the filing. If you have concerns about submitting confidential documents to DIFS electronically, please contact your assigned financial analyst to discuss other possible options.

12. The Accounting Practices and Procedures Manual, Appendix G – Implementation Guide (Guide) for the Annual Financial Reporting Model Regulation (Model), Section 11 states the following: The information required in Section 12 of the Model Audit Rule (MAR) that is required to be communicated by the accountant should be supplemented by providing both the name of the current lead audit partner and the year at which he or she began serving in that capacity. For the purpose of maintaining confidentiality, this information will not be included in the annual letter of qualifications, but instead shall be included in the internal control communication required in Section 11 of the MAR by the accountant as a footer or under the firm signature as follows: The engagement partner, [name], has served in that capacity with respect to the Company since [year that current term started]. Consistent with the Drafting Note1 to Section 11 of the MAR, the

information provided on the engagement partner shall remain confidential.

13. Starting in 2023, rate filings modifying Personal Injury Protection automobile rates will be required to contain an actuarial certification of the company's realized savings to support the requirement that such savings be passed on to policyholders in accordance with MCL 500.2111f(8). The actuarial certification will be further detailed in future SERFF filing instructions and is anticipated to be similar to the Michigan Appendix. A SERFF state message will be posted and email sent when the new SERFF instructions have been posted.

14. **Public Acts 258 to 264 of 2022, effective March 29, 2023, amended Michigan's statutes applicable to holding companies, including new requirements for certain insurers where DIFS is the lead state regulator to file an annual group capital calculation and the results of the NAIC liquidity stress test (life insurers). See MCL 500.1325b and MCL 500.1325c. Please see Chapter 13 of the Insurance Code for all amendments enacted under this legislation. Additional information regarding Forms required under Chapter 13 and accompanying instructions can be found on DIFS' Insurance Forms website .**

15. All Insurers and self-insurers writing automobile insurance must participate in the Michigan Assigned Claims Plan (MACP), MCL 500.3171. Costs incurred in the operations of the MACP are allocated among insurers and self-insurers via an annual assessment from the MACP. Insurers that write automobile business in Michigan and pass any portion of the MACP assessment cost to policyholders must report such assessment cost as premium in its financial statements, as such assessment costs must be accounted for in premium rates pursuant to MCL 500.3176. Any insurer of self-insurer that has been reporting MACP assessments or costs in another manner in its financial statements should seek professional advice to address applicable tax or legal implications.

GENERAL INFORMATION AND INSTRUCTIONS

ATTENTION TO ALL INSURERS

THIS NOTICE IS CRITICAL FOR ENSURING PROPER COMPLETION OF THE ANNUAL STATEMENT

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

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 NAICe*. Please visit the NAIC Products website at https://www.naic.org/prod_serv_home.htm to order instructions. Questions should be directed to the NAIC at (816) 842-3600. Both may be contacted at NAIC, 1100 Walnut Street, Suite 1500, Kansas City, Missouri, 64106-2197.

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

Annual and Quarterly Financial Statements

1. Unless otherwise directed, all companies are required to file electronic (internet) annual and quarterly statements with the NAIC. Detailed information and instructions for filing the 2025 annual and the 2026 quarterly statements are available from the NAIC's website at http://www.naic.org/industry_financial_filing.htm

2. **As DIFS has moved to electronic filing of the annual and quarterly statements, the only document we will require a hard copy filing is the Signed Jurat Page with wet signatures. This hard copy Signed Jurat Page with attestation is attesting to the accuracy of information contained in the electronic filings for all documents indicated as 'Electronic Only (EO)' filings in the attached checklists. Please submit all electronic filings in pdf format. The electronic annual and quarterly statements must be in the appropriate format and appropriate**.

3. All companies are to follow the NAIC instructions for font and statement size requirements for the filing of the 2025 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.

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. Companies must file their annual and quarterly statements with the NAIC through the Internet. In order to file on the Internet you must register with the NAIC. You may register on-line at the NAIC website 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 DIFS 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 trusteed 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 F, 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 trusteed assets). 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 DIFS website. Additional information regarding requalification is available by contacting DIFS.

Oath of Director

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. DIFS has a form, FIS 0425 that must be completed and submitted to DIFS by each director upon election or appointment. The form is available on the DIFS website. (Note that this requirement does not apply to United States Branches of Non-US Insurers Using Michigan as a Port of Entry.)

Credit Accident and Health Reserves

Reserves for credit accident and health insurance shall be adequate to discharge all liabilities, but shall not be less than the minimum standards as required in accordance with Administrative Rule 550.209 (4). The minimum reserve basis for active lives on credit accident and health insurance is the amount of the premium refund available to the insured.

Risk-Based Capital (RBC) Report – Exemption

In accordance with Michigan Bulletin 2013-21-INS, the Director may exempt from the application of the RBC requirements any domestic property and casualty insurer that writes direct business only in Michigan, writes direct annual premiums of $2,000,000 or less, and that assumes no reinsurance in excess of five percent of direct premium written. The company must specifically request this exemption, with the request received by December 1. The request for exemption must be submitted for each calendar year.

Actuarial Opinion Summary/Report

TMichigan domestic insurers must file the actuarial opinion summary with DIFS no later than March 15. Foreign insurers should have the document prepared and available, as DIFS will specifically notify foreign insurers if the document should be filed. The statement of actuarial opinion should be filed electronically and be properly executed.

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 DIFS. The audited financial statements shall be on a Statutory Accounting Principles (SAP) basis except where the Director specifies a different basis for a specific company.

DIFS has received some independent audit opinion letters that contain restricted use language. DIFS 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.

DIFS 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 DIFS 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.

Health Statement Test

For the 2025 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 property and casualty companies that pass the Health Statement Test, DIFS has required those companies to file the Health Statement (orange blank)**.

U.S. SURPLUS LINES INSURERS

All U.S. Surplus Lines insurers shall follow the filing requirements for foreign insurers as noted in the Property and Casualty Insurer's Checklist.

ACCREDITED REINSURERS

In order for DIFS 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 DIFS. 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).

4. To ensure the U.S. Branch's surplus adequacy, according to Section 431C, the U.S. Branch must maintain total trusteed assets that are at all times equal to the sum of the following: a) U.S. Branch's reserves and other liabilities. b) The minimum capital and surplus required to be maintained under Section 410 of the Michigan Insurance Code. c) Any additional amounts considered necessary by the Director. Furthermore, trusteed assets shall be valued and limited in accordance with Section 901 of the Michigan Insurance Code.

This information along with the TSS must be submitted with the annual statement on March 1, 2026 and again on May 15, August 15 and November 15 for the first, second and third quarters, respectively.

THE DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES 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.

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 submitting 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 ***Combined Annual Statement Electronic Filing*** includes the required pages of the combined annual statement and the combined Insurance Expense Exhibit.

The ***Combined Annual Statement .PDF Filing*** is the .pdf file for the combined annual statement data and the combined Insurance Expense Exhibit.

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 and Accountants Letter of Qualifications.

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 Blanks (EX) Task Force modified the 1999 *Annual Statement Instructions* to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX) 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 website). 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 DIFS – Office of Insurance Evaluation – Sharron Schmidt at (517) 284-8762 or email at DIFS-FinFillings@michigan.gov.
B	Mailing Address:	**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.** **Foreign Insurers:** **Use the following addresses for filing forms. Direct the form to the appropriate division as noted on the form.** **Regular Mail:** Michigan Department of Insurance and Financial Services PO Box 30220 Lansing, Michigan 48909-7720 **Express Mail** (UPS, Federal Express, etc.): Michigan Department of Insurance and Financial Services 530 W. Allegan Street, 7th Floor Lansing, Michigan 48933 **NOTE: Foreign insurers are not filing any documents with the financial area of DIFS. All financial statement filings are electronic with the NAIC.** **Domestic Insurers:**

		Use the following addresses for hard copy filings. **Regular Mail:** DIFS – **Office of Insurance Evaluation** PO Box 30220 Lansing, Michigan 48909-7720 **Express Mail** (UPS, Federal Express, etc.): DIFS – **Office of Insurance Evaluation** 530 W. Allegan Street, 7th Floor Lansing, Michigan 48933 **Please submit all Office of Insurance Evaluation electronic filings to our central email address: DIFS-FinFilings@michigan.gov.**
C	Mailing Address for Premium Taxes:	**Note:** Please refer to the Michigan Department of Treasury website at www.michigan.gov/treasury for information on the Corporate Income Tax (CIT) and where to send payments. **The Michigan Department of Treasury processes all Corporate Income Tax Returns. DO NOT SEND CORPORATE INCOME TAX RETURNS TO DIFS.**
D	Delivery Instructions:	All filings must be **physically received** at the appropriate address listed 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.
E	Late Filings:	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) and $50 per day for each day the filing remains incomplete, pursuant to section 438(5) of the Michigan Insurance Code.
F	Original Signatures:	**All Michigan domestic insurers are required to file a hard copy of the signed jurat page with wet signatures. See Note K.**
G	Signatures / Notarization / Certification:	**The hard copy Signed Jurat Page, which is a required filing 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 Director) and be properly notarized.** If those parties are not available to sign the Jurat Page, contact DIFS at least ten (10) business days prior to the statement due date to ascertain whether other arrangements are necessary.
H	Amended Filings:	Amended items must be filed within 10 days of their amendment, along with an explanation of the amendments. **A hard copy of the signed jurat page for amendments to the original filing with wet signatures is required for all Michigan Domestic insurers. The Jurat Page with wet signatures must be filed in hard copy form, with the amendments filed electronically. In accordance with NAIC Annual Statement Instructions, if a filing is amended, the amended electronic version must also be filed with the NAIC.**

I	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.
J	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.
K	Signed Jurat	**The only hard copy document DIFS requires is a hard copy filing for the Signed Jurat Page with wet signatures. This hard copy Signed Jurat Page with attestation is attesting to the accuracy of information contained in the electronic filings, as all filings are now electronic.** 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.
L	NONE Filings:	See NAIC Annual Statement Instructions. Exceptions to these instructions are noted on the form.
M	Filings Discontinued since Last Year:	None
N	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 Director specifies 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. DIFS has received some independent audit opinion letters that contain restricted use language. DIFS 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. 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 Director 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). DIFS 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 DIFS 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. **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). Foreign and approved surplus lines insurers are not required to file copies of the above letters unless requested. If a foreign or approved surplus lines 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. An insurer may make written application to the Director 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. **For foreign insurers making this application, Michigan will rely on the request and approval of the domiciliary state. Insurers will only need to file these documents upon request.**
O	Notification of Adverse Financial Condition:	See Michigan Insurance Law 500.1015.
P	Report on Unremediated Material Weaknesses in Internal Controls:	See Michigan Insurance Law 500.1017.
Q	Request for Exemption:	See Michigan Insurance Law 500.1023.
R	Holding Company Registration:	**INSURANCE HOLDING COMPANY ACT FORMS AND INSTRUCTIONS CAN BE FOUND ON THE DIFS WEBSITE AT www.michigan.gov/difs/** 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 registration statements, including exhibits, by May 1, 2025. Only a few foreign insurers are subject to registration under Michigan's Holding Company Act. Unless DIFS has notified a foreign insurer that it must file a Form B in Michigan, no filing is required. For insurers subject to registration under Section 1324: a) Annual Form B and C registration statements must be filed by May 1. Annual Enterprise Risk Reports (Form F) must be filed by May 1. Annual Group Capital Calculation and results of the NAIC Liquidity Stress Test must be filed by May 1, if applicable.

		b) The Form B, Form C, Form F, Annual Group Capital Calculation, and results of the NAIC Liquidity Stress Test 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, organization, limited liability company, or other legal entity) must be included in the filing. e) If a person or persons ultimately controlling the insurer is an individual or group of individuals, that person must file 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.
S	Michigan Section 901, Qualifying Assets Forms – **Domestic Insurers Only** (FIS 0063, 0076):	Instructions to these forms are located just before the forms in the appendix. A listing of 'Companies for which Reinsurance Credits are Allowed in Michigan' (see Appendix V) 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. **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.
T	Combined or Consolidated Annual Statement – **Domestic Insurers Only**:	Combined or Consolidated Annual Statements are required from each group of affiliated property and casualty insurers. Instructions are included in the supplemental section of the NAIC Annual Statement Instructions.
U	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 website at http://www.naic.org/industry_ucaa.htm. Please be sure to check the NAIC website prior to filing to ensure that the most current biographical affidavit form is being used. **The biographical affidavit filed with DIFS must be filed electronically and be properly executed.** Additionally, an independent third party background verification report prepared by an NAIC approved vendor is also required for all new officers and directors. A list of approved vendors can be found on the above noted NAIC website.
V	Michigan Insurance Data Security Law. Form FIS 2360: Information Security Program Annual Certification or Form FIS 2378: Domestic Insurer Exemption Certification	Pursuant to MCL 500.555(9), due February 15 of each year, each insurer-licensee domiciled in Michigan shall submit to the Director a written statement certifying that the insurer is in compliance with the requirements under MCL 500.555 unless an exception applies to the insurer. For certification, an insurer-licensee domiciled in Michigan should utilize Form FIS 2360: Information Security Program Annual Certification that may be found at Information Security Program Annual Certification (FIS 2360) (michigan.gov). If an exception applies, an insurer-licensee domiciled in Michigan should utilize Form FIS 2378: Domestic Insurer Exemption Certification that may be found at Domestic Insurer Exemption Certification (FIS 2378) (michigan.gov). Each insurer-licensee domiciled in Michigan MUST submit either the FIS 2360 or FIS 2378 annually. The completed applicable form should be submitted electronically to DIFS-Cybersecurityforms@Michigan.gov.

PROPERTY & CASUALTY INSURERS

COMPANY NAME: _____ NAIC Company Code: _____
Contact: _____ Telephone: _____
REQUIRED FILINGS IN THE STATE OF: *MICHIGAN* Filings Made During the Year 2026

(1) Checklist	(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 ½" x 14")	EO	EO	xxx	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E30) @	EO	EO	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 ½" x 14")	EO	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	3	Protected Cell Annual Statement	EO	0	xxx	3/1	NAIC	A-K, M
	4	Combined Annual Statement (8 ½" x 14")	EO	EO	xxx	5/1	NAIC	A-K, M, U
		II. NAIC SUPPLEMENTS						
	11	Accident & Health Policy Experience Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	12	Actuarial Opinion	EO	EO	xxx	3/1	Company	A-K
	13	Actuarial Opinion Summary	EO	N/A	N/A	3/15	Company	A-K
	14	Bail Bond Supplement	xxx	EO	xxx	3/1	NAIC	A-K, M
	15	Combined Insurance Experience Exhibit	xxx	EO	xxx	5/1	NAIC	A-K, M
	16	Credit Insurance Experience Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	17	Cybersecurity and Identity Theft Insurance Coverage Supplement	EO	EO	xxx	4/1	NAIC	A-K, M
	18	Director and Officer Insurance Coverage Supplement	EO	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K
	19	Exhibit of Other Liabilities By Lines of Business as Reported on Line 17 of the Exhibit of Premiums and Losses	EO	EO	xxx	3/1	NAIC	A-K
	20	Financial Guaranty Insurance Exhibit	xxx	EO	xxx	3/1	NAIC	A-K, M
	21	Insurance Expense Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	22	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2	EO	EO	xxx	4/1	NAIC	A-K, M
	23	Long-Term Care Experience Reporting Forms	xxx	EO	xxx	4/1	NAIC	A-K, M
	24	Management Discussion & Analysis	EO	EO	xxx	4/1	Company	A-K
	25	Market Conduct Annual Statement Premium Exhibit for Year	EO	EO	xxx	3/1	NAIC	A-K, M
	26	Medicare Part D Coverage Supplement	EO	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	27	Medicare Supplement Insurance Experience Exhibit	xxx	EO	xxx	3/1	NAIC	A-K, M
	28	Mortgage Guaranty Insurance Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	29	Premiums Attributed to Protected Cells Exhibit	EO	EO	xxx	3/1	NAIC	A-K, M
	30	Private Flood Insurance Supplement	EO	EO	xxx	4/1	NAIC	A-K, M
	31	Reinsurance Attestation Supplement	EO	EO	xxx	3/1	Company	A-K
	32	Exceptions to Reinsurance Attestation Supplement	EO	N/A	xxx	3/1	Company	A-K
	33	Reinsurance Summary Supplemental	EO	EO	xxx	3/1	NAIC	A-K
	34	Risk-Based Capital Report	EO	EO	xxx	3/1	NAIC	A-K
	35	Schedule SIS	EO	N/A	N/A	3/1	NAIC	A-K, M
	36	Supplement A to Schedule T	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	37	Supplemental Compensation Exhibit	EO	N/A	N/A	3/1	NAIC	A-K, M
	38	Supplemental Health Care Exhibit (Parts 1 and 2)	EO	EO	xxx	4/1	NAIC	A-K, M
	39	Supplemental Investment Risk Interrogatories	EO	EO	xxx	4/1	NAIC	A-K, M
	40	Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts	EO	EO	xxx	3/1	NAIC	A-K, M
	41	Trusteed Surplus Statement	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	A-K, M
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	A-K, M
	63	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	64	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	65	Combined Annual Statement Electronic Filing	xxx	EO	xxx	5/1	NAIC	A-K, M
	66	Combined Annual Statement .PDF Filing	xxx	EO	xxx	5/1	NAIC	A-K, M
	67	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	A-K, M

	68	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	A-K, M
	69	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	70	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	71	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	A-K, M
		IV. AUDIT/INTERNAL CONTROL RELATED REPORTS						
	81	Accountants Letter of Qualifications	EO	EO	N/A	6/1	Company	A-K, O
	82	Audited Financial Reports	EO	EO	xxx	6/1	Company	A-K, O
	83	Audited Financial Statements Exemption Affidavit	EO	N/A	N/A	6/1	Company	A-K
	84	Communication of Internal Control Related Matters Noted in Audit	EO	EO	xxx	8/1	Company	A-K, Q
	85	Independent CPA (change)	EO	N/A	N/A	6/1	Company	A-K, O
	86	Management's Report of Internal Control Over Financial Reporting	EO	N/A	N/A	8/1	Company	A-K
	87	Notification of Adverse Financial Condition	EO	N/A	EO	SEE NOTE	Company	A-K, P
	88	Relief from the five-year rotation requirement for lead audit partner	EO	EO	xxx	3/1	Company	A-K
	89	Relief from the one-year cooling off period for independent CPA	EO	EO	xxx	3/1	Company	A-K
	90	Relief from the Requirements for Audit Committees	EO	EO	xxx	3/1	Company	A-K
	91	Request to File Consolidated Audited Annual Statements	EO	N/A	EO	12/1	Company	A-K
	92	Request for Exemption to File	EO	N/A	N/A	SEE NOTE	Company	A-K, R
		V. STATE REQUIRED FILINGS						
	101	Corporate Governance Annual Disclosure***	EO	0	N/A	6/1	Company	A-K
	102	Filings Checklist (with Column 1 completed)	xxx	0			State	A-K
	103	Form B-Holding Company Registration Statement	EO	0	N/A	5/1	Company	A-K, S
	104	Form F-Enterprise Risk Report (per Section 1325a of the Michigan Insurance Code) ****	EO	0	N/A	5/1	Company	A-K, S
	105	ORSA (This filing is intended to be submitted to the lead state if filed at the insurance group level. See Chapter 17 of the Michigan Insurance Code.) *****	EO	0	N/A	SEE ***** BELOW	Company	A-K
	106	Premium tax		0		SEE NOTE	State	D
	107	State Filing Fees		0		SEE NOTE	State	C
	108	Signed Jurat	1	0	0	SEE NOTE	NAIC	L
	109	Group Capital Calculation (File with lead state only)	EO	0	N/A	5/1	Company	A-K, S
	110	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance. Submit via SERFF.	EO	0	EO	3/1	Company	A-K
	111	Assessable Premium for Michigan Assigned Claims Plan pursuant to P.A. 204 of 2012 – submission required by all property and casualty insurers except surplus lines insurers (form available directly from the Michigan Assigned Claims Plan (MACP) website at the following link: http://www.michacp.org/documents/MACP-200.pdf)	1	0	1	3/1	State – Michigan Assigned Claims Plan	A-K
	112	Assessable Premium Calculation for Michigan Basic Property pursuant to MCL 500.2932 – submission required by all property and casualty insurers (**The Michigan Basic Property Insurance Association (MBPIA) has moved to online submission of this form.** Beginning January 1, 2022, the Assessable Premium Calculation for Michigan Basic Property will be available for online submission. Please visit www.mbpia.com and select the Member Companies tab.	1	0	1	3/1	State – Mich. Basic Prop. Ins. Assoc.	A-K
	113	ATPA Annual Assessment pursuant to P.A. 174 of 1992 – submission required by all auto insurers. Link to form available on the ATPA website http://www.michigan.gov/msp/divisions/grantscommunityservices/atpa	1	0	1	3/31	State – ATPA	A-K

	114	MCCA Annual Assessment Determination pursuant to MCL 500.3104 – submission required by all property and casualty insurers with no MCCA assessable exposures (send to Michigan Catastrophic Claims Association) **PLEASE NOTE: All property and casualty insurers; those with MCCA assessable exposures and those with no MCCA assessable exposures, need to read this form for reporting instructions.**	1	0	1	8/15	State – FIS 0075	A-K
	115	Qualifying Assets under Section 901(1) of the Michigan Insurance Code	EO	0	N/A	3/1	State – FIS 0076	A-K, T
	116	Complaint and Grievance Summary for Health Carriers (File Via SERFF)	EO	0	EO	4/15	State- FIS 0318	A-K
	117	Michigan Health Insurance Enrollment, Premiums and Losses (Companies should note that beginning with the 2015 reporting year, the FIS 0322 must be submitted electronically to DIFS. The submission website address, along with an authentication code and more detailed instructions, will be sent to the Statutory Statement Contact on or before March 1)	EO	0	EO	4/1	State – FIS 0322	A-K
	118	Michigan Insurance Data Security Law – 500.555(9). Form FIS 2360: Information Security Program Annual Certification or Form FIS 2378: Domestic Insurer Exemption Certification.	EO	0	N/A	2/15	State – FIS 2360 or FIS 2378	A-K, W
	119	Officer and Director Biographical Information	EO	0	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.**

*****For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL:** http://www.naic.org/public_lead_state_report.htm. **Michigan has adopted the NAIC Corporate Governance Annual Disclosure Model Act through Public Act 520 of 2018 effective January 1, 2020.**

******For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm**

*******For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL:** http://www.naic.org/public_lead_state_report.htm. **ORSA filings are required in Michigan starting in 2018.**

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

TITLE COMPANIES

COMPANY NAME: _____ NAIC Company Code: _____

Contact: _____ Telephone: _____

REQUIRED FILINGS IN THE STATE OF: *MICHIGAN* Filings Made During the Year 2026

(1) Checklist	(2) Line #	(3) REQUIRED FILING FOR THE ABOVE STATE	(4) NUMBER OF COPIES* Domestic State	Domestic NAIC	Foreign State	(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 ½" x 14")	EO	EO	xxx	3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01-E30) @	EO	EO	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 ½" x 14")	EO	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	11	Actuarial Opinion	EO	EO	xxx	3/1	Company	A-K
	12	Investment Risk Interrogatories	EO	EO	xxx	4/1	NAIC	A-K, M
	13	Management Discussion & Analysis	EO	EO	xxx	4/1	Company	A-K
	14	Schedule SIS	0	N/A	N/A	3/1	NAIC	A-K, M
	15	Supplemental Compensation Exhibit	EO	N/A	N/A	3/1	NAIC	A-K, M
	16	Supplemental Schedule of Business Written By Agency	0	N/A	N/A	4/1	NAIC	A-K
		III. ELECTRONIC FILING REQUIREMENTS						
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	A-K, M
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	A-K, M
	63	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	A-K, M
	64	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	A-K, M
	65	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	66	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	67	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	A-K, M
		IV. AUDIT/INTERNAL CONTROL RELATED REPORTS						
	81	Accountants Letter of Qualifications	EO	EO	N/A	6/1	Company	A-K, O
	82	Audited Financial Reports	EO	EO	xxx	6/1	Company	A-K, O
	83	Audited Financial Statements Exemption Affidavit	EO	N/A	N/A	6/1	Company	A-K
	84	Communication of Internal Control Related Matters Noted in Audit)	EO	EO	xxx	8/1	Company	A-K, Q
	85	Independent CPA (change)	EO	N/A	N/A	6/1	Company	A-K, O
	86	Management's Report of Internal Control Over Financial Reporting	EO	N/A	N/A	8/1	Company	A-K
	87	Notification of Adverse Financial Condition	EO	N/A	EO	SEE NOTE	Company	A-K, P
	88	Request for Exemption to File	EO	N/A	N/A	SEE NOTE	Company	A-K, R
	89	Relief from the five-year rotation requirement for lead audit partner	EO	EO	xxx	3/1	Company	A-K
	90	Relief from the one-year cooling off period for independent CPA	EO	EO	xxx	3/1	Company	A-K
	91	Relief from the Requirements for Audit Committees	EO	EO	xxx	3/1	Company	A-K
		V. STATE REQUIRED FILINGS						
	101	Corporate Governance Annual Disclosure ***	EO	0	N/A	6/1	Company	A-K
	102	Filings Checklist (with Column 1 completed)		0			State	A-K
	103	Form B-Holding Company Registration Statement	EO	0	N/A	5/1	Company	A-K, S
	104	Form F-Enterprise Risk Report (per Section 1325a of the Michigan Insurance Code) ****	EO	0	N/A	5/1	Company	A-K, S
	105	ORSA (This filing is intended to be submitted to the lead state if filed at the insurance group level. See Chapter 17 of the Michigan Insurance Code.) *****	EO	0	N/A	SEE ***** BELOW	Company	A-K
	106	State Filing Fees		0		SEE NOTE	State	C
	107	Signed Jurat	1	0	0	SEE NOTE	NAIC	L
	108	Group Capital Calculation (File with lead state only)	EO	0	N/A	5/1	Company	A-K, S
	109	Michigan Insurance Data Security Law – 500.555(9). Form FIS 2360: Information Security Program Annual Certification or Form FIS 2378: Domestic Insurer Exemption Certification	EO	0	N/A	2/15	State – FIS 2360 or FIS 2378	A-K, W

***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.**

*****For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm. Michigan has adopted the NAIC Corporate Governance Annual Disclosure Model Act through Public Act 520 of 2018, effective January 1, 2020.**

******For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL:**

http://www.naic.org/public_lead_state_report.htm

*******For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm. ORSA filings are required in Michigan starting in 2018.**

UNITED STATES BRANCH OF NON-US INSURERS (including Non-US Surplus-lines 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 2026

(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 ½"x14")	N/A	N/A	xxx	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E30)	N/A	N/A	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 ½" x 14")	N/A	N/A	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	3	Separate Accounts Annual Statement (8 ½"x14")	N/A	N/A	xxx	3/1	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	11	Accident & Health Policy Experience Exhibit	N/A	N/A	xxx	4/1	NAIC	A-K, M
	12	Statement of Actuarial Opinion	N/A	N/A	xxx	3/1	Company	A-K
	13	Actuarial Opinion Summary	N/A	N/A	0	3/15	Company	A-K
	14	Bail Bond Supplement	N/A	N/A	xxx	3/1	NAIC	A-K
	15	Credit Insurance Experience Exhibit	N/A	N/A	xxx	4/1	NAIC	A-K, M
	16	Director and Officer Insurance Coverage Supplement	N/A	N/A	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	17	Exhibit of Other Liabilities By Lines of Business as Reported on Line 17 of the Exhibit of Premiums and Losses	N/A	N/A	xxx	3/1	NAIC	A-K
	18	Insurance Expense Exhibit – property and casualty	N/A	N/A	xxx	4/1	NAIC	A-K, M
	19	Cybersecurity and Identity Theft Insurance Coverage Supplement	N/A	N/A	xxx	4/1	NAIC	A-K, M
	20	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2	N/A	N/A	xxx	4/1	NAIC	A-K, M
	21	Long Term Care Experience Reporting Forms	N/A	N/A	xxx	4/1	NAIC	A-K, M
	22	Management Discussion & Analysis	N/A	N/A	xxx	4/1	Company	A-K
	23	Market Conduct Annual Statement Premium Exhibit for Year	N/A	N/A	xxx	3/1	NAIC	A-K, M
	24	Medicare Part D Coverage Supplement	N/A	N/A	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	25	Medicare Supplement Insurance Experience Exhibit	N/A	N/A	xxx	3/1	NAIC	A-K, M
	26	Mortgage Guaranty Insurance Exhibit	N/A	N/A	xxx	4/1	NAIC	A-K, M
	27	Risk-Based Capital Report	N/A	N/A	N/A	3/1	NAIC	A-K
	28	Schedule SIS	N/A	N/A	N/A	3/1	NAIC	A-K, M
	29	Statement on non-guaranteed elements - Exhibit 5 Interrogatory #3	N/A	N/A	xxx	3/1	Company	A-K, M
	30	Statement on participating/non-participating policies - Exhibit 5 Interrogatory #1.1	N/A	N/A	xxx	3/1	Company	A-K, M
	31	Supplemental Compensation Exhibit	N/A	N/A	N/A	3/1	NAIC	A-K, M
	32	Supplemental Health Care Exhibit (Parts 1 and 2)	N/A	N/A	xxx	4/1	NAIC	A-K, M
	33	Supplemental Investment Risk Interrogatories	N/A	N/A	xxx	4/1	NAIC	A-K, M
	34	Supplemental Schedule O	N/A	N/A	xxx	3/1	NAIC	A-K, M
	35	Trusteed Surplus Statement	N/A	N/A	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	36	Workers' Compensation Carve Out Supplement	N/A	N/A	xxx	3/1	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	61	Annual Statement Electronic Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	62	March .PDF Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	63	Risk-Based Capital Electronic Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	64	Risk-Based Capital .PDF Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	65	Separate Accounts Electronic Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	66	Separate Accounts .PDF Filing	N/A	N/A	xxx	3/1	NAIC	A-K, M
	67	Supplemental Electronic Filing	N/A	N/A	xxx	4/1	NAIC	A-K, M
	68	Supplemental .PDF Filing	N/A	N/A	xxx	4/1	NAIC	A-K, M
	69	Quarterly Statement Electronic Filing	N/A	N/A	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	70	Quarterly .PDF Filing	N/A	N/A	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	71	June .PDF Filing	N/A	N/A	xxx	6/1	NAIC	A-K, M

		IV. AUDIT/INTERNAL CONTROL RELATED REPORTS						
	81	Accountants Letter of Qualifications	N/A	N/A	N/A	6/1	Company	A-K, O
	82	Audited Financial Reports	N/A	N/A	xxx	6/1	Company	A-K, O
	83	Audited Financial Statements Exemption Affidavit	N/A	N/A	N/A	6/1	Company	A-K
	84	Communication of Internal Control Related Matters Noted in Audit	N/A	N/A	xxx	8/1	Company	A-K, Q
	85	Independent CPA (change)	N/A	N/A	N/A	6/1	Company	A-K, O
	86	Management's Report of Internal Control Over Financial Reporting	N/A	N/A	N/A	8/1	Company	A-K
	87	Notification of Adverse Financial Condition	N/A	N/A	EO	SEE NOTE	Company	A-K, P
	88	Request for Exemption to File	N/A	N/A	N/A	SEE NOTE	Company	A-K, R
	89	Request to File Consolidated Audited Annual Statements	N/A	N/A	N/A	12/1	Company	A-K
	90	Relief from the five-year rotation requirements for lead audit partner	N/A	N/A	N/A	3/1	Company	A-K
	91	Relief from the one-year cooling off period for independent CPA	N/A	N/A	N/A	3/1	Company	A-K
	92	Relief from the Requirements for Audit Committee	N/A	N/A	N/A	3/1	Company	A-K
		V. STATE REQUIRED FILINGS						
	101	Corporate Governance Annual Disclosure***	EO	0	N/A	6/1	Company	A-K
	102	Filings Checklist (with Column 1 completed)	N/A	N/A			State	A-K
	103	Form B-Holding Company Registration Statement	EO	0	N/A	5/1	Company	A-K, S
	104	Form F-Enterprise Risk Report (per Section 1325a of the Michigan Insurance Code) ****	EO	0	N/A	5/1	Company	A-K, S
	105	ORSA (This filing is intended to be submitted to the lead state if filed at the insurance group level. See Chapter 17 of the Michigan Insurance Code.) *****	EO	0	N/A	SEE ***** BELOW	Company	A-K
	106	Premium tax	N/A	N/A		SEE NOTE	State	D
	107	State Filing Fees	N/A	N/A		SEE NOTE	State	C
	108	Signed Jurat	N/A	N/A	0	SEE NOTE	NAIC	L
	109	Group Capital Calculation (File with lead state only)	N/A	N/A	0			
	110	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance. Submit via SERFF.	N/A	N/A	EO	3/1	Company	A-K
	111	Assessable Premium for Michigan Assigned Claims Plan pursuant to P.A. 204 of 2012 – submission required by all property and casualty insurers except surplus lines insurers (form available directly from the Michigan Assigned Claims Plan (MACP) website at the following link: http://www.michacp.org/documents/MACP-200.pdf)	N/A	N/A	1	3/1	State – Michigan Assigned Claims Plan	A-K
	112	Assessable Premium Calculation for Michigan Basic Property pursuant to MCL 500.2932 – submission required by all property and casualty insurers (**The Michigan Basic Property Insurance Association (MBPIA) has moved to online submission of this form.** Beginning January 1, 2022, the Assessable Premium Calculation for Michigan Basic Property will be available for online submission. Please visit www.mbpia.com and select the Member Companies tab.	N/A	N/A	1	3/1	State – Mich. Basic Prop. Ins. Assoc.	A-K
	113	ATPA Annual Assessment pursuant to P.A. 174 of 1992 –submission required by all auto insurers. Link available on the ATPA website: http://www.michigan.gov/msp/divisions/grantscommunityservices/atpa	N/A	N/A	1	3/31	State – ATPA	A-K
	114	MCCA Annual Assessment Determination pursuant to MCL 500.3104 – submission required by all property and casualty insurers with no MCCA assessable exposures (send to Michigan Catastrophic Claims Association). **PLEASE NOTE: All property and casualty insurers; those with MCCA assessable exposures and those with no MCCA assessable exposures, need to read this form for reporting instructions.**	N/A	N/A	1	8/15	State – FIS 0075	A-K
	115	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
	116	Complaint and Grievance Summary for Health Carriers (File Via SERFF)	N/A	N/A	EO	4/15	State-FIS 0318	A-K

	117	Michigan Health Insurance Enrollment, Premiums and Losses (Companies should note that beginning with the 2015 reporting year, the FIS 0322 must be submitted electronically to DIFS. The submission website address, along with an authentication code and more detailed instructions, will be sent to the Statutory Statement Contact on or before March 1)	N/A	N/A	EO	4/1	State- FIS 0322	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.**

*****For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm. Michigan has adopted the NAIC Corporate Governance Annual Disclosure Model Act through Public Act 520 of 2018 effective January 1, 2020..**

******For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm**

*******For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm. ORSA filings are required in Michigan starting in 2018.**

@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 2026

(1) Checklist	(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 ½"x14")	EO	EO	xxx	3/1	NAIC	A-K, M
	1.1	Printed Investment Schedule detail (Pages E01-E30)	EO	EO	xxx	3/1	NAIC	A-K, M
	2	Quarterly Financial Statement (8 ½" x 14")	EO	EO	xxx	5/15, 8/15, 11/15	NAIC	A-K, M
	3	Separate Accounts Annual Statement (8 ½"x14")	EO	EO	xxx	3/1	NAIC	A-K, M
		II. NAIC SUPPLEMENTS						
	11	Accident & Health Policy Experience Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	12	Actuarial Opinion	EO	EO	xxx	3/1	Company	A-K
	13	Actuarial Opinion Summary	EO	N/A	N/A	3/15	Company	A-K
	14	Bail Bond Supplement	N/A	EO	xxx	3/1	NAIC	A-K
	15	Combined Insurance Experience Exhibit	xxx	EO	xxx	5/1	NAIC	A-K, M
	16	Credit Insurance Experience Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	17	Cybersecurity and Identity Theft Insurance Coverage Supplement	EO	EO	xxx	4/1	NAIC	A-K, M
	18	Director and Officer Insurance Coverage Supplement	EO	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	19	Exhibit of Other Liabilities By Lines of Business as Reported on Line 17 of the Exhibit of Premiums and Losses	EO	EO	xxx	3/1	NAIC	A-K
	20	Financial Guaranty Insurance Exhibit	xxx	EO	xxx	3/1	NAIC	A-K, M
	21	Insurance Expense Exhibit – Property and Casualty	EO	EO	xxx	4/1	NAIC	A-K, M
	22	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2	EO	EO	xxx	4/1	NAIC	A-K, M
	23	Long Term Care Experience Reporting Forms	xxx	EO	xxx	4/1	NAIC	A-K, M
	24	Management Discussion & Analysis	EO	EO	xxx	4/1	Company	A-K
	25	Market Conduct Annual Statement Premium Exhibit for Year	EO	EO	xxx	3/1	NAIC	A-K, M
	26	Medicare Part D Coverage Supplement	EO	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	27	Medicare Supplement Insurance Experience Exhibit	xxx	EO	xxx	3/1	NAIC	A-K, M
	28	Mortgage Guaranty Insurance Exhibit	EO	EO	xxx	4/1	NAIC	A-K, M
	29	Premiums Attributed to Protected Cells Exhibit	EO	EO	xxx	3/1	NAIC	A-K, M
	30	Private Flood Insurance Supplement	EO	EO	xxx	4/1	NAIC	A-K
	31	Reinsurance Summary Supplemental	EO	EO	xxx	3/1	NAIC	A-K
	32	Reinsurance Attestation Supplement	EO	EO	xxx	3/1	Company	A-K
	33	Exceptions to Reinsurance Attestation Supplement	EO	N/A	xxx	3/1	Company	A-K
	34	Risk-Based Capital Report	EO	EO	N/A	3/1	NAIC	A-K
	35	Schedule SIS	EO	N/A	N/A	3/1	NAIC	A-K, M
	36	Supplement A to Schedule T	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
	37	Supplemental Compensation Exhibit	EO	N/A	N/A	3/1	NAIC	A-K, M
	38	Supplemental Health Care Exhibit (Parts 1 and 2)	EO	EO	xxx	4/1	NAIC	A-K, M
	39	Supplemental Investment Risk Interrogatories	EO	EO	xxx	4/1	NAIC	A-K, M
	40	Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts	EO	EO	xxx	3/1	NAIC	A-K, M
	41	Trusteed Surplus Statement	EO	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-K, M
		III. ELECTRONIC FILING REQUIREMENTS						
	61	Annual Statement Electronic Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	62	March .PDF Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	63	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	64	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	65	Separate Accounts Electronic Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	66	Separate Accounts .PDF Filing	xxx	EO	N/A	3/1	NAIC	A-K, M
	67	Supplemental Electronic Filing	xxx	EO	N/A	4/1	NAIC	A-K, M
	68	Supplemental .PDF Filing	xxx	EO	N/A	4/1	NAIC	A-K, M

	69	Quarterly Electronic Filing	xxx	EO	N/A	5/15, 8/15, 11/15	NAIC	A-K, M
	70	Quarterly .PDF Filing	xxx	EO	N/A	5/15, 8/15, 11/15	NAIC	A-K, M
	71	June .PDF Filing	xxx	EO	N/A	6/1	NAIC	A-K, M
		IV. AUDIT/INTERNAL CONTROL RELATED REPORTS						
	81	Accountants Letter of Qualifications	EO	EO	N/A	6/1	Company	A-K, O
	82	Audited Financial Reports	EO	EO	xxx	6/1	Company	A-K, O
	83	Audited Financial Statements Exemption Affidavit	EO	N/A	N/A	6/1	Company	A-K
	84	Communication of Internal Control Related Matters Noted in Audit)	EO	EO	xxx	8/1	Company	A-K, Q
	85	Independent CPA (change)	EO	N/A	N/A	6/1	Company	A-K, O
	86	Management's Report of Internal Control Over Financial Reporting	EO	N/A	N/A	8/1	Company	A-K
	87	Notification of Adverse Financial Condition	EO	N/A	N/A	SEE NOTE	Company	A-K, P
	88	Request for Exemption to File	EO	N/A	N/A	SEE NOTE	Company	A-K, R
	89	Request to File Consolidated Audited Annual Statements	EO	N/A	N/A	12/1	Company	A-K
	90	Relief from the five-year rotation requirements for lead audit partner	EO	EO	xxx	3/1	Company	A-K
	91	Relief from the one-year cooling off period for independent CPA	EO	EO	xxx	3/1	Company	A-K
	92	Relief from the Requirements for Audit Committee	EO	EO	xxx	3/1	Company	A-K
		V. STATE REQUIRED FILINGS						
	101	Corporate Governance Annual Disclosure***	EO	0	N/A	6/1	Company	A-K
	102	Filings Checklist (with Column 1 completed)	xxx	0	N/A		State	A-K
	103	Form B-Holding Company Registration Statement	EO	0	N/A	5/1	Company	A-K, S
	104	Form F-Enterprise Risk Report (per Section 1325a of the Michigan Insurance Code) ****	EO	0	N/A	5/1	Company	A-K, S
	105	ORSA (This filing is intended to be submitted to the lead state if filed at the insurance group level. See Chapter 17 of the Michigan Insurance Code.) *****	EO	0	N/A	SEE ***** BELOW	Company	A-K
	106	Premium tax		xxx	N/A	SEE NOTE	State	D
	107	State Filing Fees		xxx	N/A	SEE NOTE	State	C
	108	Signed Jurat	1	N/A	N/A	SEE NOTE	NAIC	L
	109	Group Capital Calculation (File with lead state only)	EO	0	N/A	5/1	Company	A-K, S
	110	Accident and Sickness Insurance Advertising Certificate of Compliance per Admin Rule 500.668 – only applies to insurers writing disability insurance. Submit via SERFF.	EO	NA	N/A	3/1	Company	A-K
	111	Assessable Premium for Michigan Assigned Claims Plan pursuant to P.A. 204 of 2012 – submission required by all property and casualty insurers except surplus lines insurers (form available directly from the Michigan Assigned Claims Plan (MACP) website at the following link: http://www.michacp.org/documents/MACP-200.pdf)	1	0	N/A	3/1	State – Michigan Assigned Claims Plan	A-K
	112	Assessable Premium Calculation for Michigan Basic Property pursuant to MCL 500.2932 – submission required by all property and casualty insurers (**The Michigan Basic Property Insurance Association (MBPIA) has moved to online submission of this form.** Beginning January 1, 2022, the Assessable Premium Calculation for Michigan Basic Property will be available for online submission. Please visit www.mbpia.com and select the Member Companies tab.	1	0	N/A	3/1	State – Mich. Basic Prop. Ins. Assoc.	A-K
	113	ATPA Annual Assessment pursuant to P.A. 174 of 1992 –submission required by all auto insurers. Link available on the ATPA website: http://www.michigan.gov/msp/divisions/grantscommunityservices/atpa	1	0	N/A	3/31	State – ATPA	A-K
	114	MCCA Annual Assessment Determination pursuant to MCL 500.3104 – submission required by all property and casualty insurers with no MCCA assessable exposures (send to Michigan Catastrophic Claims Association). **PLEASE NOTE: All property and casualty insurers; those with MCCA assessable exposures and those with no MCCA assessable exposures, need to read this form for reporting instructions.**	1	0	N/A	8/15	State – FIS 0075	A-K
	115	Annual State of total business on the form filed with the domiciliary regulator of the country of origin (include a copy in English)	EO	EO	xxx	When available	Company	A-K
	116	Valuation of Section 411 Trusteed Assets under Section 901 of the Michigan Insurance Code	EO	N/A	N/A	3/1	State – FIS 0063	A-K, T

	117	Complaint and Grievance Summary for Health Carriers (File Via SERFF)	EO	N/A	N/A	4/15	State-FIS 0318	A-K
	118	Michigan Health Insurance Enrollment, Premiums and Losses (Companies should note that beginning with the 2015 reporting year, the FIS 0322 must be submitted electronically to DIFS. The submission website address, along with an authentication code and more detailed instructions, will be sent to the Statutory Statement Contact on or before March 1)	EO	N/A	N/A	4/1	State-FIS 0322	A-K
	119	Michigan Insurance Data Security Law – 500.555(9). Form FIS 2360: Information Security Program Annual Certification or Form FIS 2378: Domestic Insurer Exemption Certification	EO	0	N/A	2/15	State – FIS 2360 or FIS 2378	A-K, W

***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.**

*****For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm. Michigan has adopted the NAIC Corporate Governance Annual Disclosure Model Act through Public Act 520 of 2018 effective January 1, 2020.**

******For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm**

*******For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm. ORSA filings are required in Michigan starting in 2018.**

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

APPENDIX I:

QUALIFYING ASSET INSTRUCTIONS AND FORMS

Qualifying Assets Form Instructions ..... 30 - 34

Qualifying Asset Forms:
- Valuation of Section 411 Trusteed Assets under Section 901 – P&C, Life and A&H .... (FIS 0063)
- Property & Casualty Insurers Qualifying Assets under 901 ..... (FIS 0076)
- Non-Insurance Entity Qualifying Assets under 901(1) ..... (FIS 0082)

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

QUALIFYING ASSETS FORM INSTRUCTIONS

FIS 0063 Valuation of Section 411 Trusteed Assets under Section 901 (Branch Operations of All Non-U.S. Property and Casualty, Life, Accident and Health Insurers Using Michigan as Port of Entry)
FIS 0076 Property & Casualty 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.

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 website link: http://legislature.mi.gov/doc.aspx?mcl-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 assets 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 trusteed 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 DIFS on or before the due date of March 1, 2026.

Companies must complete 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 submit its qualifying assets form separately from the parent's form.

Assets pledged as collateral by another entity in the holding company system should not be reported as qualifying assets under Section 901 of the Michigan Insurance Code.

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

If you have questions about completion of qualifying asset forms, contact the Office of Insurance Evaluation at (517) 284-8762.

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

The lesser of:

1. Minimum capital and surplus required by Sections 408 and 410.

2. $7,000,000.

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 2025 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 Director.

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 Director'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 Director.

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

The Director 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 Director.

Valuation of Section 411 Trusteed Assets Under Section 901

Read instructions before completing form

Submission Required By:
BRANCH OPERATIONS OF ALL NON-U.S. PROPERTY AND CASUALTY, LIFE, ACCIDENT AND HEALTH INSURERS using Michigan as Port of Entry

2025

DUE 3/1/26

Name of Company	NAIC Group no.	NAIC Company code	Name of parent company *(if licensed in Michigan)*

1.	**Total Adjusted Liabilities** (from trusteed surplus statement: page TSS-3, line 11)	1.	
2.	**Minimum Capital and Surplus** required by Section 901(1)	2.	$7,000,000
3.	Add lines 1 and 2	3.	$ 7,000,000
4.	(Line 4 intentionally left blank)		
5.	**Aggregate Write-ins** (from trusteed surplus statement, page TSS-3, line 9) only include amounts due from reinsurers unauthorized in Michigan that are not properly secured in compliance with Section 1105 and any balances more than 90 days overdue	5.	
6.	Add lines 3 and 5	6.	$ 7,000,000
7.	(Line 7 intentionally left blank)		
8.	(Line 8 intentionally left blank)		
9.	(Line 9 intentionally left blank)		
10.	**Amounts Receivable** in compliance with Section 901(3)(b) (only to the extent the receivable is offset by a liability included above). A listing with a breakdown by company and amount must be attached to this form	10.	
11.	(Line 11 intentionally left blank)		
12.	**Net Liabilities** (subtract line 10 from line 6)	12.	$ 7,000,000
13.	a. **5% Limitation** per Section 901(6) (multiply line 12 by 5%)	13a	$ 350,000
	(Line 13.b. intentionally left blank)		
	c. **20% Limitation** per Section 901(2)(c) and (f) (multiply line 12 by 20%)	13c	$ 1,400,000
14.	**Bonds** in compliance with Section 901(2)(f), 901(4), (6) and (7). (**Note:** may be subject to 5% limit; see line 13a of this form. Subject to 20% limit for obligations not rated class 1 or 2; see line 13c of this form)	14.	
15.	**Preferred and Common Stocks** at market value, in compliance with Section 901(6) and (7). EXCLUDE the value of affiliated stocks (**Note:** subject to 5% limit; see line 13a of this form)	15.	
16.	**Mortgage Loans** on Real Estate at book value in compliance with Section 901(6) and (7). (**Note:** may be subject to 5% limit; see line 13a of this form)	16.	
17.	**Real Estate** (in U.S.A.) at book value in compliance with Section 901(2)(c), (4) and (6). (**Note:** may be subject to 5% limit and 20% limit; see lines 13a and 13c of this form)	17.	
18.	**Unaffiliated Loans or Receivables:** Amounts loaned to, receivable from, or deposited with unaffiliated entities in compliance with Sectior 901(6). A listing with a breakdown by company and amount must be attached to this form. (**Note:** subject to 5% limit; see line 13a of this form)	18.	
19.	(Line 19 intentionally left blank)		

20. **Cash and Bank Deposits** (subject to the 5% limitation on any amount per entity in excess of amounts fully guaranteed by the United States or any state; see line 13a of this form) ..... 20. _____

21. **Short-Term Investments** at statement value (**Note:** may be subject to 5% limit; see line 13a of this form) ..... 21. _____

22. **Equity in Affiliated Insurers:** Excess Amount of Qualifying Assets over Amount of Net Liabilities of affiliated insurers in compliance with Section 901(6) and (7). ***Attach*** a complete listing showing companies and amount.
Attach an audited financial statement and an annual statement for each affiliate not licensed in Michigan ..... 22. _____

23. **Equity in Wholly-owned Noninsurance Affiliates:** Excess Amount of Qualifying Assets over Amount of Net Liabilities of wholly- owned noninsurers in compliance with Section 901(7)(c). ***Attach*** a complete listing showing companies and amount.
Attach an audited financial statement and a completed Non-Insurance Entity Qualifying Assets form (FIS 0082) ..... 23. _____

24. (Line 24 intentionally left blank)

25. **Income Due and Accrued** (only include income due and accrued on assets reported on line 14 through 24 of this form) ..... 25. _____

26. Total Amount of Section 411 Trusteed Assets Qualifying under Section 901 (add lines 14 through 25) ..... 26. $ 0

27. Excess Amount of Section 411 Trusteed Assets Qualifying under Section 901 over Amount of Total Adjusted Liabilities (subtract line 12 from line 26). If amount is positive, no further work is necessary. If amount is negative, continue below ..... 27. -$ 7,000,000

Other Trusteed Assets not included above; subject to approval by the Director:

28. **Assets considered as qualifying under Section 901(2)(e).** (Detail required) ..... 28. _____

29. **Assets considered as qualifying under Section 901(7)(d) and (e).** (Detail required) ..... 29. _____

30. **Assets considered as qualifying under Section 901(5).** (Detail required) ..... 30. _____

31. The sum of lines 27 through 30 ..... 31. $ 0

CERTIFICATION

I certify that I am an officer of the company named in this report and that I have authority to prepare and file this report. I have examined this report thoroughly, and it is true, complete and correct to the best of my knowledge and belief.

Signature of Company Officer	Date signed	NAIC Company code
Company Officer's name and title typed or printed	**Person and phone no. to contact regarding this report:**	

P.A. 218 of 1956 as amended requires submission by stated insurers. Failure to file correctly may result in an action against insurer's certificate of authority, financial penalties or other compliance action.

Property & Casualty Insurers Qualifying Assets Under Section 901

Read instructions before completing form.

Submission Required By:
All Domestic Property and Casualty Insurers

2025

Due 3/1/26

Company name | NAIC Co. Code / Group No. | Name of parent company (*if licensed in Michigan*)

1. **Liabilities** (from annual statement: page 3, line 26) ..... 1. _____

2. **Minimum Capital and Surplus** required by Section 901(1) 2. $7,000,000

3. Add lines 1 and 2 ..... 3. $ 7,000,000

(Lines 4 through 6 intentionally left blank)

7. **Bills Receivable** to the extent they are secured by a letter of credit, security trust funds or unearned premium reserves (from annual statement: page 2, line 13) ..... 7. _____

8. **Agents' Balances or Uncollected Premiums** (Section 901(3)(d) and (e))

8a. Total premiums (from annual statement: page 2, line 15.2) ..... 8a. _____

8b. Total credit A&H premiums included in 8a ..... 8b. _____

8c. Subtract line 8b from 8a ..... 8c. $ 0

8d. Total premiums (from annual statement: page 2, add lines 15.1 and 15.3) ..... 8d. _____

8e. Add lines 8b and 8d ..... 8e. $ 0

8f. Total amount from line 8e receivable from an agent, agency, policyholder or other person that DOES NOT control more than 10% of all the insurer's agents' balances, and is NOT affiliated with the insurer, on policies with December 2025 effective dates to the extent that the amounts are offset by unearned premium reserves on the same policies ..... 8f. _____

TOTAL: Add lines 8c and 8f ..... 8. $ 0

9. **Reinsurance Recoverable** on Paid Losses and Paid Loss Adjustment Expenses in compliance with Sections 901(3)(a) or (f) (from annual statement: page 2, lines 16.1 and 16.3 or as a write-in asset). A listing with a breakdown by reinsurer and amount must be attached to this form for line 16.3 and write-in recoverables ..... 9. _____

10. **Amounts Receivable** in compliance with Section 901(3)(f) (only to the extent the receivable is offset by a liability included above). A listing with a breakdown by company and amount must be attached to this form ..... 10. _____

11. Add lines 7 through 10 ..... 11. $ 0

12. **Net Liabilities** (subtract line 11 from line 3) ..... 12. $ 7,000,000

13 a. **5% Limitation** per Section 901(6) (multiply line 12 by 5%) ..... 13a. $ 350,000

b. **2% Limitation** per Section 901(2)(a) (multiply line 12 by 2%) ..... 13b. $ 140,000

c. **20% Limitation** per Section 901(2)(c) and (f) (multiply line 12 by 20%) ..... 13c. $ 1,400,000

14. **Bonds** in compliance with Section 901(2)(f), 901(4), (6) and (7). (**Note:** may be subject to 5% limit; see line 13a of this form. Subject to 20% limit for obligations not rated class 1 or 2; see line 13c of this form) ..... 14. _____

15. **Preferred and Common Stocks** at market value, in compliance with Section 901(6) and (7). (**Note:** subject to 5% limit; see line 13a of this form). EXCLUDE the value of affiliated stocks ..... 15. _____

16. **Mortgage Loans on Real Estate** at book value in compliance with Section 901(6) and (7). (**Note:** may be subject to 5% limit; see line 13a of this form) ..... 16. _____

17. **Real Estate** (in U.S.A.) at book value in compliance with Section 901(2)(c), (4) and (6). (**Note:** subject to 5% limit, and 20% limit; see lines 13a and 13c of this form) ..... 17. _____

18. **Unaffiliated Loans or Receivables:** Amounts loaned to, receivable from, or deposited with unaffiliated entities in compliance with Section 901(6). A listing with a breakdown by company and amount must be attached to this form. (**Note:** subject to 5% limit; see line 13a of this form) ..... 18. _____

19. **Affiliated Loans or Receivables:** Amounts loaned to, receivable from, or deposited with affiliated insurers in compliance with Section 901(6) and (7). A listing with a breakdown by company and amount must be attached to this form ..... 19. _____

20. **Cash and Bank Deposits** (**Note:** subject to the 5% limitation on any amount per entity in excess of amounts fully guaranteed by the United States or any state; see line 13a of this form) ..... 20. _____

21. **Short-Term Investments** at statement value. (**Note:** may be subject to 5% limit; see line 13a of this form) ..... 21. _____

22. **Equity in Affiliated Insurers:** Excess Amount of Qualifying Assets over Amount of Net Liabilities of affiliated insurers in compliance with Section 901(6) and (7). **Attach** a complete listing showing companies and amount.
Attach an audited financial statement and an annual statement for each affiliate not licensed in Michigan ..... 22. _____

23. **Equity in Wholly-owned Non-insurance Affiliates:** Excess Amount of Qualifying Assets over Amount of Net Liabilities of wholly- owned non-insurers in compliance with Section 901(7)(c). **Attach** a complete listing showing companies and amount.
Attach an audited financial statement and a completed Non-Insurance Entity Qualifying Assets form (FIS 0082) ..... 23. _____

24. **Value of Computers** in compliance with Section 901(2)(a). The value shall not exceed the original cost amortized over 3 or less years. (**Note:** Subject to 2% limit; see line 13b of this form) ..... 24. _____

25. **Income Due and Accrued** (only include income due and accrued on assets reported on lines 14 through 24 of this form) ..... 25. _____

26. Total Amount of Qualifying Assets (add lines 14 through 25) ..... 26. $ 0

27. Excess Amount of Qualifying Assets over Amount of Net Liabilities (subtract line 12 from line 26). If amount is positive, no further work is necessary. If amount is negative, continue below ..... 27. -$ 7,000,000

Other assets not included above, subject to approval by the Director:

28. **Assets considered as qualifying under Section 901(2)(e)** (Detail Required) ..... 28. _____

29. **Assets considered as qualifying under Section 901(7)(d) and (e)** (Detail Required) ..... 29. _____

30. **Assets considered as qualifying under Section 901(5)** (Detail Required) ..... 30. _____

31. Add lines 27 through 30 ..... 31. $ 0

Certification: I certify that I am an officer of the company named in this report and that I have authority to prepare and file this report. I have examined this report thoroughly and it is true, complete and correct to the best of my knowledge and belief.

Signature of Company Officer	Date signed	NAIC Company Code
Company Officer's name and title typed or printed	**Contact person (regarding this report) and phone number**	

P.A. 218 of 1956 as amended requires submission by insurers stated on page 1. Failure to file correctly may result in an action against insurer's certificate of authority, financial penalties or other compliance action.

COMPLETE FOR EACH SOLELY OWNED NON-INSURANCE AFFILIATE

2025

DUE 3/1/26

Non-Insurance Entity Qualifying Assets Under Section 901(1)

Read instructions before completing form

Note: Refer to Instructions for FIS 0076, 0079 or 0081 for specific instructions on each type of asset

Name of Company	NAIC Group number	NAIC Company code

Name of Parent Company

1. **Liabilities** ..... 1. _____

(Lines 2 through 12 intentionally left blank)

13. a. 5% Limitation per Section 901(6) (multiply line 1 by 5%) ..... 13a. $ 0

b. 2% Limitation per Section 901(2)(a) (multiply line 1 by 2%) ..... 13b. $ 0

c. 20% Limitation per Section 901(2)(c) and (f) (multiply line 1 by 20%) ..... 13c. $ 0

14. **Bonds in compliance with Section 901(2)(f), 901(4), (6) and (7). (Note: may be subject to 5% limit; see line 13a of this form. Subject to 20% limit for obligations not rated class 1 or 2; see line 13c of this form)** ..... 14. _____

15. **Preferred and Common Stocks at market value, in compliance with Section 901(6) and (7). (Note: subject to 5% limit; see line 13a of this form). EXCLUDE the value of affiliated stocks** ..... 15. _____

16. **Mortgage Loans on Real Estate at book value in compliance with Section 901(6) and (7). (Note: may be subject to 5% limit; see line 13a of this form)** ..... 16. _____

17. **Real Estate (in U.S.A.) at book value in compliance with Section 901(2)(c), (4) and (6). (Note: subject to 5% limit, and 20% limit; see lines 13a and 13c of this form)** ..... 17. _____

18. **Unaffiliated Loans or Receivables: Amounts loaned to, receivable from, or deposited with unaffiliated entities in compliance with Section 901(6). A listing with a breakdown by company and amount must be attached to this form. (Note: subject to 5% limit; see line 13a of this form)** ..... 18. _____

19. **Affiliated Loans or Receivables: Amounts loaned to, receivable from, or deposited with affiliated insurers in compliance with Section 901(6) and (7). A listing with a breakdown by company and amount must be attached to this form** ..... 19. _____

20. **Cash and Bank Deposits (subject to the 5% limitation on any amount per entity in excess of amounts fully guaranteed by the United States or any state; see line 13a of this form)** ..... 20. _____

21. **Short-Term Investments at statement value. (Note: may be subject to 5% limit; see line 13a of this form)** ..... 21. _____

22. **Equity in Affiliated Insurers: Excess Amount of Qualifying Assets over Amount of Net Liabilities of affiliated insurers in compliance with Section 901(6) and (7). Attach a complete listing showing companies and amount. Attach an audited financial statement and an annual statement for each affiliate not licensed in Michigan** ..... 22. _____

23. **Equity in Wholly-owned Noninsurance Affiliates: Excess Amount of Qualifying Assets over Amount of Net Liabilities of wholly-owned noninsurers in compliance with Section 901(7)(c). Attach a complete listing showing companies and amount. Attach an audited financial statement and a completed Non-Insurance Entity Qualifying Assets form (FIS 0082)** ..... 23. _____

24. **Value of Computers in compliance with Section 901(2)(a). The value shall not exceed the original cost amortized over 3 or less years. (Note: Subject to 2% limit; see line 13b of this form)** ..... 24. _____

25. **Income Due and Accrued (only include income due and accrued on assets reported on lines 14 through 24 of this form)** ..... 25. _____

26.	**Total Amount of Qualifying Assets (add lines 14 through 25)**	26.	$ 0
27.	**Excess Amount of Qualifying Assets over Amount of Net Liabilities (subtract line 1 from line 26). If amount is positive, no further work is necessary. If amount is negative, continue below**	27.	$ 0
	Other assets not included above, subject to approval by the Director:		
28.	**Assets considered as qualifying under Section 901(2)(e) (Detail Required)**	28.	
29.	**Assets considered as qualifying under Section 901(7)(d) and (e) (Detail Required)**	29.	
30.	**Assets considered as qualifying under Section 901(5) (Detail Required)**	30.	
31	**The sum of lines 27 through 30**	31	$ 0

CERTIFICATION

I certify that I am an officer of the company named in this report and that I have authority to prepare and file this report. I have examined this report thoroughly, and it is true, complete and correct to the best of my knowledge and belief.

Signature of Company Officer	Date signed	NAIC Company code
Company Officer's name and title typed or printed	**Person and phone no. to contact regarding this report:**	

P.A. 218 of 1956 as amended requires submission by stated insurers. Failure to file correctly may result in an action against insurer's certificate of authority, financial penalties or other compliance action

APPENDIX II:

OTHER FORMS

Other Forms:

MCCA Annual Assessment Determination ..... (FIS 0075)

Complaint and Grievance Summary for Health Carriers ..... (FIS 0318)

FIS 0075 (12/25) Department of Insurance and Financial Services

MCCA Annual Assessment Determination

This information is used to determine companies that have no Michigan Catastrophic Claims Association assessment exposures for the assessment period.
Please read sections A and B below.

Submission Required By: ALL PROPERTY & CASUALTY INSURERS with NO MCCA assessable exposures	**2025**
	DUE 8/15/26

Name and address of company	NAIC Group number	NAIC Company code
	Contact person name and phone number with area code	
	Contact person email address	

For the assessment period: 7/1/2025 through 6/30/2026

A. Determination of companies with MCCA Assessable Exposures

All Property & Casualty Insurers that have Michigan written premiums for the Lines of Business and assessment period as denoted below, must submit the corresponding Michigan Catastrophic Claims Association ("MCCA") assessable exposure data to the MCCA on the MCCA Annual Assessment Report form. This form is available online through the MCCA Membership System ("MMS"). MCCA Members will be notified online through MMS in July 2026 that the form is available to complete and submit for the assessment period 7/1/2025 through 6/30/2026. To receive the notice, a member representative must be a registered user in MMS. If your company has MCCA assessable exposures and is not a registered user, please contact the MCCA at ASSMTDetermonation@micatastrophic.com to obtain registration information.

Members are required to compile and report data for the following Lines of Business (Michigan only) [including all various PIP option limits] for the July 1, 2025 to June 30, 2026 assessment period as follows:

(1) Private passenger auto no-fault (personal injury protection) [except historic vehicles]: (a) written car years, (b) direct premiums written, and (c) direct premiums earned
(2) Commercial auto no-fault (personal injury protection) [except historic vehicles]: (a) written car years, (b) direct premiums written, (c) direct premiums earned, and (d) for commercial fleets written on a gross receipts basis or where commercial auto vehicle years cannot be identified: (i) direct premiums written and (ii) direct premiums earned
(3) Motorcycle mandatory liability exposures [except historic vehicles]: (a) written motorcycle years.
(4) Historical vehicles-Private passenger and commercial auto no-fault [personal injury protection]: (a) auto no-fault: (i) written car years, (ii) direct premiums written, and (iii) direct premiums earned.
(5) Historical Vehicles-Motorcycle mandatory liability exposures: (a) written motorcycle years

B. Determination of companies with no Assessable Exposures

If your company does not have Michigan written premiums for the Lines of Business and assessment period as denoted above, please complete:

(i) Company information at the top of this form, and
(ii) The below certification section.

Return this form directly to MCCA.

Note: If company amends a quarterly or annual statement in a manner that affects statements in this form, and where there are MCCA assessable exposures for the assessable period, company must contact the MCCA to complete assessable exposure information.

DO NOT send to Department of Insurance and Financial Services
Please return completed form FIS 0075 directly to:

Michigan Catastrophic Claims Association
ASSMTDetermination@micatastrophic.com

Certification:
The company denoted above does not have MCCA assessable exposures for the assessment period.

Signature | Date signed

Signer's name and title, typed or printed

MCLA 500.3104 requires submission by all Property and Casualty Insurers that have no assessable exposures for the report period.

Filing is **REQUIRED** for:	**DUE**
Commercial insurers, HMOs, and AFDSs licensed for Health whether they write it or not.	April 15, 2026 for 2025 calendar year

Complaint and Grievance Summary

Complete each section based on complaints/grievances resolved (closed) during the calendar year.

File via SERFF:

Commercial Insurers use:

- TOI H21 Health Other **and** SubTOI H21.000 Health-other.

HMO or AFDS use:

- TOI HOrg03 Health Other **and** SubTOI HOrg03.000 Health-other.

All must use: Filing Type "FIS 0318 Complaint and Grievance Summary Form"

Company Name:	NAIC Group Number:	Select Company Type
		☐ Commercial Insurer ☐ HMO or AFDS

Internal Reviews: Instructions for Table 1:

- Provide the number of Complaints/Grievances by decision type for each step, including Expedited Reviews. If the company has only one step for Standard reviews, enter NA under Step 2.
- Compile data based on the full calendar year.
- Use Adverse Determination as defined in MCL 550.1903(a) and Grievance as defined in MCL 500.2213(5)(b).

Table 1	Complaints/Grievances NOT resulting from Adverse Determination or Denial of Service	Upheld	Overturned	Compromise Resolution	Total Decisions
	Step* 1				
	Step 2				
	Complaints/Grievances resulting from Adverse Determination or Denial of Service	**Upheld**	**Overturned**	**Compromise Resolution**	**Total Decisions**
	Step* 1				
	Step 2				
	Expedited				

*Step, as used in Table 1, is described in MCL 500.2213(1)(k)

Internal Reviews exceeding the time allowed by statute: (MCL 500.2213(1)(k))

Number of Complaints/Grievances per category **NOT** completed within the statutory time.

_____ Pre-service: *(Maximum 30 days)* _____ Post-service *(Maximum 60 days)*

For each Internal Complaint/Grievance NOT completed within the statutory time, include a report containing the following: ***(Note-**this report will be public. **DO NOT** include any personally identifiable information)***

1. Whether Complaint/Grievance was pre- or post-service.
2. Company's Complaint/Grievance identification number.
3. Date of final decision.
4. Number of calendar days beyond statutory allowance. *(Do not include any tolled days.)*
5. Reason the time limit was exceeded.
6. For each reason listed in item 5 provide a description of the steps being taken to resolve the issue.

In addition to the above, please provide DIFS with a brief description of any trends, including increases or decreases in either number or type of Complaints/Grievances.

Certification:
I certify that I am an officer of the company named in this report, and that I have authority to prepare and file this report. I have examined this report thoroughly, and it is true, complete and correct to the best of my knowledge and belief.

<table>
<tr><td colspan="2">Signature:</td><td>Date:</td><td>Preferred Contact Person: (if different)</td></tr>
<tr><td colspan="3">Name and Title: (printed or typed)</td><td>Phone:</td></tr>
<tr><td>Phone:</td><td colspan="2">E-mail:</td><td>E-mail:</td></tr>
</table>

MCL 500.2213(1)(g) requires submission of this form by **ALL** licensed health carriers. Failure to properly complete and submit this form by April 15, may result in compliance action, or revocation of the company's authority to do business in Michigan.

For questions regarding this form please contact the Office of Rates and Forms at Department of Insurance and Financial Services toll free number (877) 999-6442. All forms must be filed via SERFF under the filing type:

"FIS 0318 Complaint and Grievance Summary Form"

Commercial Insurers use:

- TOI H21 Health Other **and** SubTOI H21.000 Health-other.

HMO or AFDS use:

- TOI HOrg03 Health Other **and** SubTOI HOrg03.000 Health-other.

Any form filed under the wrong filing type, or TOI/SubTOI **will be** returned without review.

APPENDIX III:

INSTRUCTIONS FOR PREPARING AND SUBMITTING THE CORPORATE GOVERANCE ANNUAL DISCLOSURE FILING

MCL 500.1757(1) requires insurers to annually (no later than June 1) file a corporate governance annual disclosure (CGAD) with the Michigan Department of Insurance and Financial Services. The following provides filing procedures and guidance on the required content of the CGAD.

(A) Filing Procedures:
(1) An insurer, or the insurance group of which the insurer is a member, required to file a CGAD under section 1757 of the Michigan Insurance Code, shall, no later than June first of each calendar year, submit to the director a CGAD that contains the information described in subsection (B) below.

(2) The CGAD must include a signature of the insurer's or insurance group's chief executive officer or corporate secretary attesting to the best of that individual's belief and knowledge that the insurer or insurance group has implemented the corporate governance practices and that a copy of the CGAD has been provided to the insurer's or insurance group's board or the appropriate committee thereof.

(3) The insurer or insurance group shall have the discretion regarding the appropriate format for providing the information required by these instructions and is permitted to customize the CGAD to provide the most relevant information necessary to permit the director to gain an understanding of the corporate governance structure, policies and practices utilized by the insurer or the insurance group.

(4) For purposes of completing the CGAD, the insurer or insurance group may choose to provide information on governance activities that occur at the ultimate controlling parent level, an intermediate holding company level, and/or the individual legal entity level, depending upon how the insurer or insurance group has structured its system of corporate governance. The insurer or insurance group is encouraged to make the CGAD disclosures at the level at which the insurer's or insurance group's risk appetite is determined, or at which the earnings, capital, liquidity, operations, and reputation of the insurer are overseen collectively and at which the supervision of those factors are coordinated and exercised, or the level at which legal liability for failure of general corporate governance duties would be placed. If the insurer or insurance group determines the level of reporting based on these criteria, it shall indicate which of the three criteria was used to determine the level of reporting and explain any subsequent changes in level of reporting.

(5) Notwithstanding subsection (1) above, and as outlined in section 1757 of the Michigan Insurance Code, if the CGAD is completed at the insurance group level, then it must be filed with the lead state of the group as determined by the procedures outlined in the most recent financial analysis handbook adopted by the NAIC. In these instances, a copy of the CGAD must also be provided, upon request, to the chief regulatory official of any state in which the insurance group has a domestic insurer.

(6) An insurer or insurance group may comply with these instructions by referencing other existing documents, such as an own risk and solvency assessment (ORSA) summary report, holding company Form B or F filings, securities and exchange commission proxy statements, foreign regulatory reporting requirements, etc., if the documents provide information that is comparable to the information described in subsection (B) below. The insurer or insurance group shall clearly reference the location of the relevant information within the CGAD and attach the referenced document if it is not already filed with the department.

(7) Each year following the initial filing of the CGAD, the insurer or insurance group shall file an amended version of the previously filed CGAD, indicating revisions made, or a copy of the prior year filing with a dated statement indicating that no changes have been made in the information or activities reported in the previous year CGAD.

(B) Contents of corporate governance annual disclosure:

(1) The insurer or insurance group shall be as descriptive as possible in completing the CGAD, with inclusion of attachments or example documents that are used in the governance process, since these may provide a means to demonstrate the strengths of their governance framework and practices.

(2) The CGAD shall describe the insurer's or insurance group's corporate governance framework and structure

including consideration of the following:

(a) The board and various committees thereof ultimately responsible for overseeing the insurer or insurance group and the level(s) at which that oversight occurs, such as ultimate control level, intermediate holding company, legal entity, etc. The insurer or insurance group shall describe and discuss the rationale for the current board size and structure; and

(b) The duties of the board and each of its significant committees and how they are governed, such as bylaws, charters, informal mandates, etc., as well as how the board's leadership is structured, including a discussion of the roles of chief executive officer and chairman of the board within the organization.

(3) The insurer, or insurance group, shall describe the policies and practices of the most senior governing entity and significant committees thereof, including a discussion of the following factors:

(a) How the qualifications, expertise and experience of each board member meet the needs of the insurer or insurance group;

(b) How an appropriate amount of independence is maintained on the board and its significant committees;

(c) The number of meetings held by the board and its significant committees over the past year as well as information on director attendance;

(d) How the insurer or insurance group identifies, nominates and elects members to the board and its committees. The discussion should include, for example:

(i) Whether a nomination committee is in place to identify and select individuals for consideration;

(ii) Whether term limits are placed on directors;

(iii) How the election and re-election processes function; and

(iv) Whether a board diversity policy is in place and if so, how it functions.

(e) The processes in place for the board to evaluate its performance and the performance of its committees, as well as any recent measures taken to improve performance, including any board or committee training programs that have been put in place.

(4) The insurer or insurance group shall describe the policies and practices for directing senior management, including a description of the following factors:

(a) Any process or practices, such as suitability standards, to determine whether officers and key persons in control functions have the appropriate background, experience and integrity to fulfill their prospective roles, including:

(i) Identification of the specific positions for which suitability standards have been developed and a description of the standards employed; and

(ii) Any changes in an officer's or key person's suitability as outlined by the insurer's or insurance group's standards and procedures to monitor and evaluate such change.

(b) The insurer's or insurance group's code of business conduct and ethic, the discussion of which considers, for example:

(i) Compliance with laws, rules, and regulations; and

(ii) Proactive reporting of any illegal or unethical behavior.

(c) The insurer's or insurance group's processes for performance evaluation, compensation and corrective action to ensure effective senior management throughout the organization, including a description of the general objectives of significant compensation programs and what the programs are designed to reward. The description shall include sufficient detail to allow the director to understand how the organization ensures that compensation programs do not encourage and/or reward excessive risk taking. Elements to be discussed may include, for example:

(i) The board's role in overseeing management compensation programs and practices;

(ii) The various elements of compensation awarded in the insurer's or insurance group's compensation programs and how the insurer or insurance group determines and calculates the amount of each element of compensation paid;

(iii) How compensation programs are related to both company and individual performance over time;

(iv) Whether compensation programs include risk adjustments and how those adjustments are incorporated into the programs for employees at different levels;

(v) Any claw-back provisions built into the programs to recover awards or payments if the performance measures upon which they are based are restated or otherwise adjusted; and

(vi) Any other factors relevant in understanding how the insurer or insurance group monitors its compensation policies to determine whether its risk management objectives are met by incentivizing its employees.

(d) The insurer's or insurance group's plans for Chief Executive Officer and senior management succession.

(5) The insurer or insurance group shall describe the processes by which the board, its committees and senior management ensure an appropriate amount of oversight to the critical risk areas impacting the insurer's business activities including a discussion of:

(a) How oversight and management responsibilities are delegated between the board, its committees, and senior management;

(b) How the board is kept informed of the insurer's strategic plans, the associated risks, and steps that senior management is taking to monitor and manage those risks;

(c) How reporting responsibilities are organized for each critical risk area.

The description should allow the director to understand the frequency at which information on each critical risk area is reported to and reviewed by senior management and the board. This description may include, for example, the following critical risk areas of the insurer:

(i) Risk management processes. An insurer, or the insurance group of which the insurer is a member, that files an ORSA summary report with the director pursuant to section 1707 of the Michigan Insurance Code may refer to its ORSA summary report;

(ii) Actuarial function;

(iii) Investment decision-making processes;

(iv) Reinsurance decision-making processes;

(v) Business strategy/finance decision-making processes;

(vi) Compliance function;

(vii) Financial reporting/internal auditing; and

(viii) Market conduct decision-making processes.

Senior management as referenced in these instructions means any corporate officer responsible for reporting information to the board of directors at regular intervals or providing this information to shareholders or regulators and shall include, for example and without limitation, the Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Chief Procurement Officer, Chief Legal Officer, Chief Information Officer, Chief Technology Officer, Chief Revenue Officer, Chief Visionary Officer, or any other “C” level executive.

APPENDIX IV:

SUPPLEMENTAL CHECKLIST ON WHERE TO SEND FORMS INCLUDED IN THESE INSTRUCTIONS

WHERE TO SEND FORMS INCLUDED IN THESE INSTRUCTIONS

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

Form	DIFS Office or Address
Qualifying Assets Form (FIS 0063, FIS 0076, FIS 0082)	DIFS– Office of Insurance Evaluation DIFS-FinFilings@michigan.gov
ATPA Annual Assessment	A link to this form is now available directly from the Automobile Theft Prevention Authority (ATPA) website: http://www.michigan.gov/msp/divisions/grantscommunityservices/atpa
Assessable Premium for Michigan Assigned Claims Plan	This form is now available directly from the Michigan Assigned Claims Plan (MACP) website at the following link: http://www.michacp.org/documents/MACP-200.pdf
MCCA Annual Assessment Determination (FIS 0075)	Attn: Assessment Department Michigan Catastrophic Claims Association 17177 Laurel Park Drive North Livonia, MI 48152-3906
Assessable Premium Calculation for Michigan Basic Property	The Michigan Basic Property Insurance Association (MBPIA) has moved to online submission of this form. The Assessable Premium Calculation for Michigan Basic Property will be available for online submission. Please visit www.mbpia.com and select the Member Companies tab.
Complaint and Grievance Summary for Health Carriers (FIS 0318)	DIFS– Health Plans Section Via SERFF. You will still need to file this form if you are licensed but have not written any disability insurance in Michigan. Please submit with zero's, none or N/A in each table.
Michigan Health Insurance Enrollment, Premiums and Losses (FIS 0322)	FIS 0322 must be submitted electronically to DIFS. The submission website address, along with an authentication code and more detailed instructions, will be sent to the Statutory Statement Contact on or before March 1. Paper FIS 0322 forms will no longer be accepted. For questions please call 517-284-8693 or send email to DIFS-FIS0322-annualsubmission@michigan.gov.
Accident and Sickness Insurance Advertising Certificate of Compliance (per Admin. Rule 500.668)	Via SERFF Questions- Office of Insurance Rates and Forms- 517-284-8689

APPENDIX V:

LISTING OF COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED

*Reinsurers may apply for certified status. A listing of certified reinsurers and their collateral requirements is located on DIFS website at Certified Reinsurers (michigan.gov).

Reinsurers may apply for reciprocal jurisdiction reinsurer status. This allows a domestic ceding company to take full credit for reinsurance recoverables for those contracts entered into or renewed after the reinsurer has obtained reciprocal jurisdiction reinsurer status. For additional information, please see DIFS website at Reciprocal Jurisdiction Reinsurers (michigan.gov).

Companies for which Reinsurance Credits are Allowed

Use this list of COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED IN MICHIGAN as of December 31, 2025 to complete the reinsurance section of the 2025 annual statement. Any company not appearing on this list is considered Unauthorized as of December 31, 2025

NAIC #	Company Name
57568	1891 Financial Life
34789	21st Century Centennial Ins Co
12963	21st Century Ins Co
32220	21st Century North Amer Ins Co
20796	21st Century Premier Ins Co
80985	4 Ever Life Ins Co
77879	5 Star Life Ins Co
71854	AAA Life Ins Co
31325	Acadia Ins Co
10220	Accelerant National Ins Co
63444	Accendo Ins Co
12304	Accident Fund General Ins Co
10166	Accident Fund Ins Co of Amer
12305	Accident Fund Nat'l Ins Co
62200	Accordia Life and Annuity Co
* 16835	Accredited Specialty Ins Co
26379	Accredited Surety & Casualty Co, Inc
22667	ACE American Ins Co
50028	ACE Capital Title Rein Co
20702	ACE Fire Underwriters Ins Co
60348	ACE Life Ins Co
20699	ACE Prop & Cas Ins Co
19984	ACIG Ins Co
**	ACREFI Ins Services, LLC
22950	Acstar Ins Co
14184	Acuity, A Mutual Ins Co
10324	Addison Ins Co
44318	Admiral Indemnity Co
50004	Advocus National Title Ins Co
33898	Aegis Security Ins Co
78700	Aetna Health And Life Ins Co
72052	Aetna Health Ins Co
60054	Aetna Life Ins Co
10014	Affiliated FM Ins Co
16748	Affinity Mutual Ins Co
22837	AGCS Marine Ins Co
42757	Agri General Ins Co
**	AgRisk, Inc
40258	AIG Assurance Co
19402	AIG Property Casualty Co
19399	AIU Ins Co
10957	Alamance Ins Co
38733	Alaska National Ins Co
20222	All Amer Ins Co
82406	All Savers Ins Co
13285	Alleghany Casualty Co
60134	Alliance Health and Life Ins Co
56197	Alliance Of Transylvanian Saxons
12309	Alliant National Title Ins Co, Inc
35300	Allianz Global Risks US Ins Co
90611	Allianz Life Ins Co Of North Amer
21911	Allianz Reinsurance America, Inc
11242	Allied Eastern Indemnity Co
10127	Allied Ins Co of America
42579	Allied Prop & Cas Ins Co
* 19489	Allied World Assur Co US, Inc
22730	Allied World Ins Co
10690	Allied World Nat'l Assur Co
16624	Allied World Specialty Ins Co
10212	Allmerica Financial Alliance Ins Co
41840	Allmerica Financial Benefit Ins Co
29688	Allstate Fire and Casualty Ins Co
19240	Allstate Indemnity Co
19232	Allstate Ins Co
11110	Allstate North American Ins Co
36455	Allstate Northbrook Indemnity Co
17230	Allstate Prop & Cas Ins Co
37907	Allstate Vehicle & Prop Ins Co
32450	ALPS Prop & Cas Ins Co
* 17091	AM Specialty Ins Co
60216	Amalgamated Life Ins Co
18708	Ambac Assurance Corp
19100	Amco Ins Co
12548	Amer Agri-Business Ins Co
10103	Amer Agricultural Ins Co
19720	Amer Alternative Ins Corp
21849	Amer Automobile Ins Co
10111	Amer Bankers Ins Co Of FL
60275	Amer Bankers Life Assurance Co Of FL
20427	Amer Casualty Co Of Reading, PA
19941	Amer Commerce Ins Co
45934	Amer Compensation Ins Co
12321	Amer Continental Ins Co
10216	Amer Contractors Indemnity Co
19690	Amer Economy Ins Co
37990	Amer Empire Ins Co
92738	Amer Equity Investment Life Ins Co
10819	Amer Equity Specialty Ins Co
23337	Amer European Ins Co
23450	Amer Family Home Ins Co
60380	Amer Family Life Assurance Co of Columbus
60399	Amer Family Life Ins Co
60410	Amer Fidelity Assurance Co
60429	Amer Fidelity Life Ins Co
24066	Amer Fire And Casualty Co
60445	Amer Founders Life Ins Co
60488	Amer General Life Ins Co
26247	Amer Guarantee And Liability Ins Co
51411	Amer Guaranty Title Ins Co
43494	Amer Hallmark Ins Co of TX
60518	Amer Health And Life Ins Co
60534	Amer Heritage Life Ins Co
19380	Amer Home Assurance Co
60542	Amer Home Life Ins Co The
60577	Amer Income Life Ins Co
31895	Amer Interstate Ins Co
67253	Amer Life & Security Corp
81213	Amer Maturity Life Ins Co
67989	Amer Memorial Life Ins Co
23469	Amer Modern Home Ins Co
42722	Amer Modern Prop & Cas Ins Co
38652	Amer Modern Select Ins Co
60739	Amer National Ins Co
71773	Amer National Life Ins Of TX
28401	Amer Nat'l Prop & Cas Co
12190	Amer Pet Ins Co
60801	Amer Public Life Ins Co
19615	Amer Reliable Ins Co
60836	Amer Republic Ins Co
19631	Amer Road Ins Co
42978	Amer Security Ins Co
19992	Amer Select Ins Co
17965	Amer Sentinel Ins Co
41998	Amer Southern Home Ins Co
10235	Amer Southern Ins Co
84697	Amer Specialty Health Ins Co
19704	Amer States Ins Co
37214	Amer States Preferred Ins Co
10872	Amer Strategic Ins Corp
31380	Amer Surety Co
60895	Amer United Life Ins Co
40142	Amer Zurich Ins Co
11865	Amerian Digital Title Ins Co
66001	American Benefit Life Ins Co
11240	American Builders Ins Co
99600	American Century Life Ins Co
12504	American Family Connect Ins Co
29068	American Family Connect Prop & Cas Ins Co
19623	American Summit Ins Co
10251	American Underwriters Ins Co
61999	Americo Financial Life & Annuity Ins Co
19488	Amerisure Ins Co
23396	Amerisure Mutual Ins Co
11050	Amerisure Partners Ins Co
61301	Ameritas Life Ins Corp
10665	Ameritrust Ins Corp
27928	Amex Assurance Co
16459	AmFed Advantage Ins Co
11963	AmFed Casualty Ins Co
11208	AmFed National Ins Co
60250	AmFirst Ins Co
15931	AmFirst Specialty Ins Co
42390	Amguard Ins Co
72222	Amica Life Ins Co
19976	Amica Mutual Ins Co
12287	Amica Prop & Cas Ins Co
15954	AmTrust Ins Co
51578	AmTrust Title Ins Co
93661	Annuity Investors Life Ins Co
10984	Ansur America Ins Co
61069	Anthem Life Ins Co
**	Antolin Ins Co
34738	ARAG Ins Co
30830	Arch Indemnity Ins Co
11150	Arch Ins Co
71455	Arch Life Ins Co of America
18732	Arch Mortgage Guaranty Co
40266	Arch Mortgage Ins Co
10946	Arch Property Casualty Ins Co
10348	Arch Rein Co
16141	Ardellis Ins Ltd
19860	Argonaut Great Central Ins Co
19801	Argonaut Ins Co
19828	Argonaut Midwest Ins Co
13900	ARI Ins Co
17609	Aria Care Insurance, Inc.
41459	Armed Forces Ins Exchange
23752	Ascot Ins Co
30279	Ascot Surety & Casualty Co
43460	Aspen American Ins Co
*	Aspen Bermuda Limited
*	Aspen Ins UK Ltd
67423	Aspida Life Ins Co
30180	Assured Guaranty Inc
56499	Assured Life Assn
71439	Assurity Life Ins Co
11511	Asure Worldwide Ins Co
* 29033	Atain Ins Co
17159	Atain Specialty Ins Co
68039	Athene Annuity & Life Assurance Co of NY
61689	Athene Annuity and Life Co
63932	Athene Life Ins Co of New York
23833	AtHome Ins Co
61093	Atlanta Life Ins Co
27154	Atlantic Specialty Ins Co
22586	Atlantic States Ins Co
25422	Atradius Trade Credit Ins, Inc
89206	Augustar Life Assurance Corp
67172	Augustar Life Ins Co
61182	Aurora National Life Assurance Co
21210	Auto Club Group Ins Co

* - Recognized Trusteed or Accredited Reinsurer

- Recognized Trusteed Reinsurer (for reinsurance agreements incepting on or after August 1, 1995)

** - Authorized pursuant to Chapter 46 or 47

Companies for which Reinsurance Credits are Allowed

Use this list of COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED IN MICHIGAN as of December 31, 2025 to complete the reinsurance section of the 2025 annual statement. Any company not appearing on this list is considered Unauthorized as of December 31, 2025

NAIC #	Company Name
21202	Auto Club Ins Assn
84522	Auto Club Life Ins Co
* 60256	Auto club of Southern CA Life ins Co
11983	Auto Club Property-Casualty Ins Co
19062	Automobile Ins Co Of Hartford, CT
18988	Auto-Owners Ins Co
61190	Auto-Owners Life Ins Co
12508	Auto-Owners Specialty Ins Co
10367	Avemco Ins Co
19518	AXA XL Ins Co Americas
60232	Axcelus Financial Life Ins Co
37273	AXIS Ins Co
20370	AXIS Reins Co
15610	AXIS Specialty Ins Co
*	AXIS Specialty Limited
13420	Badger Mutual Ins Co
61212	Baltimore Life Ins Co
71919	Bankers Fidelity Assurance Co
61239	Bankers Fidelity Life Ins Co
61263	Bankers Life And Casualty Co
71013	Bankers Reserve Life Ins Co of WI
18279	Bankers Standard Ins Co
94250	Banner Life Ins Co
25232	Bantry Ins Co
29513	Bar Plan Mutual Ins Co, The
38245	BCS Ins Co
**	Beaumont Physicians Insurance Co.
16510	Beazley America Ins Co, Inc
37540	Beazley Ins Co, Inc
41394	Benchmark Ins Co
61395	Beneficial Life Ins Co
15911	Berkley Casualty Co
32603	Berkley Ins Co
64890	Berkley Life & Health Ins Co
38911	Berkley Nat'l Ins Co
29580	Berkley Regional Ins Co
13070	Berkshire Hathaway Assur Corp
10391	Berkshire Hathaway Direct Ins Co
20044	Berkshire Hathaway Homestate Ins Co
62345	Berkshire Hathaway Life Ins Co Of NE
22276	Berkshire Hathaway Specialty Ins Co
71714	Berkshire Life Ins Co of America
90638	Best Life & Health Ins Co
58017	BetterLife
20095	BITCO General Ins Corp
20109	BITCO National Ins Co
12311	Bloomington Compensation Ins Co
54291	Blue Cross Blue Shield of Mich Mutual Ins Co
61476	Boston Mutual Life Ins Co
16825	Branch Ins Exchange
12372	BrickStreet Mutual Ins Co
35599	Bridge City Ins Co
87726	Brighthouse Life Ins Co
12774	Bristol West Preferred Ins Co
**	Brooke Life
78620	Brooke Life Ins Co
13528	Brotherhood Mutual Ins Co
16713	Buckeye State Mutual Ins Co
14380	Build America Mutual Assurance Co
15385	Bureau Veritas Inspection and Ins Co
93432	C.M. Life Ins Co
**	Caledonia Ins Co, LLC
36340	Camico Mutual Ins Co
12260	CampMed Casualty & Indemnity Co, Inc
80659	Canada Life Assurance Co
76694	Canada Life Rein Co
10464	Canal Ins Co
10472	Capitol Indemnity Corp
61581	Capitol Life Ins Co
14041	Care Improvement Plus Wisconsin Ins Co
94072	CareScout Ins Co
10510	Carolina Casualty Ins Co
11997	Caterpillar Life Ins Co
57770	Catholic Fraternal Life
56316	Catholic Ladies Of Columbia
57487	Catholic Order Of Foresters
20273	Cedar Ins Co
80799	Celtic Ins Co
11499	Censtat Cas Co
20230	Central Insurance Company
61735	Central Security Life Ins Co
61751	Central States Health & Life Of Omaha
34274	Central States Indemnity Co Of Omaha
34649	Centre Ins Co
80896	Centre Life Ins Co
42765	Centurion Casualty Co
* 36951	Century Surety Co
26905	Century-National Ins Co
10006	Cerity Ins Co
25615	Charter Oak Fire Ins Co
10642	Cherokee Ins Co
61832	Chesapeake Life Ins Co
22810	Chicago Ins Co
50229	Chicago Title Ins Co
16356	ChironIns Co
12777	Chubb Indemnity Ins Co
10052	Chubb National Ins Co
10669	Church Ins Co
18767	Church Mutual Ins Co, SI
71463	CICA LIfe Ins Co of America
67369	CIGNA Health & Life Ins Co
22004	CIM Ins Corp
28665	Cincinnati Casualty Co
88064	Cincinnati Equitable Life Ins Co
23280	Cincinnati Indemnity Co
10677	Cincinnati Ins Co
76236	Cincinnati Life Ins Co
31534	Citizens Ins Co Of Amer
10176	Citizens Ins Co Of OH
10395	Citizens Ins Co Of The Midwest
61921	Citizens Securty Life Ins Co
37028	Citizens United Reciprocal Exchange
41335	City National Ins Co
10315	Civic Prop & Cas Co
20532	Clarendon National Ins Co
28860	Clear Blue Ins Co
78301	Clear Spring Health Ins Co
83607	Clear Spring Life and Annuity Co
15563	Clear Spring Prop & Cas Co
16273	ClearPath Ins Co
**	ClearWater
33480	Clermont Ins Co
12356	CM Regent Ins Co
62626	CMFG Life Ins Co
29530	Coalition Ins Co
31887	Coface North America Ins Co
36552	Coliseum Reins Co
34347	Colonial Amer Casualty & Surety Co
62049	Colonial Life & Accident Ins Co
62065	Colonial Penn Life Ins Co
10758	Colonial Surety Co
36927	Colony Specialty Ins Co
* 27812	Columbia Ins Co
99937	Columbus Life Ins Co
62146	Combined Ins Co Of Amer
19410	Commerce & Industry Ins Co
81426	Commercial Travelers Life Ins Co
84824	Commonwealth Ann & Life Ins Co
50083	Commonwealth Land Title Ins Co
77828	Companion Life Ins Co
60984	CompBenefits Ins Co
12177	CompWest Ins Co
10891	Concert Ins Co
51268	Connecticut Attorneys Title Ins Co
62308	Connecticut General Life Ins Co
**	Conserve
22640	Consolidated Ins Co
32190	Constitution Ins Co
71730	Continental American Ins Co
20443	Continental Casualty Co
71404	Continental General Ins Co
39551	Continental Heritage Ins Co
28258	Continental Indemnity Co
35289	Continental Ins Co
68500	Continental Life Ins Co Of Brentwood, TN
10804	Continental Western Ins Co
37206	Contractors Bonding And Ins Co
* 11860	COPIC Ins Co
**	Copper Rock
**	COPS Ins Co
10499	CorePointe Ins Co
**	Corewell
68365	Corporate Solutions Life Rein Co
20982	Country Casualty Ins Co
94218	Country Investors Life Assurance Co
62553	Country Life Ins Co
20990	Country Mutual Ins Co
21008	Country Preferred Ins Co
81973	Coventry Health And Life Ins Co
74160	Coventry Health Care of Illinois
18961	Crestbrook Ins Co
56634	Croatian Fraternal Union Of Amer
16070	Cronus Ins Co
31348	Crum & Forster Indemnity Co
42471	Crum and Forster Ins Co
56138	CSA Fraternal Life
* 15539	CSAA Ins Exchange
82880	CSI Life Ins Co
10847	CUMIS Ins Society
56324	Czech Catholic Union
21164	Dairyland Ins Co
16623	Dairyland National In Co
34924	Dakota Truck Underwriters
*	DaVinci Reins Ltd
16705	Dealers Assurance Co
71129	Dearborn Life Ins Co
62634	Delaware Amer Life Ins Co
79065	Delaware Life Ins Co
96265	Dental Care Plus, Inc
12307	DentaQuest USA Ins Co, Inc
73474	Dentegra Ins Co
40975	Dentists Ins Co
42587	Depositors Ins Co
12718	Developers Surety & Indemnity Co
10659	Diamond Ins Co
42048	Diamond State Ins Co
34711	Digital Advantage Ins Co
97705	Direct General Life Ins Co
34495	Doctors' Co, An Interinsurance Exchange
50130	Doma Title Ins, Inc
95657	Dominion Dental Services, Inc

* - Recognized Trusteed or Accredited Reinsurer

- Recognized Trusteed Reinsurer (for reinsurance agreements incepting on or after August 1, 1995)

** - Authorized pursuant to Chapter 46 or 47

Companies for which Reinsurance Credits are Allowed

Use this list of COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED IN MICHIGAN as of December 31, 2025 to complete the reinsurance section of the 2025 annual statement. Any company not appearing on this list is considered Unauthorized as of December 31, 2025

NAIC #	Company Name
13692	Donegal Mutual Ins Co
33499	Dorinco Rein Co
23795	Drivers Edge Ins Co
13183	Eagle Life Ins Co
13019	Eastern Advantage Assur Co
10724	Eastern Alliance Ins Co
28649	Eastern Atlantic Ins Co
14702	EastGuard Ins Co
22926	Economy Fire & Casualty Co
12515	Educators Health Plans Life Acc & Health Inc
84174	ELCO Mutual Life and Annuity
85561	Elips Life Ins Co
62928	EMC National Life Co
25186	EMC Prop & Cas Co
21407	Emcasco Ins Co
88595	Emphesys Ins Co
21326	Empire Fire And Marine Ins Co
25402	Employers Assurance Company
11512	Employers Compensation Ins Co
10640	Employers Ins Co of Nevada
21458	Employers Ins Co Of Wausau
21415	Employers Mutual Casualty Co
10346	Employers Preferred Ins Co
68276	Employers Reassurance Corp
56049	Employes' Mutual Benefit Assoc
68322	Empower Annuity Ins Co of America
37095	Enact Financial Assurance Corp
38458	Enact Mortgage Ins Corp
16675	Enact Mortgage Ins Corp of North Carolina
15130	Encompass Indemnity Co
10358	Encompass Ins Co
10072	Encompass Prop & Cas Co
10641	Endurance Amer Ins Co
11551	Endurance Assurance Corp
43630	Endurance Risk Solutions Assur Co
*	Endurance Specialty Ins Ltd
64149	Epic Life Ins Co
62880	Equitable Financial Life & Annuity Co
62944	Equitable Financial Life Ins Co
78077	Equitable Financial Life Ins Co of America
62510	Equitrust Life Ins Co
13634	Essent Guaranty, Inc
12522	Essent Title Insurance, Inc
37915	Essentia Ins Co
25712	Esurance Ins Co
21741	Esurance Ins Co of NJ
30210	Esurance Prop & Cas Ins Co
20516	Euler Hermes North America Ins Co
* 35378	Evanston Ins Co
57991	Everence Assoc, Inc
74209	Everence Ins Co
16044	Everest Denali Ins Co
10120	Everest National Ins Co
16045	Everest Premier Ins Co
26921	Everest Reins Co
17043	Everett Cash Mutual Ins Co
**	Evergreen
12750	Evergreen National Indemnity Co
70866	Everlake Assurance Co
60186	Everlake Life Ins Co
24961	Everspan Ins Co
10318	Exact Prop & Cas Co
10003	Excess Share Ins Corp
35181	Executive Risk Indemnity
40029	Explorer Ins Co
21482	Factory Mutual Ins Co
35157	Fair American Ins and Rein Co
31925	Falls Lake National Ins Co
70742	Family Benefit Life Ins Co
77968	Family Heritage Life Ins Co Of Amer
63053	Family Life Ins Co
74004	Family Service Life Ins Co
21547	Farm Bureau General Ins Co Of MI
63096	Farm Bureau Life Ins Co Of MI
21555	Farm Bureau Mutual Ins Co Of MI
30341	Farmers & Merchants Mutual Fire Ins
24201	Farmers Automobile Ins Assoc
25321	Farmers Direct Prop and Cas Ins Co
34339	Farmers Group Prop and Cas Ins Co
21636	Farmers Ins Co Of OR
21652	Farmers Ins Exchange
36889	Farmers Ins Of Columbus, Inc
13897	Farmers Mutual Hail Ins Co Of IA
33448	Farmers Mutual Ins Co of MI
63177	Farmers New World Life Ins Co
26298	Farmers Prop and Cas Ins Co
43699	Farmers Specialty Ins Co
41483	Farmington Casualty Co
**	FCA US
10178	FCCI Ins Co
20281	Federal Ins Co
63223	Federal Life Ins Co
63258	Federated Life Ins Co
13935	Federated Mutual Ins Co
16024	Federated Reserve Ins Co
11118	Federated Rural Electric Ins Exchange
28304	Federated Service Ins Co
39306	Fidelity & Deposit Co Of MD
35386	Fidelity & Guaranty Ins Co
25879	Fidelity & Guaranty Ins Underwriters, Inc
63274	Fidelity & Guaranty Life Ins Co
93696	Fidelity Investments Life Ins Co
63290	Fidelity Life Association
51586	Fidelity National Title Ins Co
17136	Fidelity Security Assurance Co
71870	Fidelity Security Life Ins Co
35009	Financial Casualty & Surety, Inc
39136	Finial Reins Co
21660	Fire Ins Exchange
21873	Fireman's Fund Ins Co
21784	Firemen's Ins Co of Wash DC
69140	First Allmerica Financial Life Ins Co
37710	First Amer Prop & Cas Ins Co
50814	First Amer Title Ins Co
51624	First American Title Guaranty Co
56332	First Catholic Slovak Ladies Assoc Of The USA
56340	First Catholic Slovak Union Of The USA
29980	First Colonial Ins Co
10351	First Dakota Indemnity Co
11177	First Financial Ins Co
12150	First Founders Assurance Co
10676	First Guard Ins Co
90328	First Health Life & Health Ins Co
33588	First Liberty Ins Corp
24724	First National Ins Co Of Amer
14240	First National Title Ins Co
67652	First Penn-Pacific Life Ins Co
11054	Fletcher Reinsurance Co
13978	Florists' Mutual Ins Co
11185	Foremost Ins Co Grand Rapids
11800	Foremost Prop & Cas Ins Co
41513	Foremost Signature Ins Co
91642	Forethought Life Ins Co
13293	Forge Ins Co
* 16823	Fortegra Specialty Ins Co
26794	Fortitude Casualty Ins Co
86630	Fortitude Life Ins & Annuity Co
90247	Fortitude U.S. Reinsurance Co
10801	Fortress Ins Co
10985	Fortuity Ins Co
**	Fortuna Assurance Co
14249	Founders Ins Co
18180	Founders Ins Co of MI
11600	Frank Winston Crum Ins Co
13986	Frankenmuth Ins Co
62324	Freedom Life Ins Co Of Amer
22209	Freedom Specialty Ins Co
13994	Fremont Ins Co
85286	Fresenius Health Plans Ins Co
99775	Funeral Directors Life Ins Co
15691	Gainbridge Life Ins Co
63657	Garden State Life Ins Co
21253	Garrison Prop & Cas Ins Co
56685	GBU Financial Life
56693	GCU
14138	GEICO Advantage Ins Co
35882	GEICO General Ins Co
22055	GEICO Indemnity Co
37923	GEICO Marine Ins Co
24414	General Casualty Co Of WI
18821	General Casualty Ins Co
24732	General Ins Co Of Amer
86258	General Re Life Corp
22039	General Reins Corp
39322	General Security National Ins Co
11967	General Star National Ins Co
50172	General Title Ins Co
11231	Generali
17630	Generali USA Ins Co
38962	Genesis Ins Co
65536	Genworth Life and Annuity Ins Co
70025	Genworth Life Ins Co
10799	GeoVera Ins Co
70939	Gerber Life Ins Co
14036	Germantown Mutual Ins Co
26611	Glatfelter Ins Co
56154	Gleaner Life Ins Society
12254	Glencar Ins Co
21032	Global Reins Corp of America
91472	Globe Life And Accident Ins Co
42897	GM Natl Ins Co
62286	Golden Rule Ins Co
22063	Government Employees Ins Co
63967	Government Personnel Mutual Life Ins Co
67059	GPM Health and Life Ins Co
* 14060	Grange Ins Co
11136	Grange Ins Co of Michigan
71218	Grange Life Ins Co
26310	Granite Re, Inc
23809	Granite State Ins Co
93521	Granular Ins Co
10671	Gray Casualty & Surety Co
36307	Gray Ins Co, The
26832	Great Amer Alliance Ins Co
26344	Great Amer Assurance Co
16691	Great Amer Ins Co
22136	Great Amer Ins Co Of NY
31135	Great Amer Security Ins Co
33723	Great Amer Spirit Ins Co
25224	Great Divide Ins Co
30384	Great Lakes Mutual Ins Co

* - Recognized Trusteed or Accredited Reinsurer

- Recognized Trusteed Reinsurer (for reinsurance agreements incepting on or after August 1, 1995)

** - Authorized pursuant to Chapter 46 or 47

Companies for which Reinsurance Credits are Allowed

Use this list of COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED IN MICHIGAN as of December 31, 2025 to complete the reinsurance section of the 2025 annual statement. Any company not appearing on this list is considered Unauthorized as of December 31, 2025

NAIC #	Company Name
18694	Great Midwest Ins Co
20303	Great Northern Ins Co
12982	Great Plains Casualty, Inc
90212	Great Southern Life Ins Co
11371	Great West Casualty Co
71480	Great Western Ins Co
17155	Greater Mid-Atlantic Indemnity Co
17154	Greater Midwestern Indemnity Co
22187	Greater New York Mutual Ins Co
**	Greenstone
22322	Greenwich Ins Co
43974	Greenwood Ins Co
10019	Greystone Ins Co
* 14117	Grinnell Mutual Reinsurance Co, SI
36650	Guarantee Co of North America USA, The
64211	Guarantee Trust Life Ins Co
64238	Guaranty Income Life Ins Co
78778	Guardian Ins & Annuity Co
64246	Guardian Life Ins Co Of Amer
42803	Guideone Elite Ins Co
15032	GuideOne Ins Co
14559	GuideOne Specialty Ins Co
34037	Hallmark Ins Co
88340	Hannover Life Reassur Co Of Amer
*	Hannover Ruck SE
36064	Hanover American Ins Co
22292	Hanover Ins Co
26433	Harco National Ins Co
23582	Harleysville Ins Co
* 10674	Harleysville Ins Co of NY
35696	Harleysville Preferred Ins Co
26182	Harleysville Worcester Ins Co
22357	Hartford Accident And Indemnity Co
29424	Hartford Casualty Ins Co
19682	Hartford Fire Ins Co
38288	Hartford Ins Co of IL
37478	Hartford Ins Co Of The Midwest
38261	Hartford Ins Co of the Southeast
70815	Hartford Life And Accident Ins Co
11452	Hartford Steam Boiler Inspect & Ins Co
29890	Hartford Steam Boiler Inspect & Ins Co of CT
30104	Hartford Underwriters Ins Co
14176	Hastings Ins Co
36919	Hawkeye-Security Ins Co
92711	HCC Life Ins Co
78611	HCSC Ins Services Co
41343	HDI Global Ins Co
14265	HDI Global Select Ins Co
70670	Health Care Service Corp, Mut Legal Res Co
61727	HealthSpring National Health Ins Co
39527	Heritage Indemnity Co
64394	Heritage Life Ins Co
**	Hickory Brooke
16138	HiRoad Assurance Co
10200	Hiscox Ins Co
71768	HM Health Ins Co
93440	HM Life Ins Co
26638	Home-Owners Ins Co
12536	Homeowners of America Ins Co
17221	Homesite Ins Co
13927	Homesite Ins Co Of The Midwest
64505	Homesteaders Life Co
22578	Horace Mann Ins Co
64513	Horace Mann Life Ins Co
22756	Horace Mann Prop & Cas Ins Co
11245	Hornbeam Ins Co
10069	Housing Authority Prop Ins, a Mutual Co
11206	Housing Enterprise Ins Co, Inc
* 42374	Houston Casualty Co
* 12936	Houston Specialty Ins Co
25054	Hudson Ins Co
60052	Humana Benefit Plan of Illinois, Inc
69671	Humana Health Ins Co of Florida Inc
73288	Humana Ins Co
60219	Humana Ins Co of Kentucky
70580	HumanaDental Ins Co
**	Huron Indemnity
91693	IA Amer Life Ins Co
69272	Ibexis Life & Annuity Ins Co
97764	Idealife Ins Co
15571	Illinois Casualty Co
64580	Illinois Mutual Life Ins Co
23817	Illinois National Ins Co
35408	Imperium Ins Co
11090	Incline Casualty Co
19269	Incline National Ins Co
43575	Indemnity Ins Co Of North Amer
18468	Indemnity National Ins Co
26581	Independence American Ins Co
64602	Independence Life And Annuity Co
91785	Independent Life Ins Co
29831	Independent Mutual Fire Ins Co
58068	Independent Order Of Foresters
22659	Indiana Ins Co
81779	Individual Assurance Co Life, Hlth & Acc
14406	Industrial Alliance Ins and Fin Services
11738	Infinity Auto Ins Co
22268	Infinity Ins Co
22195	Ins Co of Greater NY
26700	Ins Co Of IL
22713	Ins Co Of North Amer
11162	Ins Co of the South
19429	Ins Co Of The State Of PA
27847	Ins Co Of The West
29742	Integon National Ins Co
74780	Integrity Life Ins Co
* 15598	Inter-Ins Exchange of the Auto Club
11592	International Fidelity Ins Co
17182	Intrepid Casualty Co
10749	Intrepid Ins Co
36153	Inverin Ins Co
64904	Investors Heritage Life Ins Co
63487	Investors Life Ins Co Of North Amer
50369	Investors Title Ins Co
10998	iQUE Ins Co
23647	Ironshore Indemnity, Inc
* 25445	Ironshore Specialty Ins Co
56707	ISDA Fraternal Assn
32921	ISMIE Mutual Ins Co
65056	Jackson National Life Ins Co
60140	Jackson National Life Ins Co Of NY
11630	Jefferson Ins Co
64017	Jefferson National Life Ins Co
16379	Jet Ins Co
14354	Jewelers Mutual Ins Co, SI
16116	JM Specialty Ins Co
65080	John Alden Life Ins Co
93610	John Hancock Life & Health Ins Co
65838	John Hancock Life Ins Co (USA)
* 86375	John Hancock Life Ins Co of NY
**	John Hancock Reassurance Co.
65129	Kansas City Life Ins Co
10914	Kemper Independence Ins Co
10885	Key Risk Ins Co
12199	Keystone National Ins Co
33987	Kin Interinsurance Nexus Exchg
13722	Knightbrook Ins Co
68349	Knighthead American Life Insurance Co.
58033	Knights Of Columbus
37800	Kookmin Best Ins Co, Ltd
56227	KSKJ Life
* 22993	KY Farm Bureau Mutual Ins Co
56715	Ladies PA Slovak Catholic Union
65242	Lafayette Life Ins Co
*	Lancashire Ins Co Ltd
26077	Lancer Ins Co
62383	Lantern Ins Co
16023	Lemonade Ins Co
37940	Lexington Nat'l Ins Corp
13307	Lexon Ins Co
68543	Liberty Bankers Life Ins Co
42404	Liberty Ins Corp
19917	Liberty Ins Underwriters, Inc
23035	Liberty Mutual Fire Ins Co
23043	Liberty Mutual Ins Co
12484	Liberty Mutual Personal Ins Co
65331	Liberty National Life Ins Co
11746	Liberty Personal Ins Co
66753	Liberty Union Life Assurance Co
65498	Life Ins Co Of North Amer
65528	Life Ins Co Of The Southwest
97691	Life of the South Ins Co
91898	LifeCare Assurance Co
77720	LifeSecure Ins Co
99724	LifeShield National Ins Co
65595	Lincoln Benefit Life Co
65927	Lincoln Heritage Life Ins Co
62057	Lincoln Life & Ann Co of NY
65676	Lincoln National Life Ins Co, The
40550	Lio Ins Co
##	Lloyd's Underwriters At London, Sp Synd
36447	LM General Ins Co
33600	LM Ins Corp
32352	LM Prop & Cas Ins Co
87920	Locomotive Engineers & Conductors
65722	Loyal Amer Life Ins Co
56758	Loyal Christian Benefit Assoc
73504	Lumico Life Ins Co
10051	Lyndon Southern Ins Co
* 93580	M Life Ins Co
65781	Madison National Life Ins Co
42617	MAG Mutual Ins Co
**	Magna
13026	Main Street America Protection Ins Co
65870	Manhattan Life Ins Co
67083	Manhattan National Life Ins Co
61883	ManhattanLife Ins and Annuity Co
16755	ManhattanLife of America Ins Co
36897	Manufacturers Alliance Ins Co
12824	Manufacturing Technology Mutual Ins Co
**	Manulife MI Reassurance Co.
16561	Many Ins Co
* 23876	Mapfre Ins Co
*	Mapfre Re Compania De Reaseguros, S.A.
28932	Markel Amer Ins Co
*	Markel Bermuda Ltd
10829	Markel Global Reins Co
38970	Markel Ins Co
22306	Massachusetts Bay Ins Co
65935	Massachusetts Mutual Life Ins Co
63312	MassMutual Ascend Life Ins Co

* - Recognized Trusteed or Accredited Reinsurer

- Recognized Trusteed Reinsurer (for reinsurance agreements incepting on or after August 1, 1995)

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NAIC #	Company Name
10784	MAXUM Casualty Ins Co
12041	MBIA Ins Corp
14063	MCNA Ins Co
69515	Medamerica Ins Co
63762	Medco Containment Life Ins Co
74322	Medical Benefits Mutual Life Ins Co
32522	Medical Mutual Ins Co of NC
* 32328	Medical Mutual Liability Ins Society Of MD
29076	Medical Mutual of Ohio
11843	Medical Protective Co
79987	Medico Corp Life Ins Co
31119	Medico Ins Co
65641	Medico Life and Health Ins Co
22241	Medmarc Casualty Ins Co
62375	MedMutual Life Ins Co
16101	Meemic Ins Co
94587	Members Health Ins Co
86126	Members Life Ins Co
21229	MemberSelect Ins Co
14164	MEMIC Casualty Co,
11030	MEMIC Indemnity Co
31968	Merastar Ins Co
14494	Merchants Bonding Co
23329	Merchants Mutual Ins Co
11595	Merchants National Bonding, Inc
12901	MERCHANTS PREFERRED INS CO
23353	Meridian Security Ins Co
18750	Merit Health Ins Co
65951	Merit Life Ins Co
39950	Metropolitan General Ins Co
65978	Metropolitan Life Ins Co
97136	Metropolitan Tower Life Ins Co
40150	MGA Ins Co, Inc
22594	MGIC Assurance Corp
10682	MGIC Credit Assurance Corp
18740	MGIC Indemnity Corp
16203	MGT Ins Co
10209	MI Automobile Ins Placement Facility
34029	MI Basic Property Ins Assn
99992	MI Catastrophic Claims Association
10857	MI Ins Co
14508	MI Millers Mutual Ins Co
31429	MI Professional Ins Exchange
38660	MIC General Ins Corp
38601	MIC Prop & Cas Ins Corp
21687	Mid-Century Ins Co
23418	Mid-Continent Casualty Co
23434	Middlesex Ins Co
66044	Midland National Life Ins Co
27138	Midvale Indemnity Co
23612	Midwest Employers Casualty Co
16262	Midwest Family Advantage Ins Co
23574	Midwest Family Mutual Ins Co
10895	Midwest Ins Co
66087	Mid-West National Life Ins Co Of TN
23515	Midwestern Indemnity Co
66109	Midwestern United Life Ins Co
61522	MII Life Ins, Inc
26662	Milford Casualty Ins Co
42234	Minnesota Lawyers Mutual Ins Co
66168	Minnesota Life Ins Co
20362	Mitsui Sumitomo Ins Co of Amer
22551	Mitsui Sumitomo Ins Usa, Inc
16942	MMIC Ins, Inc
70416	MML Bay State Life Ins Co
10675	Mobilitas General Ins Co
57541	Modern Woodmen Of Amer
81442	Monitor Life Ins Co of New York
32506	Monroe Guaranty Ins Co
66370	Mony Life Ins Co
29858	Mortgage Guaranty Ins Corp
13331	Motorists Commercial Mutual Ins Co
14621	Motorists Mutual Ins Co
22012	Motors Ins Corp
21075	MS Transverse Ins Co
66346	Munich Amer Reassurance Co
69604	Munich Re US Life Corp
10227	Munich Reins America, Inc
88668	Mutual Of Amer Life Ins Co
71412	Mutual Of Omaha Ins Co
93734	Nassau Life and Annuity Co
67814	Nassau Life Ins Co
68284	Nassau Life Ins Co of KS
23663	National Amer Ins Co
61409	National Benefit Life Ins Co
16632	National Builders Ins Co
11991	National Casualty Co
10243	National Continental Ins Co
66540	National Farmers Union Life Ins Co
16217	National Farmers Union Prop & Cas Co
15679	National Fire & Indemnity Exchange
20478	National Fire Ins Co Of Hartford
42447	National General Assurance Company
23728	National General Ins Co
11044	National General Ins Online, Inc
66583	National Guardian Life Ins Co
82538	National Health Ins Co
20087	National Indemnity Co
32620	National Interstate Ins Co
11051	National Interstate Ins Co of HI, Inc
20052	National Liability & Fire Ins Co
66680	National Life Ins Co
13695	National Mortgage Ins Corp
56782	National Slovak Society Of The USA
22608	National Specialty Ins Co
15474	National Summit Ins Co
21881	National Surety Corp
87963	National Teachers Assoc Life Ins Co
51020	National Title Ins of NY, Inc
20141	National Trust Ins Co
19445	National Union Fire Ins Co Of Pittsburgh
66850	National Western Life Ins Co
26093	Nationwide Affinity Ins Co of America
28223	Nationwide Agribusiness Ins Co
10723	Nationwide Assurance Co
23760	Nationwide General Ins Co
25453	Nationwide Ins Co Of Amer
10948	Nationwide Ins Co of Florida
92657	Nationwide Life And Annuity Ins Co
66869	Nationwide Life Ins Co
23787	Nationwide Mutual Ins Co
37877	Nationwide Prop & Cas Ins Co
23825	Nat'l Public Finance Guarantee Corp
42307	Navigators Ins Co
15865	NCMIC Mutual Ins Co
10317	Neighborhood Spirit Prop & Cas Co
24171	Netherlands Ins Co
21830	New England Ins Co
91626	New England Life Ins Co
41629	New England Reins Corp
78743	New Era Life Ins Co
69698	New Era Life Ins Co of the Midwest
23841	New Hampshire Ins Co
* 35432	New Jersey Re-Ins Co
91596	New York Life Ins And Annuity Corp
66915	New York Life Ins Co
16608	New York Marine And General Ins Co
16285	Next Ins US Co
14788	NGM Ins Co
81264	Nippon Life Ins Co Of Amer
27905	NLC Mutual Ins Co
33200	NORCAL Ins Co
31470	Norguard Ins Co
66974	North Amer Co For Life & Health Ins
27740	North Pointe Ins Co
21105	North River Ins Co
30376	Northern Mutual Ins Co
24031	Northland Casualty Co
24015	Northland Ins Co
13045	NorthStone Ins Co
69000	Northwestern Long Term Care Ins Co
67091	Northwestern Mutual Life Ins Co
42552	Nova Casualty Co
**	NPO Ins. Co.
39608	Nutmeg Ins Co
81353	NYLIFE Ins Co Of AZ
34630	Oak River Ins Co
31208	Oakwood Ins Co
15645	OBI America Ins Co
14190	OBI National Ins Co
35602	Obisidian Ins Co
23248	Occidental Fire And Casualty Co Of NC
67148	Occidental Life Ins Co Of NC
68446	Oceanview Life and Annuity Co
23680	Odyssey Rein Co
24074	Ohio Casualty Ins Co
24104	Ohio Farmers' Ins Co
26565	Ohio Indemnity Co
24082	Ohio Security Ins Co
67180	Ohio State Life Ins Co
67199	Old Amer Ins Co
17558	Old Guard Ins Co
24139	Old Republic Gen Ins Corp
24147	Old Republic Ins Co
67261	Old Republic Life Ins Co
50520	Old Republic National Title Ins Co
37060	Old United Casualty Co
76007	Old United Life Ins Co
88080	Omaha Health Ins Co
13100	Omaha Ins Co
16219	Omaha National Ins Co
16537	Omaha Supplemental Ins Co
33006	Openly Ins Co
17665	Opportunity Life Ins Co
88099	Optimum Re Ins Co
69647	Optum Ins of Ohio, Inc
15777	Oscar Ins Co
32700	Owners Ins Co
76112	Oxford Life Ins Co
67393	Ozark National Life Ins Co
* 84162	Pacific Beacon Life Reassur, Inc
22748	Pacific Employers Ins Co
64343	Pacific Guardian Life Ins Co, Ltd
20346	Pacific Indemnity Co
97268	Pacific Life & Annuity Co
67466	Pacific Life Ins Co
37850	Pacific Specialty Ins Co
70785	Pacificare Life And Health Ins Co
* 17327	Palms Specialty Ins Co Inc
* 16754	Palomar Excess and Surplus Ins Co
20338	Palomar Specialty Ins Co

* - Recognized Trusteed or Accredited Reinsurer

- Recognized Trusteed Reinsurer (for reinsurance agreements incepting on or after August 1, 1995)

** - Authorized pursuant to Chapter 46 or 47

Companies for which Reinsurance Credits are Allowed

Use this list of COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED IN MICHIGAN as of December 31, 2025 to complete the reinsurance section of the 2025 annual statement. Any company not appearing on this list is considered Unauthorized as of December 31, 2025

NAIC #	Company Name
93459	Pan-Amer Assurance Co
67539	Pan-Amer Life Ins Co
11518	Paramount Ins Co
60003	Park Avenue Life Ins Co
10859	Park National Ins Co
71099	Parker Centennial Assur Co
38636	Partner Rein Co Of The US
*	Partner Reins Co, Ltd
11835	PartnerRe America Ins Co
74900	PartnerRe Life Reins Co of Amer
13439	Partners Mutual Ins Co
23442	Patriot General Ins Co
32069	Patriot Ins Co
60099	Patriot Life Ins Co
67598	Paul Revere Life Ins Co
18333	Peerless Indemnity Ins Co
24198	Peerless Ins Co
24228	Pekin Ins Co
67628	Pekin Life Ins Co
16651	Pekin Select Ins Co
14958	Peninsula Ins Co
93262	Penn Ins And Annuity Co
14982	Penn Millers Ins Co
67644	Penn Mutual Life Ins Co
32859	Penn-Amer Ins Co
14974	Pennsylvania Lumbermens Mut Ins Co
12262	Pennsylvania Manu Assoc Ins Co
41424	Pennsylvania Manufacturers Indemnity Co
14990	Pennsylvania Nat'l Mutual Casualty Ins Co
12297	Petroleum Casualty Co
13714	Pharmacists Mutual Ins Co
23175	Phenix Mutual Fire Ins Co
67784	Philadelphia Amer Life Ins Co
18058	Philadelphia Indemnity Ins Co
25623	Phoenix Ins Co
40738	Physicians Ins
72125	Physicians Life Ins Co
80578	Physicians Mutual Ins. Co., Inc.
17414	Physicians Select Ins Co
21857	Pie Ins Co, The
21296	Pinnacle National Ins Co
15137	PinnaclePoint Ins Co
67911	Pioneer Mutual Life Ins Co
18309	Pioneer State Mutual Ins Co
10817	Plateau Casualty Ins Co
97152	Plateau Ins Co
18619	Platte River Ins Co
30945	Plaza Ins Co
25747	Point Specialty Ins Co
56820	Polish Falcons Of Amer
57622	Polish National Alliance Of The USA
57630	Polish Roman Catholic Union Of Amer
15750	POM Ins Co
16659	Poseidon Commercial Ins Co
13694	Poseidon Structured Mortgage Ins Co
11863	Positive Physicians Ins Co
37257	Praetorian Ins Co
10900	Preferred Employers Ins Co
36234	Preferred Professional Ins Co
50026	Premier Land Title Ins Co
12773	Prescient National Ins Co
13721	PrimeOne Ins Co
65919	Primerica Life Ins Co
61271	Principal Life Ins Co
71161	Principal Nat'l Life Ins Co
12208	Priority Health Ins Co
12873	Privilege Underwriters Reciprocal Exchange
33391	ProAssurance Indemnity Co, Inc
14460	ProAssurance Ins Co of America
21903	ProCentury Ins Co
34312	Producers Agriculture Ins Co
68047	Professional Ins Co
11127	Professional Solutions Ins Co
24252	Progressive Amer Ins Co
24260	Progressive Casualty Ins Co
42994	Progressive Classic Ins Co
* 16322	Progressive Direct Ins Co
* 42412	Progressive Gulf Ins Co
16816	Progressive Life Ins Co
37605	Progressive Marathon Ins Co
10187	Progressive Michigan Ins Co
* 35190	Progressive Mountain Ins Co
* 38628	Progressive Northern Ins Co
* 42919	Progressive Northwestern Ins Co
37834	Progressive Preferred Ins Co
32786	Progressive Specialty Ins Co
34690	Prop & Cas Ins Co Of Hartford
32905	Property-Owners Ins Co
10638	ProSelect Ins Co
12416	Protective Ins Co
88536	Protective Life & Annuity Ins Co
68136	Protective Life Ins Co
35769	Protective Prop & Cas Ins Co
56863	Providence Assoc of the Ukra
24295	Providence Washington Ins Co
68195	Provident Life And Accident Ins Co
79227	Pruco Life Ins Co
68241	Prudential Ins Co Of Amer
71390	Puritan Life Ins Co of America
39217	QBE Ins Corp
10219	QBE Reins Corp
* 93688	QCC Ins Co
23132	R.V.I. America Ins Co
33790	Radian Guaranty, Inc
30872	Radian Mortgage Assur Inc
51632	Radian Title Ins Inc
15756	Radnor Specialty Ins Co
11673	Redwood Fire and Casualty Ins Co
24449	Regent Ins Co
68357	Reliable Life Ins Co
68381	Reliance Standard Life Ins Co
61360	Reliastar Bankers Sec Life Ins Co OF NY
67105	Reliastar Life Ins Co
61700	Renaissance Life & Health Ins Co of America
* 10357	Renaissance Rein US Inc
*	Renaissance Reins Ltd
* 15933	RenaissanceRe Europe AG
* 15529	RenaissanceRe Europe AG, US Branch
10810	Republic Fire and Casualty Ins Co
22179	Republic Indemnity Co Of Amer
43753	Republic Indemnity Co Of CA
12475	Republic-Franklin Ins Co
31089	Repwest Ins Co
68462	Reserve National Ins Co
26050	Response Worldwide Ins Co
12471	Retailers Ins Co
93777	Revol One Ins Co
89004	RGA Life and Annuity Ins Co
93572	RGA Reins Co
*	River Thames Ins Co Ltd
36684	Riverport Ins Co
65005	RiverSource Life Ins Co
21261	RiverStone International Ins, Inc
13056	RLI Ins Co
12491	Rochdale Ins Co
42706	Roche Surety & Casualty Co, Inc
11089	Rock Ridge Ins Co
11974	Rocket Title Ins Co
27065	Rockhill Mutual Ins Co
35505	Rockwood Cas Ins Co
24503	Root Prop & Cas Ins Co
57657	Royal Neighbors Of Amer
22314	RSUI Indemnity Co
39039	Rural Community Ins Co
11134	Rural Trust Ins Co
60183	S.USA Life Ins Co, Inc
24740	Safeco Ins Co Of Amer
39012	Safeco Ins Co Of IL
36560	SafePort Ins Co
11123	Safety First Ins Co
15105	Safety National Casualty Corp
12521	Safeway Ins Co
40460	Sagamore Ins Co
38300	Samsung Fire & Marine Ins Co, Ltd
70435	Savings Bank Mutual Life Ins Co of MA
60176	SBLI USA Life Ins Co, Inc
64688	SCOR Global Life Americas Rein Co
87017	SCOR Global Life Reins Co of DE
97071	SCOR Global Life USA Reins Co
30058	SCOR Reins Co
15580	Scottsdale Indemnity Co
22543	SECURA Ins Co
10239	SECURA Supreme Ins Co
10054	Securian Casualty Co
93742	Securian Life Ins Co
66516	Securico Life Ins Co
68675	Security Benefit Life Ins Co
68772	Security Mutual Life Ins Co Of NY
19879	Security National Ins Co
69485	Security National Life Ins Co
22233	Select Ins Co
12572	Selective Ins Co Of Amer
13730	Selective Ins Co Of NY
19259	Selective Ins Co Of SC
39926	Selective Ins Co Of the Southeast
26301	Selective Way Ins Co
10936	Seneca Ins Co
78662	Senior Life Ins Co
11000	Sentinel Ins Co, Ltd
12870	Sentruity Cas Co
28460	Sentry Casualty Co
24988	Sentry Ins Co
68810	Sentry Life Ins Co
21180	Sentry Select Ins Co
22985	Sequoia Ins Co
39152	Service American Indemnity Co
43389	Service Lloyds Ins Co, a Stock Company
11347	SFM Mutual Ins Co
26557	Shelter Reins Co
81434	ShelterPoint Life Ins Co
68845	Shenandoah Life Ins Co
71420	Sierra Health and Life Ins Co, Inc
62952	SILAC Ins Co
12575	SilverScript Ins Co
38776	SiriusPoint America Ins Co
57193	Slovak Catholic Sokol
57673	Slovene National Benefit Society
15261	Society Ins, A Mutual Co
38997	Sompo America Fire & Marine Ins Co
11126	Sompo America Ins Co
37141	Southern General Ins Co

* - Recognized Trusteed or Accredited Reinsurer

- Recognized Trusteed Reinsurer (for reinsurance agreements incepting on or after August 1, 1995)

** - Authorized pursuant to Chapter 46 or 47

Companies for which Reinsurance Credits are Allowed

Use this list of COMPANIES FOR WHICH REINSURANCE CREDITS ARE ALLOWED IN MICHIGAN as of December 31, 2025 to complete the reinsurance section of the 2025 annual statement. Any company not appearing on this list is considered Unauthorized as of December 31, 2025

NAIC #	Company Name	NAIC #	Company Name	NAIC #	Company Name
19178	Southern Guaranty Ins Co	68608	Symetra Life Ins Co	61425	Trustmark Ins Co
19216	Southern Ins Co	90581	Symetra National Life Ins Co	62863	Trustmark Life Ins Co
10190	Southern-Owners Ins Co	12866	T.H.E. Ins Co	* 37982	Tudor Ins Co
12294	Southwest Marine & Gen Ins Co	93505	Talcott Resolution Int'l Life Reassur Corp	**	Tuebor
**	Specialty Ag	71153	Talcott Resolution Life & Annuity Ins Co	60117	Tufts Ins Co
24376	Spinnaker Ins Co	88072	Talcott Resolution Life Ins Co	29459	Twin City Fire Ins Co
**	Squire Re	41050	TDC National Assur Co	15885	TypTap Ins Co
**	Squire Re II	69345	Teachers Ins & Annuity Assoc Of Amer	35416	U.S. Underwriters Ins Co
24767	St. Paul Fire And Marine Ins Co	22683	Teachers Ins Co	57215	Ukrainian National Assoc
24775	St. Paul Guardian Ins Co	42376	Technology Ins Co, Inc	11121	Unified Life Ins Co
24791	St. Paul Mercury Ins Co	**	Tenda	91529	Unimerica Ins Co
19224	St. Paul Protective Ins Co	24813	Tesla Ins Co	62596	Union Fidelity Life Ins Co
**	Stable One	24821	Tesla Property & Casualty, Inc	25844	Union Ins Co
19070	Standard Fire Ins Co	69396	Texas Life Ins Co	21423	Union Ins Co of Providence
42986	Standard Guaranty Ins Co	10393	Texas Medical Ins Co	69744	Union Labor Life Ins Co
69019	Standard Ins Co	56014	Thrivent Financial For Lutherans	70408	Union Security Ins Co
86355	Standard Life And Accident Ins Co	60142	TIAA-CREF Life Ins Co	92916	United Amer Ins Co
71706	Standard Life and Casualty Ins Co	92908	Tier One Ins Co	36226	United Casualty and Surety Ins Co
69078	Standard Security Life Ins Co Of NY	25534	TIG Ins Co	11142	United Casualty Ins Co Of Amer
18023	Star Ins Co	36269	Titan Ins Co	85766	United Concordia Ins Co
68985	Starmount Life Ins Co	50016	Title Resources Guaranty Co	11770	United Financial Casualty Co
40045	Starnet Ins Co	32301	TNUS Ins Co	13021	United Fire & Casualty Co
38318	Starr Indemnity & Liability Co	42439	Toa Rein Co Of Amer (The)	15873	United Guaranty Residential Ins Co
16109	Starr Specialty InsCo	44245	Toggle Ins Co	16667	United Guaranty Residential Ins Of NC
* 13604	Starr Surplus Lines Ins Co	10945	Tokio Marine America Ins Co	63983	United Heritage Life Ins Co
*	StarStone Ins SE	11027	Tower Hill Prime Ins Co	69922	United Home Life Ins Co
25496	Starstone National Ins Co	37621	Toyota Motor Ins Co	69930	United Ins Co Of Amer
25127	State Auto Prop & Cas Ins Co	41238	Trans Pacific Ins Co	69973	United Life Ins Co
25135	State Automobile Mutual Ins Co	69566	Trans World Assurance Co	* 13064	United National Ins Co
17133	State Farm Classic Ins Co	10952	Transamerica Casualty Ins Co	92703	United Natl Life Ins Co of America
25143	State Farm Fire And Casualty Co	70688	Transamerica Financial Life Ins Co	69868	United Of Omaha Life Ins Co
25151	State Farm General Ins Co	86231	Transamerica Life Ins Co	25941	United Services Automobile Assoc
94498	State Farm Health Ins Co	19453	Transatlantic Reins Co	29157	United Wisconsin Ins Co
69108	State Farm Life Ins Co	28886	Transguard Ins Co Of Amer	72850	United World Life Ins Co
25178	State Farm Mutual Automobile Ins Co	20494	Transportation Ins Co	79413	UnitedHealthcare Ins Co
69116	State Life Ins Co	28188	TravCo Ins Co	84549	UnitedHealthcare Ins Co of America
69132	State Mutual Ins Co	36463	TravCo Personal Ins Co	97179	UnitedHealthcare Life Ins Co
12831	State National Ins Co, Inc	31194	Travelers Casualty & Surety Co Of Amer	16063	Unitrin Auto & Home Ins Co
33049	State Volunteer Mutual Ins Co	19038	Travelers Casualty and Surety Co	10226	Unitrin Direct Ins Co
77399	Sterling Life Ins Co	36170	Travelers Casualty Co Of CT	10915	Unitrin Direct Prop & Cas Co
50121	Stewart Title Guaranty Co	41769	Travelers Casualty Co, The	25909	Unitrin Preferred Ins Co
25180	Stillwater Ins Co	19046	Travelers Casualty Ins Co of Amer	40843	Univeral Underwriters Of TX Ins Co
16578	Stillwater Prop & Cas Ins Co	40282	Travelers Commercial Casualty Co	32867	Universal Fire & Casualty Ins Co
11828	Stonewood Ins Co	36137	Travelers Commerical Ins Co	10861	Universal Prop & Cas Ins Co
10340	Stonington Ins Co	41750	Travelers Constitution State Ins Co	25933	Universal Surety Co
40436	Stratford Ins Co	27998	Travelers Home & Marine Ins Co	13200	Universal Surety Of Amer
11024	Strathmore Ins Co	25658	Travelers Indemnity Co	41181	Universal Underwriters Ins Co
10130	SU Ins Co	25666	Travelers Indemnity Co Of Amer	12816	University of Michigan Health Ins. Co
15136	SummitPoint Ins Co	25682	Travelers Indemnity Co Of CT	67601	Unum Ins Co
**	Sun Insurance Inc.	36145	Travelers Personal Security Ins Co	62235	UNUM Life Ins Co Of Amer
80926	Sun Life and Health Ins Co	25674	Travelers Prop Casualty Co of Amer	25887	US Fidelity & Guaranty Co
80802	Sun Life Assurance Co Of Canada	36161	Travelers Property Casualty Ins Co	84530	US Financial Life Ins Co
**	Sun Life Finan. U.S.	56006	Travelers Protective Assoc Of Amer	21113	US Fire Ins Co
10909	Sun Surety Ins Co	**	Traverse Ins.	97772	US Health and Life Ins Co
34762	Sunz Ins Co	28535	Triangle Ins Co, Inc	25895	US Liability Ins Co
* 16551	Superior Specialty Ins Co	29734	Triassic Ins Co	70106	US Life Ins Co In The City Of NY
58181	Supremem Council of the Royal Arcanum	19887	Trinity Universal Ins Co	29599	US Specialty Ins Co
13175	Surency Life & Health Ins Co	31003	Tri-State Ins Co Of MN	70955	USA Life One Ins Co Of IN
10916	SureTec Ins Co	22225	Trisura Ins Co	30457	USA Underwriters Ins Co
69310	Surety Life Ins Co	41211	Triton Ins Co	25968	USAA Casualty Ins Co
25798	Sutton National Ins Co	41106	Triumphe Casualty Co	18600	USAA General Indemnity Co
99538	SWBC Life Ins Co	38873	TRM Specialty Ins. Co	69663	USAA Life Ins Co
29700	Swiss Re Corp Solutions Elite Ins Corp	92525	TruAssure Ins Co	94358	Usable Life
29874	Swiss Re Corporate Solutions America Ins Corp	21709	Truck Ins Exchange	25976	Utica Mutual Ins Co
32778	Swiss Re Corporate Solutions Premier Ins Corp	27120	Trumbull Ins Co	*	Validus Reinsurance (Switzerland) Ltd
82627	Swiss RE Life & Health Amer, Inc	56030	Trusted Fraternal Life	*	Validus Reinsurance, Ltd
25364	Swiss Reins Amer Corp	**	Trustee Partners	20508	Valley Forge Ins Co

* - Recognized Trusteed or Accredited Reinsurer

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NAIC #	Company Name	NAIC #	Company Name	NAIC #	Company Name
21172	Vanliner Ins Co	11523	Wright National Flood Ins Co		
32077	Vantage Risk Assurance Co	80055	Wysh Life and Health Ins Co		
44768	Vantapro Specialty Ins Co	24554	XL Ins America, Inc		
68632	Vantis Life Ins Co	40193	XL Ins Co Of New York, Inc		
70238	Variable Annuity Life Ins Co	20583	XL Reins Amer, Inc		
16186	Vault Reciprocal Exchange	37885	XL Specialty Ins Co		
80942	Venerable Life and Annuity Co	26220	Yosemite Ins Co		
10815	Verlan Fire Ins Co	30325	Zale Indemnity Co		
42889	Victoria Fire & Casualty Co	13269	Zenith Ins Co		
20397	Vigilant Ins Co	30120	ZNAT Ins Co		
13060	Virginia Builders Ins. Co	17044	ZPIC Ins Co		
40827	Virginia Surety Co, Inc	27855	Zurich Amer Ins Co Of IL		
13750	Vision Benefits of America II Inc	90557	Zurich Amer Life Ins Co		
39616	Vision Service Plan Ins Co	16535	Zurich American Ins Co		
86509	Voya Retirement Ins and Annuity Co				
**	Wacura				
**	Wacura				
26085	Warner Ins Co				
**	Warriors Pharmacy				
70319	Washington National Ins Co				
25585	Watford Ins Co				
26069	Wausau Business Ins Co				
26042	Wausau Underwriters Ins Co				
40517	WCF National Ins Co				
21865	WCF Select Ins Co				
10155	WellcarePrescription Ins, Inc				
32280	Wellfleet Ins Co				
20931	Wellfleet New York Ins Co				
**	WellNex				
14078	Wellpoint Ins Co				
80314	Wellpoint Life and Health Ins Co				
25011	Wesco Ins Co				
44393	West Amer Ins Co				
15350	West Bend Ins Co				
10030	Westchester Fire Ins Co				
50050	Westcor Land Title Ins Co				
27871	Western Agricultural Ins Co				
70483	Western And Southern Life Ins Co				
15377	Western National Mutual Ins Co				
13188	Western Surety Co				
85189	Western United Life Ins Co				
* 13196	Western World Ins Co				
92622	Western-Southern Life Assurance Co				
16447	Westfield Champion Ins Co				
24112	Westfield Ins Co				
24120	Westfield National Ins Co				
16450	Westfield Premier Ins Co				
17105	Westfield Select Ins Co				
16449	Westfield Superior Ins Co				
16448	Westfield Touchstone Ins Co				
11981	WestGuard Ins Co				
39845	Westport Ins Corp				
51152	WFG National Title Ins Co				
11932	White Pine Ins Co				
53139	WI Physicians Serv Ins Corp				
62413	Wilcac Life Ins Co				
57010	William Penn Assoc				
66230	William Penn Life Ins Co of NY				
25780	Williamsburg National Ins Co				
13234	Wilshire Ins Co				
19950	Wilson Mutual Ins Co				
60704	Wilton Reass Life Co of NY				
66133	Wilton Reassur Co				
15407	Wolverine Insurance Company				
57320	Woodmen Of The World Life Ins Society				
**	Woodward Straits				
31232	Work First Casualty Co				

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