

## INDIANA INSTRUCTIONS

12/31/2024

1. The annual/quarterly statement filings will need to be uploaded via the Company Document Submission Portal. Indiana no longer requires hardcopy filings to be submitted. To gain access to the Document Submission Portal, you will need to enter the company's NAIC ID and eight-digit numerical PIN that was assigned your company. If you do not know your PIN, you will need to go to the Company Document Submission Portal and enter company's NAIC ID before clicking on the "Need PIN?" link. You will be provided with the Company's PIN Contact. If the PIN Contact has changed or needs established, please send a request for PIN to the Financial Services main email reflected in Note A below.
2. All filings that are required to be filed with our office will be reflected on the company's record in the Document Submission Portal. Filings that are visible with no upload option will need to be sent via email to the Financial Services main email address reflected in Note A below.

Submissions made using the Document Submission Portal will automatically update the official filing record for your company maintained at the IDOI.

Filings that are amended or have inadvertently been uploaded to the incorrect filing a request will need to be sent to the Financial Services email to request the filing record be reset to pending. IDOI can only remove incorrect filings from the record. If submitting an amended filing, please ensure to name the file accordingly so IDOI can identify the most current filing.

**Filings will not be generated and available for upload until Mid-January.**

3. Foreign Insurance Companies, **which includes HMOs, and LSHMOs** will file in accordance with checklist. Again, the filings required will be listed on the company record.
4. Pursuant to Indiana Code 27-1-3-13, annual and quarterly statements must be prepared in accordance with NAIC Annual Statement Instructions.
5. Changes to the 2023 Annual Statement as the result of correspondence with this Department, or due to the requirements of other Departments of which this Department has been notified, should be taken into consideration in preparing the 2024 Annual Statement.
6. Changes resulting from a Department Examination must be reflected in the Annual Statement.
7. Indiana stock companies must comply with Rules 11 & 12 (760 Indiana Administrative Code 1-11 & 760 IAC 1-12) issued in 1966.
8. Statement of Condition – Section 2 - Indiana Code 27-1-18-5: Statute has been repealed effective 7/1/2024.

### 9. **General Instructions for Companies to Use Checklist**

**Please Note: Indiana's instructions for companies to file with the NAIC are included in this Checklist.**

#### **Column (1) (Checklist)**

This column provides the company a method for marking completed forms or filings.

**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.

Section III Electronic Filing Requirements

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 ***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 all investment schedule detail.

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

The ***Supplement .PDF Filing*** is the .pdf file for all supplemental schedules and exhibits 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 (E) 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 (EX4) Task Force. XXX appears in the “Number of Copies” “Foreign” column for the appropriate schedules and exhibits. **Indiana has chosen to waive printed quarterly and annual statements from their foreign insurers and to rely upon the NAIC database for these filings. The XXX in this column signifies Indiana 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. 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.

10. Detailed filing instructions follow:

<b>NOTES AND INSTRUCTIONS</b>	
A	Blank Forms & Required Filings Contact Financial Services: Financial Services at: <a href="mailto:fnclsvcs@idoi.in.gov">fnclsvcs@idoi.in.gov</a>
B	Electronic Submission ( <b>excludes Indiana Fee and Retaliatory Fee Statement and Premium Tax Filings</b> ) Company Document Submission Portal link located at <a href="https://www.in.gov/idoi/companyentity-financial-compliance/Financial">https://www.in.gov/idoi/companyentity-financial-compliance/Financial</a> Services inbox is <a href="mailto:fnclsvcs@idoi.in.gov">fnclsvcs@idoi.in.gov</a> for submission of documents not available for upload via the portal or exceeds the maximum file size of 150MB
C	Instructions for Indiana Fee and Retaliatory Fee Statement only: Companies: Due 3/1  Consolidated (Group): Due 5/1  <a href="#">Bulletin 264</a> has been issued mandating electronic filing of the Indiana Fee and Retaliatory Fee Statements through OPTins at <a href="http://www.optins.org/getting_started.htm">http://www.optins.org/getting_started.htm</a> .  Contact Information for OPTins Marketing Team to setup and account if company doesn't already have one:  <a href="mailto:optinsmktg@naic.org">optinsmktg@naic.org</a> or (816) 783-8787
D	Instructions for Premium Tax Filings & Payments: Annual due: 3/1 (title due 3/15) Quarterly due: 4/15, 6/15, 9/15, 12/15  <a href="#">Bulletin 264</a> has been issued mandating electronic filing of quarterly and annual premium tax filings through OPTins at <a href="http://www.optins.org/getting_started.htm">http://www.optins.org/getting_started.htm</a>  Contact Information for OPTins Marketing Team to setup and account if company doesn't already have one:  <a href="mailto:optinsmktg@naic.org">optinsmktg@naic.org</a> or (816) 783-8787
E	Delivery Instructions:  All filings must be received no later than the indicated due date. If the due date falls on a weekend or holiday, then the deadline is extended to the next business day.
F	Late Filings:  Annual Statement: Per IC 27-1-20-21.2, a \$500 late fee may be assessed if the Annual Statement is not received in our office on or before the indicated due date. Premium Tax: The penalty for non-filing is \$100 per day. The interest penalty for late filing is 1% of the payment due for each month or part of a month. (Penalty based on received date not postmark date)

		Audited Financial: Per IC 27-1-3.5-16, a \$50 per day fee will be assessed if the Audited Financial Statements are not received by June 1.
G	Signature / Notarization / Certification	Electronic signatures and notarization are acceptable, which complies with the electronic transaction act (IETA) (IC 27-26-2-8-108) on Annual Statements, Quarterly Statements, Holding Company Registration Statement and Trusteed Surplus Statements. Statement shall be verified by the oaths of the president or a vice president and the secretary or an assistant secretary of the company, per IC 27-1-20-21& IC 27-13-8-1 Electronic signatures should be from a commercially available software, such as DocuSign or ESign, are acceptable. “Check the Box” signatures or “Rubber Stamp” signatures Do Not Comply. <b>Please be sure to include the signed jurat page within the Annual/Quarterly statement filing when uploading to the IDOI Document Submission Portal and the NAIC.</b>
H	Amended Filings:	Amended items must be filed within 10 days of their amendment, along with an explanation of the amendments. Signature requirements for the original filing should be followed for any amendment. An email notification will need to be sent to Financial Services at <a href="mailto:fnclsvcs@idoi.in.gov">fnclsvcs@idoi.in.gov</a> so that filing that is being amended can be reset to pending for the amendment to be uploaded via the Document Submission Portal. When uploading the amendment, it’s requested that document be identified in a way that IDOI can determine which filing is the most current (Example: 1 <sup>st</sup> Amended Annual Statement). Attach a cover letter to the amended filing describing what was amended.
I	Exceptions from normal filings:	All exemption or extension requests for Actuarial Opinion or Consolidated Audited Financial filing must be submitted by December 1st. Per IC 27-1-3.5-6, extension request for an Audited Financial must be filed 10 days before the due date.  Per IC 27-1-3.5-11 and IC 27-13-8-2(c), Notification of Adverse Financial Condition is due 5 business days after receipt of the accountant’s report. All requests for exemption or extension, and the notification of adverse financial condition must be sent to:  Roy Eft, Chief Financial Examiner Indiana Department of Insurance 311 W. Washington St., Suite 103 Indianapolis, IN 46204-2787
J	Bar Codes (State or NAIC)	Bar codes are no longer required.
K	NONE or N/A Filings:	File as “NA” if the form does not apply or as “NONE” if there is nothing to report. Document indicating N/A or None should be uploaded via the portal.
L	Filings new, discontinued or modified materially since last year:	Effective Annual 2024 Life and Health <ul style="list-style-type: none"> <li>2023-13BWG Modified, 2024-07BWG, Editorial List: LATE UPDATE: THIS HAD TO BE MOVED TO LIFE NOTE 21, Other Items – EVERYTHING ELSE REMAINS THE SAME. Add new instruction and illustration under Note 5 – Investments for Net Negative (Disallowed) Interest Maintenance Reserve (IMR) and a new general interrogatory for a company attestation.</li> </ul> Property <ul style="list-style-type: none"> <li>2023-05BWG Modified: Changes to the cybersecurity supplement removes identity theft insurance from the supplement. This removes claims-made and occurrence</li> </ul>

		<p>breakdowns, adds first-party and third-party breakdowns, and reports by primary, excess policies and endorsements, as well as reporting by state.</p> <ul style="list-style-type: none"> <li>• 2023-01BWG Modified: This continues the separation of Pet Insurance from the Inland Marine line of business into its own line within the Underwriting and Investment Exhibits, Exhibit of Premiums and Losses (State Page), Premiums Attributed to Protected Cells Exhibit, and Insurance Expense Exhibit; and adds new Schedule P Parts 1 through 4.</li> </ul> <p>All statement types (except Title)</p> <ul style="list-style-type: none"> <li>• 2024-10BWG Modified: Remove the federal Affordable Care Act (ACA) SSAP No. 107—Risk-Sharing Provisions of the Affordable Care Act disclosure on the transitional reinsurance program and the risk corridors program from Note 24E in the Notes to Financials (Note 24F for P/C) in the Annual Statement Instructions.</li> </ul> <p>All statement types</p> <ul style="list-style-type: none"> <li>• Effective 7/1/24 IC 27-1-18-5 requiring the Statement of Condition was repealed.</li> <li>• 2024-09BWG Modified: Add a note (5T) to the Notes to Financials to be data captured to report the aggregate collateral loans by qualifying investment collateral. NOTE: This was moved to Note 5S.</li> </ul> <p>Effective first quarter, 2025</p> <p>All statement types</p> <ul style="list-style-type: none"> <li>• 2023-06BWG Modified, 2024-12BWG Modified: Separate bond classifications into issuer credit obligations and asset-backed securities. This affects Schedules D, DL, E.</li> <li>• 2023-07BWG Modified: Update the Code column and delete the Legal Entity Identifier (LEI) column for the following investment schedules: Schedules A, B, BA, D Part 2, D Part 6, and E Part 1.</li> <li>• 2023-12BWG Modified, 2024-02BWG Modified, 2024-11BWG Modified: Categorize debt securities on Schedule BA that do not qualify as bonds under SSAP No. 26 – Bonds or SSAP No. 43R – Asset- Backed Securities and are captured in scope of SSAP No. 21R – Other Invested Assets.</li> </ul>
M	Blank State Forms:	<b>Go to <a href="https://www.in.gov/idoi/companyentity-financial-compliance/">https://www.in.gov/idoi/companyentity-financial-compliance/</a></b> , in the Filings section and under the heading Annual/Quarterly Statements click on the appropriate statement type company will be filing.
N	Blank NAIC Forms:	<a href="http://www.naic.org/industry_filing_participation_vendors.htm">http://www.naic.org/industry_filing_participation_vendors.htm</a>
O	Annual & Quarterly Statement and Form B & C preparation only contact:	Life & Health, Fraternal, HMO & LSHMO Amanda Denton at <a href="mailto:adenton@idoi.in.gov">adenton@idoi.in.gov</a>  Ben Bunn

		<p>at <a href="mailto:bbunn@idoi.in.gov">bbunn@idoi.in.gov</a></p> <p>P&amp;C and Title Pam Walters at <a href="mailto:pwalters@idoi.in.gov">pwalters@idoi.in.gov</a></p> <p>Cybersecurity Annual Certification of Compliance Jerry Ehlers at <a href="mailto:jehlers@idoi.in.gov">jehlers@idoi.in.gov</a></p>
P	Exemption/Designation	Please refer to IC 27-1-3.5-14 for exemption or IC 27-1-3.5-8 for designation.
Q	Statement of Condition (Foreign Companies Only):	Effective July 1, 2024, statute was repealed.
R	Supplemental Report #2	Complete an additional Report #2 from the NAIC blank for POS business only.
S	RBC Exemptions	<p>If HMO/LSHMO has less than 1) 1 million in premium, or 2) 1,000 members the Company may submit a written request for exemption from RBC filing requirement by 2/1/2024.</p> <p>All requests for exemption must be sent to:</p> <p>Roy Eft, Chief Financial Examiner Indiana Department of Insurance 311 W. Washington St., Suite 103 Indianapolis, IN 46204-2787</p>
T	CPA Qualification Letter	Item #1 on the CPA Qualification Letter should reference Indiana State Board of Accountancy in accordance with IC 27-1-3.5-12.5(1).
U	Communication of Internal Control Related Matters Noted in Audit	Required by 760 IAC 1-78-10; insurer shall furnish written communication as to any unremediated material weaknesses in its internal control over financial reporting noted during the audit and provide a description of remedial actions taken or proposed to correct unremediated material weaknesses, if the actions are not described in the accountant's communication.
V	Regulatory Asset Adequacy Issues Summary	<p>This summary is required by 760 IAC 1-57-9(e) for all companies licensed as life and fraternal companies. The requirements of the filing are described in 760 IAC 1-57-9(h). Domestic Companies please email to <a href="mailto:fnclsvcs@idoi.in.gov">fnclsvcs@idoi.in.gov</a> with NAIC #, and name of company on the subject line. In the body of the email please include a contact person, their email address and phone number. Please include summary as attachment to the email. The Department will not accept secure emails.</p> <p>Foreign Companies shall submit to their domiciliary and shall be made available to the Indiana Department of Insurance upon request.</p>
W	Actuarial Opinion Summary	Required for domestic P&C companies that file a P&C blank.
X	Form F	A Form F is to be filed only with the Lead State Regulator of the holding company. Lead State Listing is located at <a href="http://www.naic.org/public_lead_state_report.htm">http://www.naic.org/public_lead_state_report.htm</a> .
Y	Annual Company Profile Questionnaire	When providing an updated profile response, please provide a red-line version showing changes from prior year. If first time filing, the questionnaire can be accessed on the IDOI website.
Z	Domestic Companies	Domestic companies must make a premium tax filing only if notification of election was sent to IDOI. Please refer to IC 27-1-18-2(b) for election filing

		requirements. The is not applicable to HMOs and LSHMOs as they pay corporate tax versus premium tax.
AA	Domestic and Foreign HMO & LSHMO	Only Domestic and Foreign HMOs & LSHMOs are required to file these specific items. Others mark as NONE or N/A
BB	Year-end bond amortization	<p>Must be filed by 2/15 for companies (including HMOs &amp; LSHMOs) maintaining a deposit with the IDOI. The instructions are located on the Department’s website at <a href="https://www.in.gov/idoi/companyentity-financial-compliance/forms/">https://www.in.gov/idoi/companyentity-financial-compliance/forms/</a> .</p> <p>The Report of Securities must be received prior to the Department issuing year-end Certificates of Deposits.</p> <p>Please contact Nasya Burkeen with any questions at 317-232-2383 or <a href="mailto:nburkeen@idoi.in.gov">nburkeen@idoi.in.gov</a> .</p>
CC	Health Care Exhibit Supplement Waiver	The waiver form and instructions are located on the Department’s website at <a href="https://www.in.gov/idoi/companyentity-financial-compliance/forms/">https://www.in.gov/idoi/companyentity-financial-compliance/forms/</a> .
DD	ORSA	Required to be filed once a year. It is the Department’s preference that ORSA be filed on or before September 1.
EE	Description of Grievance & Appeals	File your annual report by March 1 <sup>st</sup> of each calendar year through SERFF (System for Electronic Rates & Forms Filing) with a filing type of “Annual Experience”. There are no filing fees for the submission. Contact Rebecca Vaughan with any questions at (317) 232-2187 or <a href="mailto:rvaughan@idoi.in.gov">rvaughan@idoi.in.gov</a> .
FF	Minimum Net Worth Calculation	Only applicable to domestic and foreign HMOs and LSHMOs