

**VERMONT FILING CHECKLIST
LIFE, ACCIDENT AND HEALTH INSURERS**

COMPANY NAME: _____ NAIC Company Code: _____

Contact: _____ Telephone: _____

REQUIRED FILINGS IN THE STATE OF: VERMONT Filings Made During the Year 2017

(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			
I. NAIC FINANCIAL STATEMENTS								
	1	Annual Statement (8 1/2"x14")	2	EO	xxx	3/1	NAIC	H, L
	1.1	Printed Investment Schedule detail (Pages E01-E27)	2	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 1/2" x 14")	2	EO	xxx	5/15, 8/15, 11/15	NAIC	
	3	Separate Accounts Annual Statement (8 1/2"x14")	2	EO	xxx	3/1	NAIC	
II. NAIC SUPPLEMENTS								
	11	Accident & Health Policy Experience Exhibit	2	EO	xxx	4/1	NAIC	
	12	Analysis of Annuity Operations by Lines of Business	2	EO	xxx	4/1	NAIC	
	13	Analysis of Increase in Annuity Reserves During Year	2	EO	xxx	4/1	NAIC	
	14	Credit Insurance Experience Exhibit	2	EO	xxx	4/1	NAIC	
	15	Interest Sensitive Life Insurance Products Report	2	EO	xxx	4/1	NAIC	
	16	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit	2	EO	xxx	4/1	NAIC	
	17	Life, Health & Annuity Guaranty Assessment Base Reconciliation Exhibit Adjustment Form	2	EO	xxx	4/1	NAIC	
	18	Long-term Care Experience Reporting Forms	2	EO	xxx	4/1	NAIC	
	19	Management Discussion & Analysis	2	EO	xxx	4/1	Company	
	20	Medicare Supplement Insurance Experience Exhibit	2	EO	xxx	3/1	NAIC	
	21	Medicare Part D Coverage Supplement	2	EO		3/1, 5/15, 8/15, 11/15	NAIC	
	22	Risk-Based Capital Report	2	EO	xxx	3/1	NAIC	
	23	Schedule SIS	2	N/A	N/A	3/1	NAIC	
	24	Supplemental Compensation Exhibit	2	N/A	N/A	3/1	NAIC	X
	25	Supplemental Health Care Exhibit (Parts 1, 2 and 3)	2	EO	xxx	4/1	NAIC	
	26	Supplemental Health Care Exhibit's Allocation Report	2	EO	xxx	4/1	NAIC	
	27	Supplemental Investment Risk Interrogatories	2	EO	xxx	4/1	NAIC	
	28	Supplemental Schedule O	2	EO	xxx	3/1	NAIC	
	29	Supplemental XXX/AXXX Reinsurance Exhibit	2	EO	xxx	4/1	NAIC	
	30	Trusted Surplus Statement	2	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	31	Workers' Compensation Carve-Out Supplement	2	EO	xxx	3/1	NAIC	
Actuarial Related Items								
	32	Actuarial Certification regarding use 2001 Preferred Class Table	2	EO	xxx	3/1	Company	
	33	Actuarial Certification Related Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities	2	EO	xxx	3/1	Company	
	34	Actuarial Certification Related to Hedging required by Actuarial Guideline XLIII	2	EO	xxx	3/1	Company	
	35	Actuarial Certification Related to Reserves required by Actuarial Guideline XLIII	2	EO	xxx	3/1	Company	
	36	Actuarial Memorandum Related to Universal Life with Secondary Guarantee Policies required by Actuarial Guideline XXXVIII 8D	2	N/A	xxx	4/30	Company	
	37	Actuarial Opinion	2	EO	xxx	3/1	Company	
	38	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit	2	EO	xxx	3/1	Company	
	39	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	2	EO	xxx	3/1	Company	
	40	Actuarial Opinion on X-Factors	2	EO	xxx	3/1	Company	
	41	Actuarial Opinion required by Modified Guaranteed Annuity Model Regulation	2	EO	xxx	3/1	Company	
	42	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII	2	EO	xxx	3/1	Company	

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	43	Management Certification that the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII	2	EO	xxx	3/1	Company	
	44	RAAIS required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5)	2	N/A	xxx	3/15	Company	EE
	45	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXV	2	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	46	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV	2	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	47	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value)	2	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	48	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value)	2	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	49	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI	2	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	50	RBC Certification required under C-3 Phase I	2	EO	xxx	3/1	Company	
	51	RBC Certification required under C-3 Phase II	2	EO	xxx	3/1	Company	
	52	Statement on non-guaranteed elements - Exhibit 5 Int. #3	2	EO	xxx	3/1	Company	
	53	Statement on par/non-par policies – Exhibit 5 Int. 1&2	2	EO	xxx	3/1	Company	
		III. ELECTRONIC FILING REQUIREMENTS						
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	S
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	S
	63	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	S
	64	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	S
	65	Separate Accounts Electronic Filing	xxx	EO	xxx	3/1	NAIC	S
	66	Separate Accounts .PDF Filing	xxx	EO	xxx	3/1	NAIC	S
	67	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	S
	68	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	S
	69	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	S
	70	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	S
	71	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	S
		IV. AUDIT/INTERNAL CONTROL RELATED REPORTS						
	81	Accountants Letter of Qualifications	1	EO	N/A	6/1	Company	DD
	82	Audited Financial Reports	1	EO	0	6/1	Company	DD
	83	Audited Financial Reports Exemption Affidavit	1	N/A	N/A	6/1	Company	DD
	84	Communication of Internal Control Related Matters Noted in Audit	1	EO	N/A	8/1	Company	DD
	85	Independent CPA (change)	1	N/A	N/A	When appointed	Company	DD
	86	Management's Report of Internal Control Over Financial Reporting	1	N/A	N/A	8/1	Company	DD
	87	Notification of Adverse Financial Condition	1	N/A	N/A	When issued	Company	DD
	88	Relief from the five-year rotation requirement for lead audit partner	1	EO	0	3/1	Company	DD
	89	Relief from the one-year cooling off period for independent CPA	1	EO	0	3/1	Company	DD
	90	Relief from the Requirements for Audit Committees	1	EO	0	3/1	Company	DD
	91	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting	1	N/A	N/A	6/1	Company	DD
		V. STATE REQUIRED FILINGS						
	101	Certificate of Compliance	0	0	0		State	P
	102	Certificate of Deposit	0	0	0		State	Q
	103	Certificate of Valuation	1	0	0	When available	State	R
	104	Filings Checklist (with Column 1 completed)	1	0	0	3/1	State	
	105	Form B-Holding Company Registration Statement	2	0	0	See note	Company	AA
	106	Form F-Enterprise Risk Report ***	2	0	0	3/15	Company	AA
	107	ORSA****	2	0	0	When available	Company	GG
	108	Premium Tax – file with Vermont Department of Taxes	1	0	1	2/28 and quarterly	State Tax Department	D
	109	Vermont Annual Fee Calculation Report and Filing Fees	1	0	1	3/1	State	

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			Domestic		Foreign			
			State	NAIC	State			
	110	Signed Jurat (Domestics include with annual statement)	2	0	1	3/1	NAIC	H, L
	111	Accident and Health Advertising Certificate	1	0	1	3/1	Company	O
	112	Notice of Legal Actions Involving Other Insurance Departments	1	0	1	When issued	Company	U
	113	Vermont Domestic Annual Report & Annual Meeting Notification Materials Sent to Policyholders	1	0	0	When available	Company	Z
	114	Vermont Annual Statement Supplemental Filing (ASSR)	1	0	1	3/1	State	BB
	115	Corporate Governance Annual Disclosure (CGAD)	1	0	0	6/1	Company	HH

*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. EO (electronic only filing).

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

***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

****For those states that have adopted the NAIC updated 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. Consistent with the Form B filing requirements, 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. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm

**VERMONT'S NOTES AND INSTRUCTIONS
(A-N APPLY TO ALL FILINGS)**

A	Required Filings Contact:	Company Licensing Insurance Division (802) 828-2470 dfr.complic@vermont.gov
B	Mailing Address:	Company Licensing Insurance Division Vermont Department of Financial Regulation 89 Main Street Montpelier, VT 05620-3101
C	Mailing Address for Filing Fees:	Mail fees to the address in Note B. Make check payable to Vermont Department of Financial Regulation. Indicate NAIC number on check. Provide separate check for each company.
D	Premium Tax Payments:	Premium Tax returns and payments will be electronically filed and paid via the Vermont Department of Taxes online system, myVTax . For assistance, call the Vermont Department of Taxes, Insurance Premium Tax Examiner at (802) 828-6838.
E	Delivery Instructions:	All filings and fees 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, then the deadline is extended to the next business day.
F	Late Filings:	Insurers will be assessed for a late filing. Late filing fee is \$250, or retaliatory amount, for late filings received within ten (10) business days of the deadline. Filings received more than ten (10) days after the deadline may result in additional civil administrative penalties being imposed, or rejection of the filing and expiration of the license.
G	Original Signatures:	Original or facsimile signatures are accepted on filings from foreign insurers. Original signatures are required on filings from domestic insurers.
H	Signature/Notarization/Certification:	At least two executive officers are required to sign the annual statement. Vermont domestic insurers must include the original signature of the President or CEO. Signatures for domestic insurers must be notarized.
I	Amended Filings:	Amended items must be filed within ten (10) days of their amendment, along with an explanation thereof.

J	Exceptions from normal filings:	Foreign insurers must supply a written copy of any exemption or extension received by its state of domicile to receive same from Vermont.
K	Bar Codes (State or NAIC):	Vermont does not use bar codes.
L	Signed Jurat:	Foreign insurers that file electronically with the NAIC are instructed to complete and file the Jurat page in place of the annual statement (original or facsimile signatures accepted). For Vermont domestic insurers, see Note H.
M	Vermont Filing Due Dates:	Annual filings for HMDIs and all other insurers are due 3/1. Annual filings for HMOs are due 4/1.
N	Filings new, discontinued or modified materially since last year:	New filings, see Note GG and Note HH
O	Accident and Health Advertising Certificate:	Vermont Regulation 71-1, 15B requires only insurers who sell Accident and Health products in Vermont (excepting Medicare prescription drug coverage (PDP) companies) to submit an Accident and Health Advertising Certificate. Send to the address in Note B.
P	Certificate of Compliance:	Foreign insurers are not required to file certificates of compliance.
Q	Certificate of Deposit:	Foreign insurers are not required to file certificates of deposit.
R	Certificate of Valuation:	Domestic insurers are required to submit a Certificate of Valuation. Send to the address in Note B.
S	Electronic Filings:	Vermont relies on the electronic filings made with the NAIC.
T	Net Worth, Deposit and Designated Reserve Calculations – HMO:	8 V.S.A. §5102 (e)(3)(B) requires insurers to file with the Commissioner the net worth, deposit and designated reserve calculations made under subsections 5102b (b) and (c) of this title. Direct questions regarding this filing to Jesse Lussier at (802) 828-3690. Send to the address in Note B.
U	Notice of Legal Actions Involving Other Insurance Departments:	Vermont Bulletin 30 requires insurers doing business in Vermont to inform the department of legal actions involving other insurance departments. Direct this information to: Christina R. Rouleau Director of Market Regulation Vermont Department of Financial Regulation 89 Main Street Montpelier, VT 05620-3101 (802) 828-2910

V	Report on the Operations of the Quality Assurance Program and the Grievance Procedures – HMO:	8 V.S.A. §5102 (e)(3)(A) requires insurers to submit a report on the operations of the quality assurance program and the grievance procedures describing any changes made in the operations of the quality assurance program and the grievance procedures during the preceding calendar year.
W	Request to File Consolidated Audited Annual Statements:	Foreign insurers may file audited consolidated or combined financial statements if the insurer is part of a group of insurance companies that utilizes a pooling or 100% reinsurance agreement, and such insurer cedes all its business to the pool, per 8 V.S.A. §3578 (g). Specific departmental approval is not necessary.
X	Supplemental Compensation Exhibit :	Vermont domestic insurers are required to file the Supplemental Compensation Exhibit annually with the Insurance Division. In addition to any information provided in the narrative of material factors in Part 4, disclose any material additional compensation earned or accrued in the reporting year that is not otherwise disclosed in the exhibit. Insurers shall disclose compensation in accordance with NAIC instructions. These employees need only be identified by their titles. Send to the address in Note B.
Y	Vermont Antitrust Compliance Policy Certification:	The Certificate of Authority issued to The Vermont Health Plan LLC (TVHP) requires this certification. Send to the address in Note B.
Z	Vermont Domestic Annual Report & Annual Meeting Notification Material Sent to Policyholders:	Domestic insurers are required to provide copies of this notification to the Insurance Division. Send to the address in Note B.
AA	Vermont Domestic Holding Company Forms B, C & F:	Domestic insurers are required to file annual Holding Company Forms B, C & F, per 8 V.S.A. §3684 (a). Send to the address in Note B. Also send electronic copies to dfr.complic@vermont.gov
BB	Vermont Annual Statement Supplemental Filing (ASSR):	Insurers with active business in Vermont in the health and accident lines must file the ASSR. If you have no business to report, this filing is not required (i.e. no zero or n/a filings should be submitted). Email completed workbooks to Lori Perry at the Green Mountain Care Board at lori.perry@vermont.gov . Any questions, please contact Lori at (802) 828-6971.

CC	Vermont Mandated Reporting (Liquor Liability Report):	8 VSA §3567 and Vermont Bulletin 89 mandate collection of liquor liability statistics. Direct any questions regarding completion of this form to Kevin Gaffney at (802) 828-4845. Send to the address in Note B.
DD	Audited Financial Statements:	Filings must be made in accordance with Vermont Regulation I-2009-06, Annual Financial Reporting Regulation.
EE	Regulatory Asset Adequacy Issues Summary:	Only Domestic insurers need to file this document. Send to the address in Note B.
FF	Addendum to Health Insurer Annual Statement (Act 150):	All health insurers with a minimum of 2,000 Vermont lives or who offer insurance through the Vermont health exchange (see 33 V.S.A. Chapter 18, subchapter 1) must file this form. Send to the address in Note B.
GG	Own Risk and Solvency Assessment (ORSA):	Unless exempted per 8 V.S.A. §3586, domestic insurers must file each year when it becomes available.
HH	Corporate Governance Annual Disclosure (CGAD):	See Vermont Insurance Regulation I-2015-01 for filing instructions, due on or before June 1 of each calendar year.