GENERAL INSTRUCTIONS
COMPLETION OF THE ANNUAL REPORT FOR NON-RRGs

Please note – all references to year end within the instructions refer to the Captive's fiscal year-end date.

First – to have the full functionality that we've built in, you will need to enable macros. However, if you elect not to enable the macros, the document will still work and can still be completed. The only functionality you will not have is the ability to jump from the table of contents (TOC) to a given page within the annual report.

The instructions are laid out by tab – not all tabs may include instructions – we've just included the more noteworthy ones. However, if we get a number of similar questions, we will amend the instructions to include that area as well. This will be a living document, and will be reviewed each year and updated as needed.

Tab	Instructions
Title Page	1. Insert the license number, and company name at the top where shown. 2. The fiscal year-end shall be completed by all alternate year-end filers. Please use the mm/dd/yy format; the spreadsheet will automatically format the date within the heading, and update the Balance Sheet and Income Statement with the correct year-end dates. 3. Account Manager – This should be the person the analyst will contact when performing their review. This may be the captive manager or other person preparing the annual report. 4. For any new officers / directors, please include a # symbol after their name. 5. For your convenience, we have set all the text fields as shrink to fit so any long names should fit. 6. The Jurat page must be signed by at least 2 officers of the company, and notarized. For filing purposes, the Jurat page can be printed out, signed/stamped, and then scanned as an additional attachment. Alternatively, you may insert it into your PDF document before the TOC.
Table of Contents	7. If you have enabled macros, you will see buttons on the left hand side. To jump to another page, click on the button to the left of the page number. To jump back to the TOC, click on the button shown at the top of the detail page. 8. Please don't make any changes to titles on pages 15a – 18b. If you enter additional LOBs under "Other Lines of Business" on page 5, the spreadsheet is designed to automatically populate the "Other Lines of Business" on Tabs 7-8, as well as these tabs, using the LOBs you provide
2. Balance Sheet	9. For the invested assets, the supporting detail for those amounts

	can be reported one of two ways: a. In lieu of completing the investment schedules, provide supporting bank/custodial statements (in PDF format) supporting the balances shown on lines 1-4 as of year-end. Please make sure the following information is contained at a minimum (as applicable based on investment type): security type, CUSIP #, issuer, cost, fair market value, security rating (ie: Moody's, S&P, etc.). Also ensure that a reconciliation between the statement(s) and the Annual Report is included [if deemed necessary]. b. Alternatively, if you prefer, you may enter the requested information into the Investment Schedule at page 19 of the annual report. 10. Line 16 (Letters of Credit) – amounts here are only for the LOC used to capitalize the company. Do not include any LOCs used for reinsurance credit purposes.
3. Stmt of Income	11. The number you enter on Line 1 for the current year shall agree to the total shown at Page 5, column 6.
4a. – 4d. Questionnaire	12. Throughout the questionnaire you'll notice some click boxes, and/or drop down boxes to facilitate your response to certain questions.
5. Premium Sch	13. For any Captives that were using other liability, please provide a description under "All other Lines". **PLEASE NOTE:** As you fill in your "Other" LOBs, the spreadsheet will automatically complete the Other lines on Tabs 7-8, as well as update the headings at Tabs 15a – 18a [as applicable]. 14. If your captive has more than 4 additional lines, please contact the Department for another version of this annual report that has up to 10 extra lines of business.
6. Reinsurance	15. **NOTE:** For any unauthorized companies that business is ceded to, where collateral is needed to take reserve credit, please provide supporting documentation of the collateral used to support the ceded business. Supporting documentation might include a copy of the reinsurance LOC, or a custodial statement for the 114 Trust account. These can be provided as a separate attachment submitted with the Annual Report.
Tabs 7-8 Unpaid Loss/LAE & Loss/LAE Pd/Inc	16. These two tabs break out the Losses/LAE (Paid/Unpaid) by LOB. Data can be entered into any cells that are not highlighted.
9a. Summary NL & LAE	17. All items on this page will automatically accumulate based on what you enter in at Tabs 10a – 18a (all the NL & LAE tabs).
9b. Summary Loss Development	18. All items on this page will automatically accumulate based on the totals accumulated at Tabs 10b – 18b (all the Loss Development tabs).
Tabs 10a – 18b Loss Development	19. For each LOB, you will have an "a" tab (Triangles for Net Loss/LAE) and a "b" tab (Loss Development triangle). These are arranged in

	the same LOB order as shown on page 5 and 7 of the Annual Report. 20. The "a" tabs will be used to complete the following triangles: Paid LAE/LAE at End of Year ("EOY"), Outstanding Loss/LAE at EOY, and IBNR Loss/LAE at EOY. 21. Incurred losses shall be assigned to the year in which the event occurred that triggered coverage under the contract. Trigger dates are as follows: Occurrence based policies - the date of accident; Claims-made policies - the date of report Tail Policies – policy issue date Fidelity/Surety – discovery date 22. The "b" tabs only need to have the Earned Premium completed. Earned premium shall be reported on a calendar year basis. All the other columns therein will automatically calculate based upon your input on the other 'related' tab.
Tab 19 – Investment Sched	23. Based upon feedback received, we have not protected this tab. For those Companies maintaining this information in an Excel spreadsheet, they can now cut and paste the information in.

Once you finish entering the data, please review the Crosscheck tab for any errors. If you determine the error is in the cross check calculation itself, please document and advise. We will add those fixes to next year's annual report.

After you have cleared any crosscheck issues, please save the document to your system so you have it for future reference. Prior to submitting the annual report, please convert it to a PDF format. **NOTE:** Please make sure you have "Entire workbook" selected when you convert it to PDF, so that the entire document will be converted. The PDF version shall be submitted to lauren.bouse@oid.ok.gov no later than March 1st of each year, or within 60 days of the fiscal year-end for those with alternate year-end dates.

If you have any questions or problems as you are completing the annual report, please contact either myself or Frank Stone via phone or email. We appreciate your help as we continue to maintain the new annual report, and we look forward to your feedback on your experiences with it. Please let us know if you have any suggestions to improve it, or note any errors. For your convenience, I have included our contact info below:

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