MINNESOTA DEPARTMENT OF COMMERCE

85 7TH PLACE EAST, SUITE 500
SAINT PAUL, MINNESOTA 55101-2198
MN.GOV/COMMERCE
651.539.1500 FAX: 651.539.1547
AN EQUAL OPPORTUNITY EMPLOYER

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 *March Electronic Filing* includes all annual statement data, detail for investment schedules and all supplements due March 1.

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

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 Statement Electronic Filing* includes the complete quarterly statement data.

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

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

Column (4) (Number of Copies)

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. 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 via the Internet. If this column contains "Company," the company, or its representative, 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.

TITLE COMPANIES

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 FILING 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")	2	EO	xxx	3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01-E27)	2	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 ½" x 14")	2	EO	xxx	5/15, 8/15, 11/15	NAIC	
		II. NAIC SUPPLEMENTS						
	11	Investment Risk Interrogatories	2	EO	xxx	4/1	NAIC	
	12	Management Discussion & Analysis	2	EO	xxx	4/1	Company	
	13	Schedule SIS	2	N/A	N/A	3/1	NAIC	
	14	Statement of Actuarial Opinion	2	EO	xxx	3/1	Company	
	15	Supplemental Compensation Exhibit	2	N/A	N/A	3/1	NAIC	
	16	Supplemental Schedule of Business Written By Agency	2	EO	xxx	4/1	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	Supplemental Electronic Filing	N/A	1	N/A	4/1	NAIC	
	33	Supplemental .PDF Filing	N/A	1	N/A	4/1	NAIC	
	34	Quarterly Electronic Filing	N/A	1	N/A	5/15, 8/15, 11/15	NAIC	
	35	Quarterly .PDF Filing	N/A	1	N/A	5/15, 8/15, 11/15	NAIC	
	36	June .PDF Filing	N/A	1	N/A	6/1	NAIC	
		IV. AUDIT/INTERNAL CONTROL RELATED REPORTS						
	51	Accountants Letter of Qualifications	1	EO	xxx	6/1	Company	MN Stat. 60A.1291
	52	Audited Financial Statements	1	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	Communication of Internal Control Related Matters Noted in Audit	1	N/A	N/A	8/1	Company	
	55	Independent CPA (change)	1	N/A	N/A	6/1	Company	MN Stat. 60A.1291
	56	Management's Report of Internal Control Over Financial Reporting	1	N/A	N/A	8/1	Company	
	56	Notification of Adverse Financial Condition	1	N/A	1	Within 5 days of receipt	Company	MN Stat. 60A.1291
	57	Report of Significant Deficiencies in Internal Controls	1	N/A	N/A	8/1	Company	MN Stat. 60A.1291
	58	Request for Exemption to File	1	N/A	N/A	5/1	Company	MN Stat. 60A.1291 Note J.
	59	Relief from the five-year rotation requirement for lead audit partner	1	EO	N/A	3/1	Company	
	60	Relief from the one-year cooling off period for independent CPA	1	EO	N/A	3/1	Company	
	61	Relief from the Requirements for Audit Committees	1	EO	N/A	3/1	Company	
		V. STATE REQUIRED FILINGS***						
	101	Certificate of Compliance	N/A	0	1	3/1	Company	Note O.
	102	Certificate of Deposit	N/A	0	1	3/1	Company	MN Stat. 60A.061 Note O and Note P.
	103	Filings Checklist (with Column 1 completed)	N/A	0	N/A	3/1	State	
	104	Holding Company Annual Registration Statement (Form B and Form C)	2	0	N/A	6/1	Company	MN Stat. 60D.19
	105	Investment Policy Certification	2	0	N/A	3/1	State	MN Stat 60A.112 Note Q.
	106	Report by Independent CPA Regarding Application of Valuation Procedures	1	0	N/A	6/1	Company	MN Stat 60A.124

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

(1) Check-List	(2) Line #	(3) REQUIRED FILING FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	107	Statement Filing Fees	1	0	1	3/31	State	Note R.
	108	Signed Jurat	xxx	0	xxx	3/1, 5/15, 8/15, 11/15	NAIC	Note G.

*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-K APPLY TO ALL FILINGS)	
	A	Required Annual Statement Filings Contact Person:	• See the contact list.
	B	Mailing Address:	Minnesota Department of Commerce Insurance Division 85 7th Place East, Suite 500 Saint Paul, Minnesota 55101-2198
	C	Mailing Address for Filing Fees:	Minnesota Department of Commerce 85 7th 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:	• 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:	• 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 filing 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:	• Any signatures or notarizations required on filings from domestic companies must be original. • Foreign companies should follow the instructions in the *NAIC Annual Statement Instructions.*
	H	Signature/Notarization/Certification:	• The following officers are required to sign the annual statement for domestic companies only: President; Secretary; Treasurer.
	I	Amended Filings:	• Any **domestic insurer** filing amended Annual Statement information must file the following items with the Minnesota Department of Commerce: a copy of the amended pages of the statement; an amended jurat page noting the filing of the amendment; and a letter of explanation of the nature and source of the changes made. • Amended items must be filed within 10 days of their amendment, along with an explanation of the amendment. • If there are signature requirements for the original filing, the same requirements apply to the amendment.
	J	Exceptions from normal filings:	• A foreign company 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/extension from Minnesota. See Note F. • Domestic companies should apply at least 30 days prior to the due date.
	K	Bar Codes (State or NAIC):	• Follow the instructions in the Appendix of the NAIC *Annual Statement Instructions* for NAIC required filings. • Bar codes for Minnesota state specific filings are not required (Lines 101-108).
	L	NONE Filings:	• See the *NAIC Annual Statement Instructions.* • 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:	• None.

	N	Investment Schedule Detail:	• Investment schedule detail (Checklist Line # 1.1) **is** required to be filed in hard copy by domestic companies with the Minnesota Department of Commerce. Please note that an additional copy is not required if these investment schedules are already bound in the Annual Statement.
	O	Certificate of Compliance and Certificate of Deposit Due Date:	• 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:	• A Certificate of Deposit should be a certification of funds on deposit for the protection of **all** policyholders.
	Q	Investment Policy Certification:	• Domestic companies should complete the state-provided form for Investment Policy Certification included with these instructions.
	R	Statement Filing Fees:	• 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:

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

_____
Daytime Phone Number

_____
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

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

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 # _____

INVESTMENT POLICY CERTIFICATION
(Pursuant to Minnesota Statutes §60A.112)

_____
(Company Name)

_____hereby certifies that:
(Authorized Officer Name, Title)

1. The Company has a written investment policy meeting the requirements of Minnesota Statutes §60A.112.

2. The Company's board of directors has reviewed and approved or reapproved the investment policy during the year 2014.

3. The Company's board of directors performed a compliance review and made the written determination required by Minnesota Statutes §60A.112 for the year 2014. The written determination was adopted on _____.
(date)

_____
Signature of Authorized Officer

_____
Print Name and Title

_____
Date

MUST BE FILED ON OR BEFORE MARCH 1, ANNUALLY