

## **General Instructions For States to Complete Checklist**

Each checklist is divided into five sections. The first section contains the major NAIC filings. The second section lists all of the NAIC supplements, whether they are to be bound into the statement or not. The third section lists items to be filed electronically with the NAIC. The fourth section is a list of all of the filings related to the audited financial statements. The fifth section lists state-specific filing requirements. **The items in the first four sections should remain in the same order as the examples.** This will enable companies to locate common information about a particular filing from each state. Finally, there is a section of notes to the instructions. The purpose of the Notes is to provide companies with state-specific information in a standard format. You may require more notes than provided; however, **the first notes should remain in the same order and format for each state.** Each state-specific note should contain state-specific instructions where any state deviates from specific NAIC instructions. The state should mail the company instructions to companies along with the checklist or post these instructions to its website. New requirements or changes to the checklists will be highlighted for your convenience.

**Please Note:** **Your state’s requirements for companies to file with the NAIC should be incorporated into this Checklist.**

### **Column 1 Checklist**

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

### **Column 2 Line #**

Refers to a standard filing number used for easy reference and which may change from year to year, but should remain the same between states (i.e., number 61 - Annual Statement Electronic Filing is the same for all jurisdictions.). States may expand the State Required Filings Section to include up to 100 filings required by any individual state.

### **Column 3 Required Filings**

Name of item or form to be filed. Each section is alphabetized. Please note that the items shown under “State Required Filings” may not apply to your state. The items included are those that a significant number of states require. Please add your state-specific filings in Section V.

**Group Capital Calculation has been added to the “State Required Filings” section of the checklist.**

If more than one state page is required from each company, please insert this requirement under “State Required Filings.” Likewise, if your state requires the Risk-Based Capital from your domestic companies to be filed with you in addition to companies filing this with the NAIC, please insert this requirement under “State Required Filings.”

The 1999 *Annual Statement Instructions* were modified to waive paper filings of certain NAIC supplements (those supplements previously included in the Electronic Filing Pilot Project) and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists have been modified to 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. If you are deviating from the *Annual Statement Instructions* and wish to have these items filed in hard copy with your department, you should remove XXX from this column and insert the number of copies required. You should also make a note to companies that an additional copy is not required if these schedules are bound in the Annual Statement.

### **Column 4 Number of Copies**

This column indicates the number of copies that a foreign or domestic company is required to file for each type of form. The 1999 *Annual Statement Instructions* were modified to exclude the requirement for filing paper copies of investment schedules from foreign companies if the data is captured on the NAIC database. The 1999 *Annual Statement Instructions* were modified to include the supplements that were part of the Electronic Filing Pilot. An XXX appears in the foreign column, if the schedule or supplement is included in either of these instructions. If you require paper copies of these schedules or supplements, you should remove XXX from this column and insert the number of copies required. An N/A appears in this column if the filing is only required with the state of domicile according to the NAIC *Annual Statement Instructions*. This does not preclude any state from requesting these documents from any company. If you wish to request the documents, simply remove the XXX or N/A and insert the number of copies that you require.

### **Column 5 Due Date**

Due Date indicates the date a filing is required with the state insurance regulatory authority. If you do not require a specific filing, please replace the date with XXX. Use Note E to explain any other filing instructions regarding due dates.

**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*. Insert a “#” sign after the form source where the state has changed the requirements since last year or the item is a new NAIC blank. Do not insert a “#” sign if the NAIC blank has changed, as this would lead to many “#” signs, making its use somewhat meaningless.

**Column 7      Applicable Notes**

This column contains references to the Notes and Instructions that apply to each item. However, Notes A-K apply to all filings.

**Item 85**

Insert specific instructions related to appointment or change in Independent CPA.

**Instructions and Suggested Language for the Notes**

General:

1. **Suggested language** for each note should be used to the extent possible.
2. Some of the suggested language covers different ideas, for example, note E has several different issues that could apply. Where appropriate, combine language.
3. Where appropriate, list each item and special instructions (see notes H and K, for examples)
4. **Examples** for notes are shown in italics and should be replaced by your state-specific instructions.

**Note A**.....should provide the name(s), email address(es) and phone number(s) of a person that companies may contact with questions regarding filings. If there is more than one person, please indicate the types of calls each person takes, in addition to their name and number.

**Note B**.....should list the mailing address, and hand delivery address (if different) for required filings.

**Note C**.....should provide specific information related to the amount(s) and mailing address for filing fees.

**Note D**.....should list the mailing address for premium taxes (and a contact if appropriate). If your state has a different Department collect premium taxes (not the Department that collects other insurance information, fees), please indicate that Department, and provide a contact name if possible.

**Note E**.....should contain instructions on delivery dates, and any other special delivery instructions:

..... *E-1 All filings must be physically received at one of the addresses in Note B no later than the indicated due date.*

..... *All items must be mailed U.S. mail.*

..... *If the due date falls on a weekend or holiday, then the deadline is extended to the next business day.*

..... **or**

..... *E-2 All filings must be postmarked no later than the indicated due date.*

..... *All items must be mailed U.S. mail.*

..... *If the due date falls on a weekend or holiday, then the deadline is extended to the next business day.*

**Note F**.....should describe any penalties for late filings

..... *Companies will be fined \$100 per day for a late filing.*

..... *Company's license may be suspended if the annual statement is received more than 30 days late.*

**Note G**.....should contain language on original signatures:

..... *Original signatures required on all filings from domestic companies. Foreign companies should follow the instructions in the NAIC Annual Statement Instructions.*

..... *Original signatures required on all filings that require signatures.*

**Note H**.....should contain other signature/notarization/certification instructions. These are examples and should be updated according to your state’s current requirements.

..... *The following officers are required to sign the annual statement:*  
..... *CEO; President; Treasurer*

..... *Special instructions:*  
..... *Reinsurance Summary Statement --must be notarized*

**Note I** .....should contain instructions on filing amended filings.

..... *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, same should be followed for any amendment.*

**Note J**.....should contain instructions for companies to request an exemption or extension to a filing

..... *Foreign companies 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 from Minnesota. Domestic companies should apply at least 30 days prior to the due date.*

**Note K**.....should contain instructions on bar codes

..... *Please use the bar codes supplied by Florida.*

..... **or**

..... *Please follow the instructions in the NAIC Annual Statement Instructions.*

..... **or**

..... *Bar codes for Minnesota filings should be generated according to NAIC instructions. The codes are:*  
*Certificate of Deposit..... 003*  
*Credit Insurance Annual Report ..... 004*  
*Form 10K..... 005*  
*Independent Actuarial Opinion ..... 006*  
*Investment Policy Certification ..... 007*  
*Non comprehensive Accident & Health Exhibit ..... 008*  
*Report by Independent CPA Regarding Application of Valuation Procedures..... 009*  
*Report on Evaluation of Accounting Procedures and System of Internal Control ..... 010*  
*Report of Ratio of Qualified Assets to Required Liabilities..... 011*

**Note L**.....should have instructions for filing Signed Jurat page

..... *If the state requires the filing of a Signed Jurat page for foreign companies, please indicate.*

**Note M**.....should have instructions for NONE filings

..... *If the state requires the filing of a “NONE” page, please indicate.*

..... *See NAIC Annual Statement Instructions for Supplemental Interrogatories. Exceptions to these instructions are noted on the form.*

**Note N**.....Filings New, Discontinued or Materially Modified since last year.

..... *None of the filings have been discontinued since last year*

..... *No longer required:*  
..... *Listing of new Reinsurers*