



OKLAHOMA DEPARTMENT OF INSURANCE ANNUAL STATEMENT FILINGS

General Information for Annual Statement Filings

The Oklahoma Insurance Department no longer mails Annual Filing Instruction Packages to licensed insurers. Companies may obtain all necessary forms and filing information directly from our website at:

<http://www.oid.ok.gov>

At the top of our home page, go to Financial/2015 Annual Statement Filings. Click on “Financial Forms” on the top green icon and then click on the type of company to download the forms.

Companies may request a hard copy of the Annual Filing Instruction Packages by contacting the Financial Division of the Oklahoma Insurance Department at (405) 521-3966; by e-mail at the following address: gail.lopresto@oid.ok.gov; or by mail at:

Oklahoma Insurance Department
Financial Division – Premium Tax Unit
Five Corporate Plaza
3625 N.W. 56th Street, Suite 100
Oklahoma City, OK 73112

Things to Remember

1. Pursuant to 36 O.S. §624(A)(2), a reduction in taxable premium will be allowed only for premiums paid by a county, city, town or school district or by their duly constituted authorities performing a public service. Premiums paid by other state agencies do not qualify.
2. No electronic filings are required or accepted for annual statements. Foreign companies are required to file a Jurat Page unless the Oklahoma Insurance Department issues a written request for the company to file hard copies. Domestic companies must file hard copies for both annual and quarterly filings.
3. Several credit lines were added to the premium tax return. Please note that there is a worksheet provided in the instructions for the Home Office Credit, Venture Capital Credit, Historic Rehabilitation Credit, and OCIB Credit. This form can be e-mailed upon request in excel format for use in calculating these credits. Contact gail.lopresto@oid.ok.gov for the copy of the excel worksheet.
Each credit must be accompanied by proper documentation to receive the credit and credits used on lines 6c thru 6i will need to be verified by two officers of the company.(See Form)
4. The Life and Health Guaranty Credit is given pursuant to 36 O.S. §2030(I). The Oklahoma Life Guaranty Association will provide each eligible company with a letter in December as to the amount of credit that can be taken on the annual return. If you feel there is an error in the computation of the company credit for this year, please contact the Oklahoma Life and Health Guaranty Association at (405) 272-9221. The Oklahoma Department of Insurance does not have jurisdiction over these credits.

5. The Property and Casualty Guaranty Credit is given pursuant to 36 O.S. §625.4(A). The Oklahoma Property and Casualty Guaranty Association will provide each eligible company with a letter in December as to the amount of credit that can be taken on the annual return. If you feel there is an error in the computation of the company credit for this year, please contact the Oklahoma Property and Casualty Guaranty Association at (405) 843-5454. The Oklahoma Department of Insurance does not have jurisdiction over these credits.
6. The state checklist is essential in completing and submitting all necessary state filings. Please include a copy of the checklist on top of each filing. The Oklahoma ID number must appear on each page of the filings (four-digit license number located on each license.) Forms must appear in the order stated on the checklist. Any additional submissions should be attached to the end of the filing packet.

FRATERNAL SOCIETIES

COMPANY NAME: _____ NAIC Company Code: _____

Contact: _____ Telephone: _____

REQUIRED FILINGS IN THE STATE OF: Oklahoma Filings Made During the Year 2016

(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 1/2"x14")	1	EO	xxx	3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01-E27)	1	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 1/2" x 14")	1	EO	xxx	5/15, 8/15, 11/15	NAIC	
	3	Separate Accounts Annual Statement (8 1/2"x 14")	1	EO	xxx	3/1	NAIC	
II. NAIC SUPPLEMENTS								
	10	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	
	11	Analysis of Annuity Operations by Lines of Business	1	EO	xxx	4/1	NAIC	
	12	Analysis of Increase in Annuity Reserves During Year	1	EO	xxx	4/1	NAIC	
	13	Credit Insurance Experience Exhibit	1	EO	xxx	4/1	NAIC	
	14	Health Care Exhibit (Parts 1, 2 and 3) Supplement	1	EO	xxx	4/1	NAIC	
	15	Health Care Exhibit's Allocation Report Supplement	1	EO	xxx	4/1	NAIC	
	16	Interest Sensitive Life Insurance Products Report	1	EO	xxx	4/1	NAIC	
	17	Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	
	18	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	1	EO	xxx	4/1	NAIC	
	19	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	1	EO	xxx	4/1	NAIC	
	20	Long-Term Care Experience Reporting Forms	1	EO	xxx	4/1	NAIC	
	21	Management Discussion & Analysis	1	EO	xxx	4/1	Company	
	22	Medicare Supplement Insurance Experience Exhibit	1	EO	xxx	3/1	NAIC	
	23	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	24	Risk-Based Capital Report	1	EO	xxx	3/1	NAIC	
	25	Schedule SIS	1	N/A	N/A	3/1	NAIC	
	26	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	
	27	Supplement Schedule O	1	EO	xxx	3/1	NAIC	
	28	Trusteed Surplus Statement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	29	Workers' Compensation Carve-Out Supplement	1	EO	xxx	3/1	NAIC	
	30	XXX/AXXX Reinsurance Exhibit	1	EO	xxx	4/1	NAIC	
Actuarial Related Items								
	31	Actuarial Certification Related Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities	1	EO	xxx	3/1	Company	
	32	Actuarial Certification Related to Hedging required by Actuarial Guideline XLIII	1	EO	xxx	3/1	Company	
	33	Actuarial Certification Related to Reserves required by Actuarial Guideline XLIII	1	EO	xxx	3/1	Company	
	34	Actuarial Certification regarding use 2001 Preferred Class Table	1	EO	xxx	3/1	Company	
	35	Actuarial Memorandum Related to Universal Life with Secondary Guarantee Policies required by Actuarial Guideline XXXVIII 8D	1	N/A	xxx	4/30	Company	
	36	Actuarial Opinion	1	EO	xxx	3/1	Company	
	37	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	
	38	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit	1	EO	xxx	3/1	Company	
	39	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	
	40	Actuarial Opinion required by Modified Guaranteed Annuity Model Regulation	1	EO	xxx	3/1	Company	
	41	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII	1	EO	xxx	3/1	Company	
	42	Management Certification that the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII	1	EO	xxx	3/1	Company	

43	RAAIS required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5)	1	N/A	xxx	3/15	Company	
44	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
45	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXV	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
46	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
47	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
48	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
49	RBC Certification required under C-3 Phase I	1	EO	xxx	3/1	Company	
50	RBC Certification required under C-3 Phase II	1	EO	xxx	3/1	Company	
51	Statement on non-guaranteed elements – Exhibit 5 Int. #3	1	EO	xxx	3/1	Company	
52	Statement on par/non-par policies – Exhibit 5, Inter. #1&2	1	EO	xxx	3/1	Company	
III. ELECTRONIC FILING REQUIREMENTS							
60	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
61	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	
62	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	
63	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	
64	Separate Accounts Electronic Filing	xxx	EO	xxx	3/1	NAIC	
65	Separate Accounts .PDF Filing	xxx	EO	xxx	3/1	NAIC	
66	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	
67	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	
68	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15 & 11/15	NAIC	
69	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15 & 11/15	NAIC	
70	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	
IV. AUDIT/INTERNAL CONTROL RELATED REPORTS							
81	Accountants Letter of Qualifications	1	EO	N/A	6/1	Company	
82	Audited Financial Reports	1	EO		6/1	Company	
83	Audited Financial Reports Exemption Affidavit	1	N/A	N/A		Company	
84	Communication of Internal Control Related Matters Noted in Audit	1	N/A	N/A	8/1	Company	
85	Independent CPA (change)	1	N/A	N/A		Company	
86	Management's Report of Internal Control Over Financial Reporting	1	N/A	N/A	8/1	Company	
87	Notification of Adverse Financial Condition	1	N/A	N/A	Within 10 days of finding	Company	
88	Request for Exemption to File	1	N/A	N/A	12/1	Company	
89	Relief from the five-year rotation requirement for lead audit partner	1	EO	xxx	3/1	Company	
90	Relief from the one-year cooling off period for independent CPA	1	EO	xxx	3/1	Company	
91	Relief from the Requirements for Audit Committees	1	EO	xxx	3/1	Company	
V. STATE REQUIRED FILINGS***							
101	Certificate of Compliance	0	0	1	3/1	State	
102	Certificate of Deposit	0	0	1	3/1	State	
103	Certificate of Valuation	0	0	1	3/1	State	
104	Filings Checklist (with Column 1 completed)	1	0	1	3/1	State	
105	Premium Tax Return with Payment Voucher including a Copy of the State Page (OPTins available)	1	0	1	3/1	State	B,M,O,P,R
106	Jurat Page with Original (wet) Signatures	xxx	0	1	3/1	State	G,L,N
107	Agreement and Application Form	1	0	1	3/1	State	G,N
108	Certificate of Compliance of Advertisements	1	0	1	3/1	State	N
109	Publication Notice (only CO, GA, IN, ND, and SD)	0	0	1	3/1	State	
110	Uniform Consent to Service of Process (with separate payment)	0	0	If Applicable	3/1	State	G
111	Supplemental Filings	1	0	0	3/1	State	
112	Quarterly Estimated Premium Tax Payments with Payment Vouchers (OPTins available)	1	0	1	4/15,6/15,9/15, 12/15	State	R

113	Holding Company Registration (Form B & C) and fee	1	0	0	5/1	State	S
114	Holding Company Form F	1	N/A	0	5/1	State	S
115	Credit Life (Exhibit A)	1	0	1	3/1	State	

***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 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**

	NOTES AND INSTRUCTIONS (A-K APPLY TO ALL FILINGS)	
A	Required Filings Contact Person:	Financial Division (405) 521-3966
B	Mailing Address:	Via U.S. Mail or Courier: Oklahoma Insurance Department Financial Division 5 Corporate Plaza 3625 NW 56 th St., Suite 100 Oklahoma City, OK 73112
C	Mailing Address for Filing Fees:	Same as B.
D	Mailing Address for Premium Tax Payments:	Same as B.
E	Delivery Instructions:	E-1: All filings are due on or before the dates indicated. E-2: Postmarks are acceptable. If the due date falls on a weekend or a holiday, the deadline is extended to the next business day. Metered mail must have a manually applied postmark to qualify as acceptable proof of mailing date.
F	Late Filings:	A penalty of the greater of \$250.00 or \$100.00 per day will be assessed for late filings. (36 O.S. §311.1(B)). Late tax payments will carry an additional penalty of 10% of the tax due plus 6% interest per annum until paid. (36 O.S. §630)
G	Original Signatures:	Original (wet) signatures are required on all documents requiring a signature.
H	Signature/Notarization/Certification:	Domestic insurers: Notarized signatures are required with the Company Seal on the Jurat Page of the Annual and Quarter Statements.
I	Amended Filings:	Amended items must be filed within 10 days of their amendment, along with an explanation. Signature requirements are covered in H. Electronic filings of the corrections must be filed with NAIC.
J	Exceptions from normal filings:	Foreign Companies must provide a written copy of any exemption or extension received from its State of Domicile at least 10 days prior to the filing due date in order to receive such from Oklahoma. Domestic Companies must apply prior to December 1 to receive exemption.
K	Bar Codes (State or NAIC):	Follow the directions in the NAIC Annual Statement Instructions.
L	Signed Jurat:	The Jurat Page must be notarized, have the Company Seal affixed, and have original (wet) signatures.
M	NONE Filings:	"NONE" filings must be made. Failure to file a "NONE" document will be treated as a filing violation. The only exception is the Designation of Agent filing, which is only required if a change has occurred.
N	Company Seal:	The Company Seal must be applied to the following documents for all Companies: Jurat Page; Agreement and Application for License; and Certificate of Advertisement.
O	State Business Page:	A copy of the State Business Page must accompany the Premium Tax Return. See checklist for placement in packet. If the State Business Page is "NONE", then mark and file the page as "NONE".
P	Payments of Licenses, Fees, and Taxes:	P-1: Premium Tax Return payments must be attached to the 1 st page of the return along with the provided voucher. Include annual license fee, review fee, fire marshal tax, and retaliatory tax if applicable. (OPTins available) P-2: For late payment fee, see F above.
Q	Premium Tax Forms:	Computer generated forms are acceptable as long as they are in the same format as Oklahoma's forms. (OPTins available)
R	Worksheets:	Worksheets are provided to aid in the calculation of Home Office Credit, Venture Capital Credit, Historic Rehabilitation Credit, and OCIB Credit.

	S	<p>Holding Company Filings:</p>	<p>ALL Holding Company filings <u>MUST</u> be filed electronically in PDF format in addition to the hard copy filing. This applies to Forms A, B, C, D, E, F, R, including all supplements/attachments thereto. The filings should be emailed to: HCAFilings@oid.ok.gov (The OID firewall limits total email size to 10MB or less. Use of secured website mail is <u>NOT</u> acceptable.)</p>
	T	<p>Regulatory Asset Adequacy Issue Summary (RAAIS):</p> <p><u>ELECTRONIC FILING ONLY</u></p> <p><u>NO HARDCOPIES</u></p>	<p>RAAIS filings <u>MUST BE FILED ELECTRONICALLY</u> in PDF format as an ATTACHMENT to an email addressed to: HCAFilings@oid.ok.gov (The OID firewall limits total email size to 10MB or less. <u>USE OF SECURED WEBSITE MAIL IS NOT ACCEPTABLE AND WILL NOT BE ACCEPTED.</u> Hard copy filings not needed.)</p> <p>If file is larger than 10MB, please call John McCarter at 405-521-3967 for instructions.</p>

**General Instructions
For Companies to Use Checklist**

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

Electronic filing is intended to be filing(s) submitted to the NAIC via the NAIC Internet Filing Site which eliminates the need for a company to submit diskettes or CD-ROM to the NAIC. Companies are not required to file hard copy filings with the NAIC.

Column (1) (Checklist)

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

Column (2) (Line #)

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

Column (3) (Required Filings)

Name of item or form to be filed.

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 the *Annual Statement Instructions* exempt printed detail.

The **March .PDF Filing** is .pdf files 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 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 supplements due April 1.

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

The **Quarterly .PDF Filing** is the .pdf for 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.



Oklahoma Insurance Department
Domestic Fraternal Societies Checklist

1. Checklist
2. Premium Tax Form with Voucher and Check for \$500.00 attached
3. Copy of State Page
4. Agreement and Application (with original signatures and seal)
5. Certificate of Compliance of Advertisements (with original signatures and seal)
6. Annual Statement (Hard Copy Format – see NAIC listing for complete detail on required filings)
7. Supplemental Filings (See NAIC listing for complete detail on Required filings)

Revised 10/15

**Oklahoma Insurance Department
Domestic Fraternal
Premium Tax Return Voucher
Per 36 O.S. §629(A)**

**Due on or before
March 1st, 2016**

Company Name _____

Oklahoma Lic # _____
(4 digit #)

NAIC Number _____
(5 digit #)

Return To: Oklahoma Insurance Department
Financial Division
3625 N.W. 56th Street, Suite 100
Oklahoma City, OK 73112

A. Annual Review Fee
payment with return \$ 500.00
Source 2461401

C. Check Amount \$ 500.00
Check No. _____
Check Date _____



Oklahoma ID# _____

INSURANCE COMMISSIONER
STATE OF OKLAHOMA

AGREEMENT AND APPLICATION FOR OKLAHOMA LICENSE

Whereas, the _____, (company) located in the city of _____ in the State of _____, hereby applies for license in the State of Oklahoma for the year _____ and agrees, under the signature of its President and Secretary, hereto attached, and the corporate seal of the said Company, that after receiving authority so to do from the Insurance Commissioner of the State of Oklahoma it will transact the lines of business, currently authorized, currently transacting, which the insurer is applying to transact as indicated below. In the State of Oklahoma, in accordance with the provisions of the laws of said State, and will pay such taxes and fees as may at any time be imposed by law or act of the Legislature, upon insurance companies engaged in the business herein enumerated.

IN WITNESS WHEREOF, We have hereto subscribed our names and affixed the corporate seal of the Company, this _____ day of _____, 20_____.

_____, President

_____, Secretary

(Seal)

Referring to Title 36, please check all that apply:

- | | |
|---|---|
| <input type="checkbox"/> Accident & Health (§703) | <input type="checkbox"/> Prepaid Dental (§6143) |
| <input type="checkbox"/> Accredited Reinsurer (§5122) | <input type="checkbox"/> Property (§704) |
| <input type="checkbox"/> Casualty (§707) | <input type="checkbox"/> Reciprocal (§2901) |
| <input type="checkbox"/> Chiropractic Services (§2691.1) | <input type="checkbox"/> Risk Retention (§6454) |
| <input type="checkbox"/> Dental Services (§2671) | <input type="checkbox"/> Surety (§708) |
| <input type="checkbox"/> Fraternal (§2727.1) | <input type="checkbox"/> Surplus Lines (§1101) |
| <input type="checkbox"/> Health Maintenance Organizations (§6901) | <input type="checkbox"/> Title (§709) |
| <input type="checkbox"/> Hospital Services (§2601) | <input type="checkbox"/> Variable Annuity (§§6061 & 6062) |
| <input type="checkbox"/> Life (§702) | <input type="checkbox"/> Variable Life (§§6061 & 6062) |
| <input type="checkbox"/> Lloyds (§3001) | <input type="checkbox"/> Vehicle (§706) |
| <input type="checkbox"/> Marine (§705) | <input type="checkbox"/> Workers Compensation (§§608 & 612.2) |
| <input type="checkbox"/> Optometric Services (§2651) | <input type="checkbox"/> Other |

Revised 10/15



INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Oklahoma License # _____

CERTIFICATE OF COMPLIANCE OF ADVERTISEMENTS
Pursuant to OAC §365:10-3-18(b) and §365:10-3-37(c)

I hereby certify, to the best of my knowledge, information, and belief, that _____ (Company), located at _____ is in compliance with Oklahoma Administrative Code §§ 365: 10-3-18 and 10-3-37 with regard to advertising. All advertisements disseminated by the insurer during the preceding statement year complied, or were made to comply, in all respects with the provisions of the insurance laws of the State of Oklahoma as implemented by the rules and interpreted by the Insurance Commissioner.

Given under our hands and Seal of said Company this _____ day of _____, _____.

[SEAL]

Company Officer

Title