

November 16, 2016

**NEW INSTRUCTIONS FOR FILING ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI
FOR YEAR ENDING DECEMBER 31, 2016**

PLEASE READ CAREFULLY.

The Annual Statement Supplement for Missouri form filing, which is due by March 1, 2017, can now be filed electronically. Hard copies of this form will not be mailed, but can be accessed on our website per the instructions listed below.

The Annual Statement Supplement for Missouri form is used to collect data in greater detail than that of the Missouri State Page of the Annual Statement. All Life, Accident & Health, Health Service Corporations and Fraternal companies are required to submit an accurate and complete report of their business in all of the lines specified as per 20 CSR 200-1.037. A .fpdf fillable form and instructions are available on the internet at <http://insurance.mo.gov/industry/forms/index.php>, scroll down to Statistics. Since it is imperative to have accurate data filed a list of edits is included with the instructions. All companies are required to submit an accurate and complete report of their business in all of the lines specified. **Upon review by this office if an edit pertains to your company and fails then your company may be subject to a penalty of \$1,000 for knowingly and intentionally reporting faulty data per Section 374.215 RSMo.**

A **NONE** report is required for companies with no Missouri business.

The Supplement is to be completed and received by the Missouri Department of Insurance, Financial Institutions and Professional Registration, by March 1, 2016. Each company must file a separate submission, when filing electronically. If your company is unable to submit electronically, a hard copy needs to be mailed to the attention of Rachel Crowe at the address listed below. When filing electronically your company will need to use Adobe Reader 7.0 or most current version. Also, please remember to print out a copy of your submission for your records.

If you do not file electronically, remember **DO NOT MAIL THIS DOCUMENT WITH YOUR ANNUAL STATEMENT. Also, please remember that a copy of your Supplement and a copy of your company's Missouri State page is to accompany your premium tax return.**

If your company has any questions please contact Rachel Crowe at 573-751-3163 or Rachel.Crowe@insurance.mo.gov.

Missouri Department of Insurance, Financial
Institutions and Professional Registration OR
Rachel Crowe, Statistics Section
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Rachel Crowe, Statistics Section
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ELECTRONIC FILING INSTRUCTIONS

The .fpdf fillable form can be accessed on our website at <http://insurance.mo.gov/industry/forms/index.php.scroll> down to Statistics. Click on the form number that corresponds to your company type (MO 375-1802 is for Life, Accident & Health, Health Service Corporations & Fraternal companies).

Once you complete all data fields on this form you cannot save the data typed. Please print your completed form and keep a copy of this for your records. When all fields have been completed click on the "EMAIL" button at the top right hand corner of the form. A special email account has been set up for this data to be received in. A confirmation email will appear if the form was received in our database.

SUPPLEMENT INSTRUCTIONS AND EDIT VERIFICATION FORM

- 1) Include the company name, 4 digit NAIC group code and 5 digit NAIC company code, as reported on the jurat page of your company's Annual Statement. Also include the company representative and telephone number of the person responsible for completing this form.
- 2) Columns 1 through 6 of the Supplement must be totaled. The sum of line numbers 1.1 through 1.9 are to equal line number 1.10. The sum of line numbers 2.1 through 2.9 are to equal line number 2.10. The sum of line numbers 1.10 and 2.10 are to equal line number 3. The sum of line numbers 4.1 through 4.14 are to equal line number 4.15. The sum of line numbers 5.1a through 5.14 are to equal line number 5.15. The sum of line numbers 4.15 and 5.15 are to equal line number 6.
- 3) Data reported on the Supplement for a specific line of business is being entered on the correct line.
- 4) On the Supplement all amounts are to be reported in whole dollars only, do not include cents, except for Column V, Life Insurance in Force is to be reported in thousands.
- 5) If no insureds are reported for a line of business, yet premium is being reported then you must submit an explanation in the space provided on the back of the Supplement as to why your company has reported premium, but no insureds.
- 6) On the Supplement, line number 5.1a is to also include any data which is reported on line number 7.1.
- 7) For Column 1, the Number of Insureds can be double counted. (Ex. If an insured has more than one type of policy than that insured should be counted for each policy).
- 8) **Additional Instructions for reporting association health plans that combine both small and large employers (lines (8.1 – 8.4)).**
Lines 8.1 – 8.4 are intended to capture information about employer association plans as defined in 376.421.1(5)(e) RSMo. Data should be reported only if **all** of the following conditions apply.
 - a. Business is issued to an association whose membership includes **both** small employers (3-25 employees) and large employers (more than 25 employees).
 - b. The health benefit plan is underwritten and rated as a single employer.
 - c. The health plan has a uniform benefit design option or options for all participating association members or employers.
 - d. The health plan has guarantee issue to all association members and all eligible employees of any participating association member company.

Data should be reported separately for small employers in such associations (lines 8.1 and 8.2) and large employers (lines 8.3 and 8.4). By definition, if data is reported on line 8.1, data must also be reported on line 8.3. Similarly, if data is reported on line 8.2, data must also be reported on line 8.4.

Lines 8.1 and 8.3 – Report business for associations in which the index rate for any class of business *exceeds* the rate for any other class by *more than 20* percent. This business should be exempt from the rating provisions of 379.936.1(1) RSMo., as per 376.421.1(5)(e) RSMo.

Lines 8.2 and 8.4 – Include business for associations in which the index rate for any rating period, for any class of business, *does not exceed* any other class of business by more than 20 percent.

For additional information, please consult 376.421 RSMo., available on the internet at <http://www.moga.mo.gov/statutes/C300-399/3760000421.HTM>.

EDITS:

The following edits are cross-checks which are to be performed between the Annual Statement Supplement for Missouri form and your company's Missouri State Page from the Annual Statement. Fraternal companies are to perform the edits listed under line numbers 30 through 46.

- 9) Missouri State Page from the Annual Statement, column 5, line number 5, reconciles with column II, line number 3 of the Supplement.
- 10) Missouri State Page from the Annual Statement, column 5, line number 8, reconciles with column III, line number 3 of the Supplement.
- 11) Missouri State Page from the Annual Statement, column 5, line number 15, reconciles with column IV, line number 3 of the Supplement.
- 12) Missouri State Page from the Annual Statement, column 10, line number 23, reconciles with column V, line number 3 of the Supplement.
- 13) Missouri State Page from the Annual Statement, column 1, line number 24.1, reconciles with column II, line number 5.1e of the Supplement.
- 14) Missouri State Page from the Annual Statement, column 2, line number 24.1, reconciles with column III, line number 5.1e of the Supplement.
- 15) Missouri State Page from the Annual Statement, column 3, line number 24.1, reconciles with column IV, line number 5.1e of the Supplement.
- 16) Missouri State Page from the Annual Statement, column 4, line number 24.1, reconciles with column V, line number 5.1e of the Supplement.
- 17) Missouri State Page from the Annual Statement, column 5, line number 24.1, reconciles with column VI, line number 5.1e of the Supplement.
- 18) Missouri State Page from the Annual Statement, column 1, line number 24.4, reconciles with column II, the sum of line numbers 4.13, 4.14, 5.13 and 5.14, of the Supplement.
- 19) Missouri State Page from the Annual Statement, column 2, line number 24.4, reconciles with column III, the sum of line numbers 4.13, 4.14, 5.13 and 5.14, of the Supplement.
- 20) Missouri State Page from the Annual Statement, column 3, line number 24.4, reconciles with column IV, the sum of line numbers 4.13, 4.14, 5.13 and 5.14, of the Supplement.
- 21) Missouri State Page from the Annual Statement, column 4, line number 24.4, reconciles with column V, the sum of line numbers 4.13, 4.14, 5.13 and 5.14, of the Supplement.
- 22) Missouri State Page from the Annual Statement, column 5, line number 24.4, reconciles with column VI, the sum of line numbers 4.13, 4.14, 5.13 and 5.14, of the Supplement.
- 23) Missouri State Page from the Annual Statement, column 1, line number 26, reconciles with column II, line number 6 of the Supplement.
- 24) Missouri State Page from the Annual Statement, column 2, line number 26, reconciles with column III, line number 6 of the Supplement.
- 25) Missouri State Page from the Annual Statement, column 3, line number 26, reconciles with column IV, line number 6 of the Supplement.
- 26) Missouri State Page from the Annual Statement, column 4, line number 26, reconciles with column V, line number 6 of the Supplement.
- 27) Missouri State Page from the Annual Statement, column 5, line number 26, reconciles with column VI, line number 6 of the Supplement.

- 28) The reporting of life, annuity, credit life, deposit-type contract funds and other considerations, for premiums, dividends and claims paid, is to be reported on the Supplement exactly the same as is reported on your company's Missouri State Page of the Annual Statement. (ex. If annuities is reported on your Missouri State Page from the Annual Statement then annuities is to be reported on the Supplement).
- 29) The reporting of individual and/or group business is to be reported on the Supplement exactly the same as is reported on your company's Missouri State Page from the Annual Statement. (ex. If your company is reporting group business on your Missouri State Page from the Annual Statement then group business is to be reported on the Supplement).
- 30) Fraternal Companies: Missouri State Page from the Annual Statement, column 1, line number 5, reconciles with column II, line number 3 of the Supplement.
- 31) Fraternal Companies: Missouri State Page from the Annual Statement, column 1, line number 8, reconciles with column III, line number 3 of the Supplement.
- 32) Fraternal Companies: Missouri State Page from the Annual Statement, column 1, line number 15, reconciles with column IV, line number 3 of the Supplement.
- 33) Fraternal Companies: Missouri State Page from the Annual Statement, column 2, line number 23, reconciles with column V, line number 3 of the Supplement.
- 34) Fraternal Companies: Missouri State Page from the Annual Statement, column 1, line number 25.5, reconciles with column II, the sum of line numbers 4.13, 4.14, 5.13 and 5.14 of the Supplement
- 35) Fraternal Companies: Missouri State Page from the Annual Statement, column 2, line number 25.5, reconciles with column III, the sum of line numbers 4.13, 4.14, 5.13 and 5.14 of the Supplement.
- 36) Fraternal Companies: Missouri State Page from the Annual Statement, column 3, line number 25.5, reconciles with column IV, the sum of line numbers 4.13, 4.14, 5.13 and 5.14 of the Supplement.
- 37) Fraternal Companies: Missouri State Page from the Annual Statement, column 4, line number 25.5, reconciles with column V, the sum of line numbers 4.13, 4.14, 5.13 and 5.14 of the Supplement.
- 38) Fraternal Companies: Missouri State Page from the Annual Statement, column 5, line number 25.5, reconciles with column VI, the sum of line numbers 4.13, 4.14, 5.13 and 5.14 of the Supplement.
- 39) Fraternal Companies: Missouri State Page from the Annual Statement, column 1, line number 26, reconciles with column II, line number 6 of the Supplement.
- 40) Fraternal Companies: Missouri State Page from the Annual Statement, column 2, line number 26, reconciles with column III, line number 6 of the Supplement.
- 41) Fraternal Companies: Missouri State Page from the Annual Statement, column 3, line number 26, reconciles with column IV, line number 6 of the Supplement.
- 42) Fraternal Companies: Missouri State Page from the Annual Statement, column 4, line number 26, reconciles with column V, line number 6 of the Supplement.
- 43) Fraternal Companies: Missouri State Page from the Annual Statement, column 5, line number 26, reconciles with column VI, line number 6 of the Supplement.
- 44) The reporting of life, annuity, deposit-type contract funds and other considerations, for premiums, dividends and claims paid, is to be reported on the Supplement exactly the same as is reported on your company's Missouri State Page of the Annual Statement. (ex. If annuities is reported on your Missouri State Page from the Annual Statement then annuities is to be reported on the Supplement).

Additional Reconciliations:

- 1) On the Supplement, line numbers 1.5 and 2.5, must reconcile to the Credit Insurance Experience Exhibit or comply with Missouri Regulation 20 CSR 600-2.100 subsection 10.
- 2) On the Supplement, line numbers 4.10 and 5.10, must reconcile to the Credit Insurance Experience Exhibit or comply with Missouri Regulation 20 CSR 600-2.100 subsection 10.