

## LIFE, ACCIDENT AND HEALTH/FRATERNAL INSURERS

COMPANY NAME: \_\_\_\_\_ NAIC Company Code: \_\_\_\_\_

Contact: \_\_\_\_\_ Telephone: \_\_\_\_\_

REQUIRED FILINGS IN THE STATE OF: MASSACHUSETTS Filings Made During the Year 2021

**FRATERNAL COMPANIES BEGIN FILING LIFE/FRATERNAL STATEMENT EFFECTIVE WITH FIRST QUARTER, 2020.**

(1) Checklist	(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			
<b>I. NAIC FINANCIAL STATEMENTS</b>								
	1	Annual Statement (8 1/2"x14")	1	EO	xxx	3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01-E29)	1	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 1/2" x 14")	1	EO	xxx	5/17, 8/16, 11/15	NAIC	
	3	Separate Accounts Annual Statement (8 1/2"x14")	1	EO	xxx	3/1	NAIC	
<b>II. NAIC SUPPLEMENTS</b>								
	11	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	
	12	Credit Insurance Experience Exhibit (excludes Fraternal)	1	EO	xxx	4/1	NAIC	Instruction J
	13	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit (excludes Fraternal)	1	EO	xxx	4/1	NAIC	Instruction J
	14	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	1	EO	xxx	4/1	NAIC	Instruction J
	15	Long-term Care Experience Reporting Forms	1	EO	xxx	4/1	NAIC	
	16	Management Discussion & Analysis	1	EO	xxx	4/1	Company	
	17	Medicare Supplement Insurance Experience Exhibit	1	EO	xxx	3/1	NAIC	
	18	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/17, 8/16, 11/15	NAIC	
	19	Risk-Based Capital Report	1	EO	xxx	3/1	NAIC	
	20	Schedule SIS (excludes Fraternal)	1 + E	N/A	N/A	3/1	NAIC	Instruction J
	21	Supplemental Compensation Exhibit	1 + E	N/A	N/A	3/1	NAIC	See Note 1
	22	Supplemental Health Care Exhibit (Parts 1, 2 and 3)	1	EO	xxx	4/1	NAIC	
	23	Supplemental Health Care Exhibit's Allocation Report	1	EO	xxx	4/1	NAIC	
	24	Supplemental Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	
	25	Supplemental Schedule O (excludes Fraternal)	1	EO	xxx	3/1	NAIC	Instruction J
	26	Supplemental Term and Universal Life Insurance Reinsurance Exhibit	1	EO	xxx	4/1	NAIC	
	27	Trusted Surplus Statement	0	EO	xxx	3/1, 5/17, 8/16, 11/15	NAIC	
	28	Variable Annuities Supplement	1	EO	xxx	4/1	NAIC	
	29	VM 20 Reserves Supplement	1	EO	xxx	3/1	NAIC	
	30	Workers' Compensation Carve-Out Supplement	1	EO	xxx	3/1	NAIC	Instruction J
<b>Actuarial Related Items</b>								
	31	Actuarial Certification regarding use 2001 Preferred Class Table	1	EO	xxx	3/1	Company	
	32	Actuarial Certification Related Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities	1	EO	xxx	3/1	Company	
	33	Actuarial Memorandum Related to Universal Life with Secondary Guarantee Policies required by Actuarial Guideline XXXVIII 8D	1 + E	N/A	xxx	4/30	Company	
	34	Actuarial Opinion	1	EO	xxx	3/1	Company	
	35	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit	1	EO	xxx	3/1	Company	
	36	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	
	37	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	
	38	Actuarial Opinion required by Modified Guaranteed Annuity Model Regulation	1	EO	xxx	3/1	Company	
	39	Request for Life PBR Exemption (formerly Companywide Exemption)	1	E/O	xxx	Commissioner 7/1 NAIC 8/16	Company	
	40	Executive Summary of the PBR Actuarial Report	1 + E	N/A	xxx	4/1	Company	
	41	Life Summary of the PBR Actuarial Report	1 + E	N/A	xxx	4/1	Company	
	42	Variable Annuities Summary of the PBR Actuarial Report	1 + E	N/A	xxx	4/1	Company	
	43	PBR Actuarial Report (provide upon request)	1 + E	N/A	xxx	Commissioner 7/1 NAIC 8/16	Company	

(1) Checklist	(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			
	44	RAAIS required by <i>Valuation Manual</i>	1 + E	N/A	xxx	4/1	Company	
	45	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXV	1	EO	xxx	3/1,5/17, 8/16, 11/15	Company	
	46	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV	1	EO	xxx	3/1,5/17, 8/16, 11/15	Company	
	47	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value)	1	EO	xxx	3/1,5/17, 8/16, 11/15	Company	
	48	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value)	1	EO	xxx	3/1,5/17, 8/16, 11/15	Company	
	49	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI	1	EO	xxx	3/1,5/17, 8/16, 11/15	Company	
	50	RBC Certification required under C-3 Phase I	1	EO	xxx	3/1	Company	
	51	RBC Certification required under C-3 Phase II	1	EO	xxx	3/1	Company	
	52	Statement on non-guaranteed elements - Exhibit 5 Int. #3	1	EO	xxx	3/1	Company	
	53	Statement on par/non-par policies – Exhibit 5 Int. 1&2	1	EO	xxx	3/1	Company	
		<b>III. ELECTRONIC FILING REQUIREMENTS</b>						
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	63	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	
	64	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	
	65	Separate Accounts Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	66	Separate Accounts .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	67	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	
	68	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	
	69	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/17, 8/16, 11/15	NAIC	
	70	Quarterly .PDF Filing	xxx	EO	xxx	5/17, 8/16, 11/15	NAIC	
	71	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	
		<b>IV. AUDIT/INTERNAL CONTROL RELATED REPORTS</b>						
	81	Accountants Letter of Qualifications	1	EO	N/A	6/1	Company	
	82	Audited Financial Reports	1	EO	xxx	6/1	Company	
	83	Audited Financial Reports Exemption Affidavit	1 + E	N/A	N/A		Company	
	84	Communication of Internal Control Related Matters Noted in Audit	1	EO	N/A	8/1	Company	
	85	Independent CPA (change)	1 + E	N/A	N/A		Company	
	86	Management's Report of Internal Control Over Financial Reporting	1 + E	N/A	N/A	8/1	Company	
	87	Notification of Adverse Financial Condition	1 + E	N/A	N/A	6/1	Company	
	88	Relief from the five-year rotation requirement for lead audit partner	1	EO	xxx	3/1	Company	
	89	Relief from the one-year cooling off period for independent CPA	1	EO	xxx	3/1	Company	
	90	Relief from the Requirements for Audit Committees	1	EO	xxx	3/1	Company	
	91	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting	1 + E	N/A	N/A	3/1	Company	
		<b>V. STATE REQUIRED FILINGS</b>						
	101	Corporate Governance Annual Disclosure***	1 + E	0	0	6/1	Company	
	102	Filings Checklist (with Column 1 completed)	0	0	0		State	
	103	Form B-Holding Company Registration Statement	1 + E	0	1	5/3	Company	See Note 7 and Instruction J
	104	Form F-Enterprise Risk Report ****	1 + E	0	N/A	5/3	Company	See Note 7 and Instruction J
	105	ORSA (excludes Fraternal) *****	1 + E (If req'd)	0	0	3/1	Company	See Notes & Instruction J, O
	106	Premium Tax	@ @ @	0	@ @ @	3/15	State	See Note 2
	107	State Filing Fees	0	0	1	3/1	State	See Note 3

(1) Checklist	(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			
	108	Signed Jurat	xxx	0	1	3/1	NAIC	See Note 8
	109	Claims in Suit	1 + E	0	1	3/1	Company	See Note 4, Instruction J
	110	Form AR-1	0	0	1	3/1	State	See Note 5
	111	Holding Company Registration Statement Affidavit	0	0	1	3/1	Company	See Note 7
	112	License Renewal Application	0	0	1	3/1	State	See Note 3

- \* • If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC.
- If N/A appears in this column, the filing is required with the domiciliary state.
  - If EO appears in this column, electronic only filing.
  - If E +1 appears in this column, electronic filing to MA DOI [companies.mailbox@mass.gov](mailto:companies.mailbox@mass.gov) and a hard copy filing.
  - If @@@ appears in this column, refer to the 2020 Filing Checklist Notes.

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

\*\*\*For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure 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 if filed at the insurance group level. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm).

\*\*\*\*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](http://www.naic.org/public_lead_state_report.htm)

\*\*\*\*\*For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report 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 if filed at the insurance group level. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm)

		<b>NOTES AND INSTRUCTIONS (A-K APPLY TO ALL FILINGS)</b>	
	A	Required Filings Contact Person:	Financial Surveillance / Company Licensing Telephone: 617-521-7794 or companies.mailbox@mass.gov
	B	Mailing Address:	Commonwealth of Massachusetts Division of Insurance Company Licensing Section 1000 Washington Street, Suite 810 Boston, MA 02118-6200
	C	Mailing Address for Filing Fees:	Massachusetts Division of Insurance Annual Filing Fee / Company License Renewal PO Box 370039 Boston, MA 02241-0739
	D	Mailing Address for Premium Tax Payments:	Commissioner of Revenue Audit Division Banking and Insurance Unit PO Box 7052 Boston, MA 02204 Telephone: 617-887-6710
	E	Delivery Instructions:	Massachusetts General Laws, Chapter 175, Section 25 requires that the Annual Statement be <b>received on or before March 1, 2021</b> . All schedules due on that date must be securely attached to the appropriate pages or bound separately.
	F	Late Filings:	Massachusetts General Laws, Chapter 175, Section 26 provides for a penalty of <b>\$100 per day</b> if the Annual Statement, or any other related filings, are not received in the proper form and by the date required. In addition, any company that neglects to file in the proper form and by the date required may be required to cease writing new business as long as this deficiency continues.
	G	Original Signatures:	Original notarized signatures of at least two principal officers of the company.  Please refer to Massachusetts Bulletin 2020-24 for guidance on electronic signatures and notarization in light of Covid-19.  <a href="https://www.mass.gov/doc/bulletin-2020-24-continued-flexibility-in-compliance-with-regulatory-filing-requirements-issued/download">https://www.mass.gov/doc/bulletin-2020-24-continued-flexibility-in-compliance-with-regulatory-filing-requirements-issued/download</a>
	H	Signature/Notarization/Certification:	Annual Statements must be subscribed and sworn before a notary by at least two principal officers of the company.  Please refer to Massachusetts Bulletin 2020-24 for guidance on electronic signatures and notarization in light of Covid-19.  <a href="https://www.mass.gov/doc/bulletin-2020-24-continued-flexibility-in-compliance-with-regulatory-filing-requirements-issued/download">https://www.mass.gov/doc/bulletin-2020-24-continued-flexibility-in-compliance-with-regulatory-filing-requirements-issued/download</a>
	I	Amended Filings:	
	J	Exceptions from normal filings:	Filings are not required for Fraternal Insurers.
	K	Bar Codes (State or NAIC):	Please follow the instruction in the NAIC Annual Statement Instructions.

L	Signed Jurat:	<p>In lieu of printed copies of annual statements, Massachusetts requires foreign property and casualty insurers to file a signed Jurat page.</p> <p>Please refer to Massachusetts Bulletin 2020-24 for guidance on electronic signatures and notarization in light of Covid-19.</p> <p><a href="https://www.mass.gov/doc/bulletin-2020-24-continued-flexibility-in-compliance-with-regulatory-filing-requirements-issued/download">https://www.mass.gov/doc/bulletin-2020-24-continued-flexibility-in-compliance-with-regulatory-filing-requirements-issued/download</a></p>
M	NONE Filings:	Please follow the instructions in the NAIC Annual Statement Instructions.
N	Filings new, discontinued or modified materially since last year:	<p>Electronic filing of several documents with the state where only hard copy was previously filed. <u>New filings</u> this year for the following statement types are:</p> <ul style="list-style-type: none"> <li>• Revised Long-Term Care Reporting Forms</li> <li>• Addition of Supplements due to revisions made to the Valuation Manual: <ul style="list-style-type: none"> <li>○ Executive Summary of PBR Actuarial Report</li> <li>○ Life Summary PBR Actuarial Report</li> <li>○ Variable Annuities Summary of the PBR Actuarial Report</li> <li>○ PBR Actuarial Report (provide upon request)</li> </ul> </li> </ul> <p><u>Modified filings</u>: Renamed one supplement on checklist to avoid confusion with similarly named document:</p> <ul style="list-style-type: none"> <li>○ Request for Life PBR Exemption (formerly Companywide Exemption)</li> </ul> <p><u>Discontinued filings</u>: Removal of supplements due to revisions made to the Valuation Manual:</p> <ul style="list-style-type: none"> <li>○ Actuarial Certification Related to Hedging required by Actuarial Guideline XLIII</li> <li>○ Actuarial Certification Related to Reserves required by Actuarial Guideline XLIII</li> <li>○ Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII</li> <li>○ Management Certification that the Valuation Reflects Management’s Intent required by Actuarial Guideline XLIII.</li> </ul> <p><u>Renamed</u> one supplement on checklist to avoid confusion with similarly named document:</p> <ul style="list-style-type: none"> <li>○ Request for Life PBR Exemption (formerly Companywide Exemption)</li> </ul>
O	ORSA Filings:	To be filed if Massachusetts is the Lead State.

**General Instructions  
For Companies to Use Checklist**

**Please Note:** This state’s instructions for companies to file with the NAIC are included in this Checklist. The NAIC will not be sending their own checklist this year.

**Electronic filing is intended to be filing(s) submitted to the NAIC via the NAIC Internet Filing Site which eliminates the need for a company to submit diskettes or CD-ROM to the NAIC. Companies are not required to file hard copy filings with the NAIC.**

**Column (1) Checklist**

Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an “x” in this column when submitting information to the state.

**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 *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. **Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state 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.