



85 7th Place East, Suite 500
St. Paul, Minnesota 55101-2198
651.296.4026 FAX 651.296.9434 TTY 651.297.3067
www.commerce.state.mn.us

Date: December 1, 2010

To: Hospital, Medical, Dental and Indemnity Corporations

From: Glenn Wilson, 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. §62C.11, subd. 1, a service plan corporation shall annually on or before the last day of March, file with the Commissioner a financial statement, in such form as the Commissioner shall prescribe, verified by not less than two of its principal officers, showing the financial condition of the corporation as of December 31 of the preceding year.

The Commissioner is requiring that the aforementioned financial statement be submitted on the National Association of Insurance Commissioner's (NAIC) annual statement blank, prepared in accordance with the NAIC's *Annual Statement Instructions* handbook for health companies.

As noted on the filings checklist, the annual statement and other filings are also required by the Commissioner to 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

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.

Minnesota Department of Commerce Website:

www.insurance.mn.gov: Pick & Go>Financial Filing Instructions>Annual Statement Statements>Select Company Type.

**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 Electronic Filing* includes the complete quarterly filing and the PDF files for all quarterly data.

The *Quarterly .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 N/A appears in this column, the filing is not required. As there are no foreign HMDIs licensed in Minnesota, the Number of Copies required for Foreign companies would currently be N/A in every case.

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 (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.

HOSPITAL, MEDICAL, DENTAL, AND INDEMNITY CORPORATIONS

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

Company Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: Minnesota

Filings Made During the Year 2011

(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 1/2" x 14")	3	EO	N/A	3/31	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01-E27)	3	EO	N/A	3/31	NAIC	
	2	Quarterly Financial Statement (8 1/2" x 14")	3	EO	N/A	5/15, 8/15, 11/15	NAIC	
II. NAIC SUPPLEMENTS								
	11	Actuarial Certification	3	EO	N/A	3/31	Company	Note N.
	12	Investment Risk Interrogatories	3	EO	N/A	4/1	NAIC	
	13	Long-Term Care Experience Reporting Forms	3	EO	N/A	4/1	NAIC	
	14	Management Discussion & Analysis	3	EO	N/A	4/1	Company	
	15	Medicare Supplement Insurance Experience Exhibit	3	EO	N/A	3/31	NAIC	
	16	Risk-Based Capital Report	1	EO	N/A	3/31	NAIC	
	17	Supplemental Compensation Exhibit	3	N/A	N/A	3/31	NAIC	
III. ELECTRONIC FILING REQUIREMENTS								
	30	Annual Statement Electronic Filing	N/A	1	N/A	3/31	NAIC	
	31	March .PDF Filing	N/A	1	N/A	3/31	NAIC	
	32	Risk-Based Capital Electronic Filing	N/A	1	N/A	3/31	NAIC	
	33	Risk-Based Capital .PDF Filing	N/A	1	N/A	3/31	NAIC	
	34	Supplemental Electronic Filing	N/A	1	N/A	4/1	NAIC	
	35	Supplemental .PDF Filing	N/A	1	N/A	4/1	NAIC	
	36	Quarterly Statement Electronic Filing	N/A	1	N/A	5/15, 8/15, 11/15	NAIC	
	37	Quarterly .PDF Filing	N/A	1	N/A	5/15, 8/15, 11/15	NAIC	
	38	June .PDF Filing	N/A	1	N/A	6/1	NAIC	
IV. AUDITED FINANCIAL STATEMENTS								
	51	Accountant's Letter of Qualifications	1	EO	N/A	6/1	Company	MN Stat. 60A.1291
	52	Audited Financial Statements	1	EO	N/A	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	Independent CPA	1	N/A	N/A	6/1	Company	MN Stat. 60A.1291
	55	Notification of Adverse Financial Condition	1	N/A	N/A	Within 5 days of receipt	Company	MN Stat. 60A.1291
	56	Report of Significant Deficiencies in Internal Controls	1	N/A	N/A	5/30	Company	MN Stat. 60A.1291
	57	Request for Exemption to File	1	N/A	N/A	5/1	Company	MN Stat. 60A.1291 Note J.
V. STATE REQUIRED FILINGS								
	101	Filings Checklist	N/A	0	N/A	3/31	State	
	102	Investment Policy Certification	3	N/A	N/A	3/31	State	MN Stat. 60A.112 Note O.
	103	Report by Independent CPA regarding Application of Valuation Procedures	1	N/A	N/A	6/1	Company	MN Stat. 60A.124
	104	Signed Jurat	xxx	1	N/A	3/31	NAIC	Note G.

* If N/A appears in this column, the filing is not required. There are no foreign HMDIs licensed in Minnesota and therefore the number of copies required for foreign companies would be N/A in every case. EO (electronic only filing)

**If Form Source is NAIC, the form should be obtained from the appropriate vendor.

		NOTES AND INSTRUCTIONS (A-K APPLY TO ALL FILINGS)	
A	Required Annual Statement Filings Contact Person:		<ul style="list-style-type: none"> See the contact list at the end of these instructions.
B	Mailing Address:		Minnesota Department of Commerce Financial Institutions – Insurance 85 7 th Place East, Suite 500 Saint Paul, MN 55101-2198
C	Mailing Address for Filing Fees:		Minnesota Department of Commerce 85 7 th Place East, Suite 500 Saint Paul, MN 55101-2198
D	Mailing Address for Premium Tax Payments:		Minnesota Department of Revenue 600 North Robert Street Saint Paul, MN 55101 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. 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 a 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. A company may be fined \$25 per day for any of the other filings not received by the due date per MN Stat. 72A.061.
G	Original Signatures:		<ul style="list-style-type: none"> Any signatures or notarizations required on filings from domestic companies must be original.
H	Signature/Notarization/Certification:		<ul style="list-style-type: none"> The annual statement must be signed by two or more principal officers.
I	Amended Filings:		<ul style="list-style-type: none"> 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 amendments. If there are signature requirements for the original filing, the same requirements apply to the amendment.
J	Exceptions from normal filings:		<ul style="list-style-type: none"> Domestic companies should apply for any exemptions/extensions at least 30 days prior to the filing due date.
K	Bar Codes (State or NAIC):		<ul style="list-style-type: none"> 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 through 104 above).
L	NONE Filings:		<ul style="list-style-type: none"> See NAIC <i>Annual Statement Instructions</i>. 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	Actuarial Certification:		<ul style="list-style-type: none"> If the board appoints a new actuary to sign the actuarial opinion during the year, the Commissioner shall be notified of the new appointment and the reason for the change. All notices of appointment of a qualified actuary must comply with the provisions of MN Stat. §61A.25, subd. 2a(f).
O	Investment Policy Certification:		<ul style="list-style-type: none"> Domestic companies should complete the state-provided form for Investment Policy Certification included with these instructions.

Mailing Addresses

Annual Statement Mailing Address
Minnesota Department of Commerce
Financial Institutions – Insurance
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
600 North Robert Street
Saint Paul, MN 55101

Annual Statement Filing Contacts

**P&C, Accredited Reinsurers, Foreign Surplus Lines,
Title, and Reciprocal Companies**

Contact: Kathleen Foley
Phone: (651) 297-7686
E-mail: Kathleen.Foley@state.mn.us

**Life and A&H Companies
and Fraternal Benefit Societies**

Contact: Kathleen Foley
Phone: (651) 297-7686
E-mail: Kathleen.Foley@state.mn.us

HMDIs, Health and HMOs

Contact: Constance Peterson
Phone: (651) 297-8943
E-mail: Constance.Peterson@state.mn.us

Special Request Contacts

Certified Copies of Documents

Contact: Margie Pinedo
Phone: (651) 296-4976
E-mail: Margie.Pinedo@state.mn.us

**Policy Forms and Filings for
Life Insurance Companies**

Contact: Tammy Lohmann
Phone: (651) 296-2327
E-mail: Tammy.Lohmann@state.mn.us

**Policy Forms and Filings for
Property & Casualty Companies**

Contact: Bob Boyce
Phone: (651) 296-0139
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

**Questions on Modified Guaranteed
Annuities Actuarial Opinion**

Contact: Blaine Shepherd
Phone: (651) 282-2613
E-mail: Blaine.Shepherd@state.mn.us

Company Application Questions

Contact: Sue Porter
Phone: (651) 296-6907
E-mail: Sue.Porter@state.mn.us

**Statement Filing Fees, Mailing Address
Changes, Amendments to Bylaws
and Articles of Incorporation**

Contact: Sue Porter
Phone: (651) 296-6907
E-mail: Sue.Porter@state.mn.us

**Questions on Filing of Credit
Insurance Annual Report**

Contact: Julia Philips
Phone: (651) 296-8949
E-mail: Julia.Philips@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 2010.
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 2010. 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