

Date: December 1, 2014

To: All Licensed or Authorized Companies

From: Mike Rothman, Commissioner, Minnesota Department of Commerce,
85 7th Place East, Suite 500, Saint Paul, Minnesota 55101-2198

Subject: Filing of Annual Statement, Supplements, Exhibits, Certificates and Reports

Pursuant to Minn. Stat. §60A.13, subd. 1, every insurance company, including fraternal benefit societies, and reciprocal exchanges, doing business in the State of Minnesota, must file with the Commissioner, annually, on or before March 1, the appropriate verified National Association of Insurance Commissioner's (NAIC) annual statement blank, prepared in accordance with the NAIC's instructions handbook and following those accounting procedures and practices prescribed by the NAIC's *Accounting Practices and Procedures Manual*. In addition, pursuant to Minn. Stat. §60A.13, subd. 1, the Commissioner may require the filing of any other information determined to be reasonably necessary for the continued enforcement of insurance laws.

The Commissioner is requiring that the annual statement and other filings, as noted on the filings checklist, be filed in electronic format with the NAIC. Electronic format is intended to include filing on diskette or filing via the Internet. The Department encourages companies to take advantage of the Internet filing option with the NAIC. For more information on filing via the Internet, visit the NAIC Internet filing website at: http://www.naic.org/industry_financial_filing.htm

Domestic Companies

Please complete all required Notes to the Financial Statement in electronic format, especially Note 1 which discloses any state prescribed or permitted practices and the impact on surplus and net income. By not completing this note, the NAIC electronic database shows the Net Income and Statutory Surplus each to be \$0 for the company.

Foreign Companies

Please note that Foreign Companies are no longer required to file hard copies of their Annual Statements and Supplements, Quarterly Statements and Audited Financial Statements, unless requested by the Department under separate cover. Hard copies of the State required filings should continue to be filed with the Minnesota Department of Commerce.

An insurer may not transact any new business in the State of Minnesota after May 31 in any year unless it shall have previously transmitted its annual statement to the Commissioner and/or to the NAIC.

The mailing address for the Minnesota Department of Commerce appears in the Notes and Instructions. Any filings mailed to another Minnesota governmental office or address will not

be considered filed with this Department. Fines may be assessed if items are filed incorrectly. Companies will not be sent an invoice for their renewal fees. Please consult the filings checklist for further information.

Minnesota Department of Commerce Website:

<http://mn.gov/commerce/insurance/>: Companies>Financial Filing Instructions>Annual Statements

**General Instructions
For Companies to Use Checklist**

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

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

Column (1) (Checklist)

Minnesota **does not** require the filing of this checklist.

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 investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

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

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

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

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

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

Column (4) (Number of Copies)

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. If XXX appears in the "Number of copies" "Foreign" "State" column, Minnesota does not require this filing, as long as hard copy is filed with the state of domicile and the data is filed electronically with the NAIC. If N/A appears in the "Number of Copies" column, the filing is not required.

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," Minnesota will provide the forms with the filing instructions (via the Internet). 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.

ACCREDITED REINSURERS - PROPERTY & CASUALTY INSURERS

Company Name: _____ **NAIC Company Code:** _____

Company Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: Minnesota **Filings Made During the Year 2015**

(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" x 14")	N/A	EO	xxx	3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01-E27)	N/A	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 ½" x 14")	N/A	EO	xxx	5/15, 8/15, 11/15	NAIC	
	3	Combined Annual Statement (8 ½" x 14")	N/A	EO	xxx	5/1	NAIC	
		II. NAIC SUPPLEMENTS						
	10	Accident & Health Policy Experience Exhibit	N/A	EO	xxx	4/1	NAIC	
	11	Combined Insurance Expense Exhibit	N/A	EO	xxx	5/1	NAIC	
	12	Credit Insurance Experience Exhibit	N/A	EO	xxx	4/1	NAIC	
	13	Investment Risk Interrogatories	N/A	EO	xxx	4/1	NAIC	
	14	Financial Guaranty Insurance Exhibit	N/A	EO	xxx	3/1	NAIC	
	15	Insurance Expense Exhibit	N/A	EO	xxx	4/1	NAIC	
	16	Long Term Care Experience Reporting Forms	N/A	EO	xxx	4/1	NAIC	
	17	Management Discussion & Analysis	N/A	EO	xxx	4/1	Company	
	18	Medicare Supplement Insurance Experience Exhibit	N/A	EO	xxx	3/1	NAIC	
	19	Medicare Part D Coverage Supplement	N/A	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	20	Premiums Attributed to Protected Cells Exhibit	N/A	EO	xxx	4/1	NAIC	
	21	Risk-Based Capital Report	N/A	EO	xxx	3/1	NAIC	
	22	Statement of Actuarial Opinion	N/A	EO	xxx	3/1	Company	
	23	Supplement A to Schedule T	N/A	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	24	Trusteed Surplus Statement	N/A	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
		III. ELECTRONIC FILING REQUIREMENTS						
	30	Annual Statement Electronic Filing	N/A	1	N/A	3/1	NAIC	
	31	March .PDF Filing	N/A	1	N/A	3/1	NAIC	
	32	Risk-Based Capital Electronic Filing	N/A	1	N/A	3/1	NAIC	
	33	Risk-Based Capital .PDF Filing	N/A	1	N/A	3/1	NAIC	
	34	Combined Annual Statement Electronic Filing	N/A	1	N/A	5/1	NAIC	
	35	Combined Annual Statement .PDF Filing	N/A	1	N/A	5/1	NAIC	
	36	Supplemental Electronic Filing	N/A	1	N/A	4/1	NAIC	
	37	Supplemental .PDF Filing	N/A	1	N/A	4/1	NAIC	
	38	Quarterly Electronic Filing	N/A	1	N/A	5/15, 8/15, 11/15	NAIC	
	39	Quarterly .PDF Filing	N/A	1	N/A	5/15, 8/15, 11/15	NAIC	
	40	June .PDF Filing	N/A	1	N/A	6/1	NAIC	
		IV. AUDITED FINANCIAL STATEMENTS						
	51	Accountants Letter of Qualifications	N/A	EO	xxx	6/1	Company	MN Stat. 60A.1291
	52	Audited Financial Statements	N/A	EO	xxx	6/1	Company	MN Stat. 60A.1291
	53	Audited Financial Statements Exemption Affidavit	N/A	N/A	N/A	N/A	Company	MN Stat. 60A.1291
	54	Designation of Independent CPA	N/A	N/A	N/A	N/A	Company	MN Stat. 60A.1291
	55	Notification of Adverse Financial Condition	N/A	N/A	1	Within 5 days of receipt	Company	MN Stat. 60A.1291
	56	Report of Significant Deficiencies in Internal Controls	N/A	N/A	N/A	8/1	Company	MN Stat. 60A.1291
	57	Request for Exemption to File	N/A	N/A	N/A	N/A	Company	MN Stat. 60A.1291 Note J.
	58	Relief from the five-year rotation requirement for lead audit partner	1	EO	N/A	3/1	Company	
	59	Relief from the one-year cooling off period for independent CPA	1	EO	N/A	3/1	Company	
	60	Relief from the Requirements for Audit Committee	1	EO	N/A	3/1	Company	

REQUIRED FILINGS IN THE STATE OF: Minnesota

Filings Made During the Year 2015

(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			
		V. STATE REQUIRED FILINGS***						
	101	Certificate of Compliance	N/A	0	1	3/1	State	Note O.
	102	Certificate of Deposit	N/A	0	1	3/1	State	Note O and Note P.
	103	Filings Checklist (with Column 1 completed)	N/A	0	N/A	3/1	State	
	104	Long-Tail Casualty Reinsurance Certificate	N/A	0	1	6/1	State	MN Stat. 60A.13
	105	State Filing Fees	N/A	0	1	3/31	State	Note Q.

*If XXX appears in this column, Minnesota does not require this filing, as long as hard copy is filed with the state of domicile and the data is filed electronically with the NAIC. If N/A appears in this column, the filing is not required. 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

REQUIRED FILINGS IN THE STATE OF: Minnesota

Filings Made During the Year 2015

NOTES AND INSTRUCTIONS (A-M APPLY TO ALL FILINGS)		
A	Required Annual Statement Filings Contact Person:	<ul style="list-style-type: none"> See the contact list.
B	Mailing Address:	Minnesota Department of Commerce Insurance Division 85 7 th Place East, Suite 500 Saint Paul, Minnesota 55101-2198
C	Mailing Address for Filing Fees:	Minnesota Department of Commerce 85 7 th Place East, Suite 500 Saint Paul, Minnesota 55101-2198
D	Mailing Address for Premium Tax Payments:	Minnesota Department of Revenue Insurance Taxes Section, Mail Station 1780 Saint Paul, Minnesota 55145-1780 Contact Person: Jerry Sieve (651) 556-4729
E	Delivery Instructions:	<ul style="list-style-type: none"> All filings must be physically received at the address in Note B no later than the indicated due date per MN Stat.60A.02. If the due date falls on a weekend or holiday, the deadline is extended to the next business day.
F	Late Filings:	<ul style="list-style-type: none"> Companies will be fined \$100 per day for late annual statement filing per MN Stat. 72A.061 A company's license may be suspended if the annual statement is received more than 45 days late per MN Stat.72A.061. Companies may be fined \$25 per day for any of the other filings not received by the due date per MN Stat.72A.061 If a company has permission from its state of domicile to file any item late, this Department must receive a copy of the document granting the permission 10 days prior to the related due date shown in these instructions.
G	Original Signatures:	<ul style="list-style-type: none"> Foreign companies should follow the instructions in the <i>NAIC Annual Statement Instructions</i>.
H	Signature/Notarization/Certification:	<ul style="list-style-type: none"> N/A
I	Amended Filings:	<ul style="list-style-type: none"> Hard copies are no longer required to be filed with the Minnesota Department of Commerce, unless requested by the Department under separate cover.
J	Exceptions from normal filings:	<ul style="list-style-type: none"> Hard copies are no longer required to be filed with the Minnesota Department of Commerce, unless requested by the Department under separate cover.
K	Bar Codes (State or NAIC):	<ul style="list-style-type: none"> Follow the instructions in the Appendix of the <i>NAIC Annual Statement Instructions</i> for NAIC required filings. Bar codes for Minnesota state specific filings are not required (Lines 101- 105).
L	NONE Filings:	<ul style="list-style-type: none"> See the <i>NAIC Annual Statement Instructions</i>. <ul style="list-style-type: none"> All Minnesota state specific forms should be completed and filed with either the pertinent information or a "NONE" on the form. Exceptions to these instructions are noted on the form.
M	Filings new, discontinued or modified materially since last year:	<ul style="list-style-type: none"> None.
N	Investment Schedule Detail:	<ul style="list-style-type: none"> Hard copies are no longer required to be filed with the Minnesota Department of Commerce, unless requested by the Department under separate cover.
O	Certificate of Compliance and Certificate of Deposit Due Date:	<ul style="list-style-type: none"> These certificates must be filed by March 1, annually, if available, or within 10 days after receipt of original certification from state of domicile.
P	Certificate of Deposit:	<ul style="list-style-type: none"> A Certificate of Deposit should be a certification of funds on deposit for the protection of all policyholders.
Q	Statement Filing Fees:	<ul style="list-style-type: none"> Renewal invoices will not be mailed out. Companies will not be billed. See renewal information in state forms section. Contact person for statement filing fees: Sue Porter Telephone: (651) 539-1774 E-mail: Sue.Porter@state.mn.us

INSURANCE COMPANY RENEWAL FEE INFORMATION

**DO NOT MAIL YOUR CHECK WITH
THE ANNUAL FINANCIAL FILING,
PREMIUM TAX RETURN OR ANY OTHER DOCUMENTS**

(Please forward to license renewal personnel for payment of fees)

The annual statement/insurance company renewal fees are stated in Minn.Stat. 60A.14, subd. 1 (and in Minn. Stat. 60A.092, subd. 3(4) for accredited reinsurers). A surcharge is being collected on behalf of the MN Office of Enterprise Technology (OET) to fund a statewide electronic licensing system pursuant to Minn. Stat. 16E.22.

The Department **will not be issuing invoices or reminders** to insurance companies. **Please print this page and return it with your check** made payable to the Minnesota Department of Commerce. This page must be included with each check. A separate check must be issued for each insurance company. Please submit your **payment by March 31, 2015**, based on your company type as listed below.

Domestic companies (life, fraternal, property/casualty, reciprocal, title)	\$857.50*
Foreign property/casualty, reciprocal, and title companies	\$857.50*
Foreign life companies	\$907.50**
Foreign fraternal companies, except: Pennsylvania renewal is \$907.50	\$857.50*
Accredited reinsurers	\$247.50***
Eligible surplus lines insurers (foreign and alien), \$330 except as noted below: Maryland renewal is \$2,030 North Carolina renewal is 1,030 Ohio renewal is \$1,030 Oklahoma renewal is \$680	\$330.00****

* \$575 COA, \$225 annual statement, \$57.50 OET surcharge

** \$575 COA, \$225 annual statement, \$50 certificate of valuation, \$57.50 OET surcharge

*** \$225 renewal/annual statement, \$22.50 OET surcharge

****\$300 annual renewal of eligibility, \$30.00 OET surcharge

If you have any questions regarding renewal fees, contact Susan Porter at (651) 539-1774 or e-mail at Sue.Porter@state.mn.us.

Full Name of Insurance Company

NAIC Number

Amount of Check

Name of Contact Person

Mail Payment to:

Daytime Phone Number

Minnesota Dept. of Commerce
Insurance Division
85 7th Place East, Suite 500
St. Paul, MN 55101-2198

Contact Email Address

Mailing Addresses

Annual Statement Mailing Address
Minnesota Department of Commerce
Insurance Division
85 7th Place East, Suite 500
Saint Paul, MN 55101-2198

Filing Fees Mailing Address
Minnesota Department of Commerce
85 7th Place East, Suite 500
Saint Paul, MN 55101-2198

Premium Tax Payment Mailing Address
Minnesota Department of Revenue
Insurance Taxes Section
Mail Station 1780
Saint Paul, MN 55145-1780

Annual Statement Filing Contacts

**P&C, Accredited Reinsurers, Foreign Surplus Lines,
Title, and Reciprocal Companies**
Contact: Erik Brunn
Phone: (651) 539-1765
E-mail: Erik.Brunn@state.mn.us

**Life and A&H Companies
and Fraternal Benefit Societies**
Contact: Kathleen Foley
Phone: (651) 539-1766
E-mail: Kathleen.Foley@state.mn.us

HMDIs, Health and HMOs
Contact: David Rosaaen
Phone: (651) 539-1768
E-mail: David.Rosaaen@state.mn.us

Special Request Contacts

Certified Copies of Documents
Contact: Margie Pinedo
Phone: (651) 539-1730
E-mail: Margie.Pinedo@state.mn.us

**Policy Forms and Filings for
Life Insurance Companies**
Contact: Tammy Lohmann
Phone: (651) 539-1731
E-mail: Tammy.Lohmann@state.mn.us

**Policy Forms and Filings for
Property & Casualty Companies**
Contact: Bob Boyce
Phone: (651) 539-1732
E-mail: Bob.Boyce@state.mn.us

**Premium Tax Payment
Questions**
Contact: Jerry Sieve
Phone: (651) 556-4729
E-mail: Jerry.Sieve@state.mn.us

Company Application Questions
Contact: Sue Porter
Phone: (651) 539-1774
E-mail: Sue.Porter@state.mn.us

**Questions on Filing of Credit
Insurance Annual Report**
Contact: Melane Milbert
Phone: (651) 539-1754
E-mail: Melane.Milbert@state.mn.us

**Statement Filing Fees, Mailing Address
Changes, Amendments to Bylaws
and Articles of Incorporation**
Contact: Sue Porter
Phone: (651) 539-1774
E-mail: Sue.Porter@state.mn.us

Quarterly Billing Contact
Contact: Jill Kimes
Phone: (651) 539-1760
E-Mail: Jill.Kimes@state.mn.us

NAIC #

LONG-TAIL CASUALTY REINSURANCE CERTIFICATION

COMMISSIONER OF COMMERCE

STATE OF MINNESOTA

This is to certify that this company is an accredited reinsurer and does _____/does not____reinsure any of the following long-tail casualty lines:

- Medical or legal malpractice
- Pollution liability
- Directors and officers liability
- Products liability

Date:

Signature of Authorized Officer

Print Name and Title

Print Name of Company

This form should be filed with:

Minnesota Department of Commerce
Insurance Division
85 7th Place East, Suite 500
St. Paul, MN 55101-2198

MUST BE FILED ON OR BEFORE JUNE 1, ANNUALLY