Office of Insurance Regulation

M E M O R A N D U M

DATE: February 5, 2016

TO: **Health Maintenance Organizations** - Financial Statement Contact Person

FROM: Carolyn Morgan, Director
Life & Health Financial Oversight

SUBJECT: 2016 FILING REQUIREMENTS

This package is designed to assist Health Maintenance Organizations in preparing their filings with the Florida Office of Insurance Regulation (Office). This information provides the filing requirements for companies holding a Certificate of Authority. Please be advised that this checklist is provided as a reference document only and is not intended to alter, amend, or replace statutory requirements.

This package has been designed to conform to the format adopted by the NAIC Standard Reporting Formats Working Group. The working group's objective is to move towards uniformity in the states' filing requirements checklists.

Filings shall be made utilizing the 2015 Annual Statement Instructions and Blanks and the 2016 Quarterly Statement Instructions and Blanks adopted by the National Association of Insurance Commissioners (NAIC).

All filings should be made electronically through the Regulatory Electronic Filing System (REFS) via the Industry Portal located at https://iportal.fldfs.com/ifile/default.asp. This checklist has been revised to reflect the electronic requirements.

Notable highlights from this year's package include:

- See the Notes and Instructions section for the proper filing of the checks for payment of filing fees.
- **All Health Maintenance Organizations must file electronically with the NAIC.**
- Changes in Actuary now requires a letter from the actuary addressed to the insurer stating whether the actuary agrees with the statements contained in the Health Maintenance Organizations' letter, and if not, stating the reasons for which he does not agree. The Health Maintenance Organization shall provide both of these letters to the Office.
- In addition to the Jurat Page and Actuarial Opinion, Health Maintenance Organizations licensed in multiple states are required to submit a Risk Based Capital Report.

INSTRUCTIONS FOR FILING REQUIREMENTS: QUESTIONS & ANSWERS

1. **The checklist indicates that the deadlines for filing statements are April 1, May 15, August 15, and November 15. Do they have to be received by the Office on April 1, May 15, August 15, and November 15, or postmarked by these dates?**

   The REFS filings must be received by the Office no later than 5:00 PM on the applicable due date. Since the NAIC's electronic filing system requires overnight to process any filings, companies need to file the appropriate documents with the NAIC **at least** 1 business day prior to the Office's filing due date.

2. **If a filing requirement deadline falls on a weekend or holiday, when is the filing due?**

   The deadline would be moved to the first business day following the original deadline.

3. **Will companies submitting statements late be fined?**

   Yes. Furthermore, failure to timely file statements is grounds for suspension of the company's Certificate of Authority.

4. **May I attach my check for the annual filing fee to my filing?**

   Please see Note C on page 7. Since the filings submitted to the Office will now be done electronically through REFS, a copy of the check and invoice can be scanned and attached through REFS.

5. **Are all HMOs required to file certain documents electronically through REFS?**

   Yes, this requirement began with June 2006 quarterly financial statements. When using REFS please go to www.floir.com and click on the "Company filing" tab at the top and then the Industry Portal link. Then select Regulatory Electronic Filing System (REFS). The User Guide is available at http://www.floir.com/siteDocuments/REFSUsersGuide2-0.pdf. The financial statements will continue to be submitted as previously to the NAIC. The Office will download the financial statement data from the NAIC database. All documents marked "REFS" on the attached check sheet are required to be submitted to the Office through REFS.

6. **Do I need to attach a bar code to every filing submitted to the Office?**

   N/A due to REFS.

7. **If the HMO does not have anything to report on a schedule or exhibit of the financial report, should the page be included in the report?**

   Yes, the page should be filed with "NONE" written on it.

8. **I have read the entire package but I still have questions regarding financial filings and/or solvency requirements (vs rate/form or other). How can I reach the Financial Analyst in charge of my company?**

   To reach the Life & Health Financial Oversight, Managed Care Section directly, dial (850) 413-3153. Support Staff will guide you to the individual analyst assigned to your company. The analyst can then give you his/her direct dial number for future reference.

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 include filing via the Internet. Companies are not required to file hard copy filings with the NAIC.

Column (1) (Checklist)

Companies may use the checklist as guidance for filing requirements. Hardcopy checklists are not to be submitted to the Office nor are scanned copies expected to be submitted.

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 April 1(641.26, Florida Statutes), per the *Annual Statement Instructions.* This includes all detailed investment schedules and other supplements for which printed detail is exempted per the *Annual Statement Instructions*.

The ***March.PDF Filing*** is the .pdf file for annual statement data, detail for investment schedules and supplements due April 1.

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

The ***Supplemental .PDF Filing*** is the .pdf file for all supplemental schedules and exhibits due April 1.

The ***Quarterly Statement Electronic Filing*** includes the complete quarterly filing and the PDF files for all quarterly data.

The ***Quarterly.PDF Filing*** is the .pdf file for quarterly statement data.

The ***June.PDF Filing*** is the .pdf file for the Audited Financial Statements and Accountants Letter of Qualifications due April 1.

Column (4) (Number of Copies)

Indicates the number of copies that each company is required to file for each type of form. XXX appears in the "Number of Copies" column for the appropriate schedules and exhibits that are pulled into the company's REFS filing when the data is filed electronically with the NAIC. Refer to the notes for Florida's REFS electronic filing requirements.

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.

HEALTH MAINTENANCE ORGANIZATIONS

COMPANY NAME: _____ NAIC Company Code:
Contact: _____Telephone:
REQUIRED FILINGS IN THE STATE OF: Florida_____Filings Made During the Year 2016

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES* State	NAIC	(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
		I. NAIC FINANCIAL STATEMENTS					
	1	Annual Statement (8 ½ X 14)		EO	4/1	NAIC	D,E,F,G,H,K
	1.1	Printed Investment Schedule detail (Pages E01-E27)		EO	4/1	NAIC	
	2	Quarterly Financial Statement (8 ½" x 14")		EO	5/15, 8/15, 11/15	NAIC	D,E,F,G,H,K
		II. NAIC SUPPLEMENTS					
	10	Accident & Health Policy Experience Exhibit	REFS	EO	4/1	NAIC	
	11	Actuarial Opinion	REFS	EO	4/1	Company	M
	12	Health Care Exhibit (Parts 1,2 and 3) Supplement	REFS	EO	4/1	NAIC	
	13	Health Care Exhibit's Allocation Report Supplement	REFS	EO	4/1	NAIC	
	14	Investment Risk Interrogatories	REFS	EO	4/1	NAIC	
	15,16 17,18	Life Supplemental	0	0			
	19	Long-term Care Experience Reporting Forms	0	EO	4/1	NAIC	
	20	Management Discussion & Analysis	REFS	EO	4/1	Company	
	21	Medicare Supplement Insurance Experience Exhibit	0	EO	4/1	NAIC	
	22	Medicare Part D Coverage Supplement	0	EO	4/1, 5/15, 8/15,11/15	NAIC	
	23,24	Property/Casualty Supplement	0	0			
	25	Risk-Based Capital Report	REFS	EO	3/1	NAIC	FF
	26	Schedule SIS	REFS	N/A	4/1	NAIC	
	27	Supplemental Compensation Exhibit	REFS	N/A	4/1	NAIC	
		III. ELECTRONIC FILING REQUIREMENTS					
	50	Annual Statement Electronic Filing	XXX	1	4/1	NAIC	R
	51	March. PDF Filing	XXX	1	4/1	NAIC	R
	52,53	Risk-Based Capital Electronic Filing & PDF Filing	XXX	EO	4/1	NAIC	R
	54	Supplemental Electronic Filing	XXX	1	4/1	NAIC	R
	55	Supplemental .PDF Filing	XXX	1	4/1	NAIC	R
	56	June .PDF Filing	XXX	1	4/1	NAIC	R
	57	Quarterly Statement Electronic Filing	XXX	1	5/15, 8/15, 11/15	NAIC	R
	58	Quarterly .PDF Filing	XXX	1	5/15, 8/15,11/15	NAIC	R
		IV. AUDITED FINANCIAL STATEMENTS					
	71	Accountants Letter of Qualifications	REFS	EO	4/1	Company	O
	72	Audited Financial Statements	REFS	EO	4/1	Company	N
	73	Audited Financial Statements Exemption Affidavit	REFS	N/A			
	74	Communication of Internal Control Related Matters Noted in Audit	REFS		6/1		CC
	75	Independent CPA/Awareness Letter	REFS	N/A	12/31	Company	V
	76	Management's Report of internal control Over Financial Reporting	REFS	N/A	6/1		DD
	77	Notification of Adverse Financial Condition	REFS	N/A	5 Days	Company	Q
	79	Request for Exemption to File	REFS	N/A	N/A	Company	
		V. STATE REQUIRED FILINGS					
	101	Filings Checklist (with Column 1 completed)	REFS	1	4/1, 5/15, 8/15, 11/15	State	K
	102	State Filing Fees	1	N/A	4/1	State OIR-A2-1083	C
	103	Actuarial Certification	REFS	N/A	4/1	Company	M
	104	Grievance Reports		N/A	4/1, 5/15, 8/15, 11/15	State ACHA 3160-0006	AA
	105	Holding Company Registration Statement	REFS	N/A	4/1	State OIR-DO-516	U
	106	Disclosure of Material Transactions	REFS	N/A	As Required	Company	S
	107	State of Florida Electronic Filing	REFS	N/A	4/1, 5/15, 8/15, 11/15	State	T
	108	Number of Contracts Issued and Outstanding	REFS	N/A	4/1	State OIR-A2-949	W
	109	Number and amount of Damage Claims for Medical Injury	REFS	N/A	4/1	State OIR-A2-950	X
	110	Annual Statement Exhibit 2 Accident & Health Premiums Due and Unpaid	REFS	N/R	5/15, 8/15, 11/15	NAIC	Y
	111	Annual Statement Exhibit 3 Health Care Receivables	REFS	N/R	5/15, 8/15, 11/15	NAIC	Y
	112	Annual Statement Exhibit 7 Summary of Transactions with Providers & Intermediaries	REFS	N/R	5/15, 8/15, 11/15	NAIC	Y
	113	Annual Statement Schedule E – Part 3	REFS	N/R	5/15, 8/15, 11/15	NAIC	Y
	114	Schedule QTR D, Prepaid Expenses	REFS	N/A	4/1, 5/15, 8/15, 11/15	State Qtr-D	Z
	115	Schedule QTR G, Surplus Notes	REFS	N/A	4/1, 5/15, 8/15, 11/15	State Qtr-G	Z
	116	Evidence of Adequate Insurance Compliance with Rule 69O-191-069	REFS	N/A	4/1	Company	BB
	117	Exceptions from normal filings	REFS	N/A	15 days prior to annual filing deadline date	Company	I
	118	List of Scrutinized Company Investments(F.S. 624.449)	REFS	N/A	4/1	Company	GG

	119	Analysis of Operations by Lines of Business	REFS	N?A	5/15, 8/15, 11/15	Company	HH
	120	A&H Quarterly Premiums & Enrollment	DCAM	N/A	3/1, 5/15, 8/15,11/15	State OIR-DO-1117 and OIR-DO-1657	EE
	121	Reinsurance through a Captive Insurance Company	REFS	N/A	4/1	Company	II

***If XXX appears in this column, the information will be pulled into the company's REFS filing when the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. If REFS appears in this column the document should be directly uploaded into REFS.**

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

*****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 <u>not</u> 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

NOTES AND INSTRUCTIONS (A-J APPLY TO ALL FILINGS)

A	**Required Filings Contact Person:** LaTasha Davis; Tommy Bower or Taris Smalls Financial Examiner/Analyst Supervisor Life & Health Financial Oversight, Health Section Florida Office of Insurance Regulation (850) 413-5226; (850) 413-2466 or (850) 413-5061
B	**Mailing Address:** By Mail Office of Insurance Regulation Attn: Life and Health Financial Oversight 200 East Gaines Street Tallahassee, Florida 32399-0327 Via Hand Delivery Office of Insurance Regulation Larson Building Attn: Life and Health Financial Oversight 200 East Gaines Street Third Floor, Room 319 (850) 413-3153 Overnight Mail Office of Insurance Regulation Attn: Life and Health Financial Oversight 200 East Gaines Street Tallahassee, FL 32399-0327 **OIR web site:** www.floir.com **Direct REFS Link -** https://apps8.fldfs.com/refs/Account/Login
C	**Filing Fees, Florida Statutes 641.29:** The $150.00 Annual Statement Filing Fees should be attached to the Annual Report filing fee form OIR-A2-1083, and should be submitted directly to the Florida Department of Financial Services, Revenue Processing Section, P. O. Box 6100, Tallahassee, Florida 32314-6100. A copy of the check and invoice form can be scanned, and uploaded into REFS as evidence of submission to DFS.
D	**Delivery Instructions, Rule 69O-191.075:** Annual and Quarterly Financial Statement filings must be submitted and received by the NAIC, and electronically available to the Office no later than 5pm on the indicated due date. If the due date falls on a weekend or holiday, then the deadline is the next business day following the original due date.
E	**Late Filings, Florida Statutes 641.26, Rule 69O-191-300:** Companies will be fined for late filings, up to $1,000 per day for the first 10 days and $2,000 for each day after the first ten days late. The company's license may be suspended if filings are not received timely.
F	**Original Signatures:** Original signatures are required on annual and quarterly statements filed by all HMOs. After the jurat page is signed by the officers and notarized, the signed jurat page should be scanned and uploaded as a document in REFS
G	**Signature/Notarization/Certification:** Annual and Quarterly financial statement filings must have at least two original signatures of executive officers whose names appears on the jurat page with a notary seal.
H	**Amended Filings:** See NAIC Annual Statement Instructions for guidance on amended filings.
I	**Exceptions from normal filings:** Any request for an extension of filing the annual report shall be in writing and the reason(s) for the extension explained in detail. All requests must be filed with the Office fifteen (15) days prior to the deadline date for filing the annual report. Any extension request received less than fifteen (15) days prior to due date will be denied except for unavoidable circumstances. Unavoidable circumstances include, but are not limited to, death of key personnel or destruction of records by fire, hurricane, or other natural disasters.
J	**Bar Codes (State)** The Annual and Quarterly statements, supplemental filings, audited financial report, and all other filings made with the Office are not required to have a bar code affixed to the face of the filing.
K	**Filings Checklist Instructions:** Attach a Required Filings Checklist to each filing submitted to the Office. Fill in the company name, federal employer identification number, and NAIC company code. In column (1) check off the items being submitted and attach the checklist as the cover page.

L	**NONE Filings:** In the annual statement filed on March 1,a) a disclosure or response must be provided for every item (indicate "none" or "not applicable" if appropriate), and b) the company must not alter the number scheme of the notes.
M	**Statement of Actuarial Opinion, Florida Statutes 641.26, Rule 69O-191.075** Each Health Maintenance Organization doing business in this state shall annually, with its annual statement, submit the opinion of a qualified actuary as to whether the reserves and related actuarial items held in support of the policies and contracts are computed appropriately, are based on assumptions which satisfy contractual provisions, are consistent with prior reported amounts, and comply with applicable laws of this state. In accordance with Section 641.26 (1)(f), Florida Statutes, an actuarial certification must be provided that addresses the following issues: 1. The health maintenance organization is actuarially sound, which certification shall consider the rates, benefits, and expenses of, and any other funds available for the payment of obligations of, the organization. 2. The rates being charged or to be charged are actuarially adequate to the end of the period for which rates have been guaranteed. 3. Incurred but not reported claims and claims reported but not fully paid have been adequately provided for. {The actuary preparing the certification must consider that the liability of an organization for payment of fees for services is not affected by any contract the organization has with a third party for the functions of authorizing, processing, or paying claims in accordance with Section 641.3154(3).} 4. The health maintenance organization has adequately provided for all obligations required by s.641.35(3)(a).
N	**Audited Financial Statement, Florida Statutes 641.26, and Rule 69O-191.075:** The Audited Financial Report must be filed with the NAIC and available electronically by the Office within three (3) months after the end of each calendar year. The Annual Audited Financial Report shall report the financial position of the HMO as of the end of the most recent calendar year and the results of its operations, cash flows, and changes in capital and net worth for the year then ended in conformity with statutory accounting practices prescribed, or otherwise permitted by the Office. The Annual Audited Financial Report shall include the following: 1. Report of independent Certified Public Accountant. 2. Balance sheet reporting admitted assets, liabilities, capital and net worth. 3. Statement of operations. 4. Statement of cash flows. 5. Statement of changes in capital and net worth. 6. Notes to financial statements. These notes shall be those required by the appropriate NAIC Annual Statement instructions and any other notes required by generally accepted accounting principles and shall also include: a. A reconciliation of differences, if any, between the Audited Financial Report and the Annual Statement with a written description of the nature of these differences. b. A summary of ownership and relationships of the HMO and all affiliated companies. 7. The financial statements included in the Audited Financial Report shall be prepared in a form and using language and groupings substantially the same as the relevant sections of the Annual Statement of the HMO filed with the Office. The financial statements shall be comparative, presenting the amount as of the current year and the amounts as of the immediately preceding fiscal year end.
O	**Accountant's Letter of Qualifications:** The accountant shall furnish a Letter of Qualifications to the HMO for filing with the Office through REFS at the time of the filing of the Audited Financial Report. The letter shall state: 1. That the accountant is independent with respect to the HMO and conforms to the standards of his/her profession. 2. The background and experience in general, and the experience in audits of HMOs of the staff assigned to the engagement and whether each is an independent Certified Public Accountant. 3. That the accountant understands the annual Audited Financial Report, and his/her opinion thereon will be filed in compliance with the Florida Statutes, and that the Office will be relying on this information in the monitoring and regulation of the financial position of HMOs. 4. That the accountant consents to the requirements of Florida Statutes 641.26 and that the accountant consents and agrees to make the work papers available for review by the Office. 5. A representation that the accountant is properly licensed by an appropriate state licensing authority.

Q	**Notification of Adverse Financial Condition, Florida Statutes 641.26(5), (6), & (7):** All HMOs required to furnish the annual Audited Financial Report shall require the independent Certified Public Accountant to report in writing, to the board of directors or its audit committee any determination by the accountant that the HMO has materially misstated its financial condition as reported to the Office as of the balance sheet date currently under examination, or that the HMO does not meet the minimum capital and surplus requirement of the Florida Insurance Code. An HMO who has received such a report shall forward a copy to the Office within five business days.
R	**Electronic Filing Requirement, Florida Statutes 641.26(8):** Annual and quarterly statements filings should be sent to the NAIC in computer readable form using the diskette medium or by internet filing. Internet filing instructions can be found on the NAIC web site at www.naic.org. Annual and quarterly statements in diskette form shall be sent to: **National Association of Insurance Commissioners** 2301 McGee Street, Suite 800 Kansas City, Missouri 64108 Phone: (816) 842-3600 **For Florida—Florida specific supplemental information through REFS:** Go to www.floir.com and click on "Company Filing" tab and Industry Portal to access REFS link
S	**Disclosure of Material Transactions, Rule 69O-191.075(5):** All HMOs are required to submit with each annual report adequate disclosure of material transactions between the HMO and related parties. See Rule 69O-191.075(5) for specific disclosure requirements.
T	**State Electronic Filing, Florida Statutes 641.26:** All HMOs are required to submit Florida specific supplemental information in electronic form through REFS to the Office at the time of each annual and quarterly financial statement filing.
U	**Insurance Holding Company Registration and Regulation, Florida Statutes 641.2011, 628.801 and Rule 69O-143, Part V** Every insurer authorized to do business in this state which is a member of an insurance holding company system shall be subject to regulation with respect to its relationship to such holding company as provided by rule or statute. A current Insurance Holding Company System Registration Statement, Form OIR-DO-516, must be maintained with the Office. **Filing is mandatory for Florida Domestic Companies.** The Florida Rules and Regulations defines a holding company system as "two or more affiliated persons, one or more of which is an insurer". An affiliate is defined as "a person that directly, or indirectly through one or more intermediaries, controls, or is controlled by, or is under common control with, the person specified". Control is defined as "possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a person". Please review the rule for complete definitions and requirements. **A filing is required by April 1 – please provide an updated Form OIR-DO-516 in your Holding Company Filing**. If your HMO is no longer writing business, please upload a notarized attestation from the Company President indicating that your HMO is no longer writing business to the Holding Company Registration Statement component in the Holding Company Filing. Beginning in 2015, Holding Company Filings are no longer included in annual filings but are now its own separate filing type.
V	**Independent CPA/Awareness Letter:** Designation of independent C.P.A. must be filed by December 31.
W	**The Number of HMO Contracts Issued and Outstanding and the Number of HMO Contracts Terminated** As required by Section 641.26(1)(d), Florida Statutes, the annual report shall include the number of health maintenance contracts issued and outstanding and the number of health maintenance contracts terminated. Form OIR-A2-949 should be completed.

X	**The Number and Amount of Damage Claims for Medical Injury** As required by Section 641.26(1)(e), Florida Statutes, the annual report shall include the number and amount of damage claims for medical injury initiated against the health maintenance organization and any of the providers engaged by it during the reporting year, broken down into claims with and without formal legal process, and the disposition, if any, of each such claim. Form OIR-A2-950 should be completed. This is the reporting of malpractice claims, not subrogation or grievance claims.
Y	**Quarterly NAIC Supplemental Filings** Certain NAIC annual statement Exhibits are required to be included in the quarterly financial statement filing. Forms should be obtained from the NAIC Annual Health Blank.
Z	**Quarterly Florida Specific Supplemental Filings** Certain Florida specific supplemental schedules are required to be included in the quarterly financial statement filing. Forms should be obtained from the Office's website located at www.floir.com. Click on "Company Filing", "Required Forms, Filings and Reporting", and then "Life & Health Financial Oversight" and then under the Managed Care heading, click on "Managed Care Forms."
AA	**AHCA's Grievance Report:** Please contact the Agency for Health Care Administration, to obtain the Grievance Report form. Inquires should be sent to Subscriber/Beneficiary Assistance Program, Healthcare Services Unit, Bureau of Managed Healthcare, 2727 Mahan Dr. MS#26, Tallahassee, FL 32308 or call 850-412-4502 (local) 1-888-419-3456 (toll-free). This form is only filed with AHCA and not with the Office.
BB	**Evidence of adequate insurance, Compliance with Rule 69O-191-069** As required by Rule 69O-191.069 "Evidence of the existence of the approved insurance plan shall also be submitted with each annual report."
CC	**Communication of Internal Control Related Matters Noted in an Audit (has replaced Report of Significant Deficiencies in Internal Control, Florida Statutes 641.26(1)(g)).** 1. In addition to the annual Audited Financial Report, each insurer shall furnish the Office with a written communication as to any material weaknesses in its Internal control over financial reporting noted during the audit. Such communication shall be prepared by the accountant within sixty (60) days after the filing of the annual Audited Financial Report, and shall contain a description of any material weakness (as the term material weakness is defined by AU Section 325 of the Professional Standards of the AICPA, *Communicating Internal Control Related Matters Identified in an Audit*) as of December 31 immediately preceding (so as to coincide with the Audited Financial Report discussed in subsection (4)) in the insurer's Internal control over financial reporting noted by the accountant during the course of their audit of the financial statements. **If no material weaknesses were noted, the communication should so state.** 2. The insurer is required to provide a description of remedial actions taken or proposed to correct material weaknesses if the actions are not described in the accountant's communication.
DD	**Management's Report of Internal Control over Financial Reporting shall include:** 1. A statement that management is responsible for establishing and maintaining adequate internal control over financial reporting; 2. A statement that management has established internal control over financial reporting and an assertion, to the best of management's knowledge and belief, after diligent inquiry, as to whether its internal control over financial reporting is effective to provide reasonable assurance regarding the reliability of financial statements in accordance with statutory accounting principles; 3. A statement that briefly describes the approach or processes by which management evaluated the effectiveness of its internal control over financial reporting; 4. A statement that briefly describes the scope of work that is included and whether any internal controls were excluded; 5. Disclosure of any material weaknesses in the internal control over financial reporting identified by management as of December 31 immediately preceding, after the effective date of this rule. Management is not permitted to conclude that the internal control over financial reporting is effective to provide reasonable assurance regarding the reliability of financial statements in accordance with statutory accounting principles if there is one or more material weaknesses in its internal controls over financial reporting; 6. A statement regarding the inherent limitations of internal control systems; and 7. Signatures of the chief executive officer and the chief financial officer (or equivalent position/title).
EE	**A&H Quarterly Premiums & Enrollment:** The OIR-DO-117 and OIR-DO-1657 SMG Data Template (Excel spreadsheets) is available in the Industry Portal Data Collection and Analysis Module (DCAM). The access link for DCAM is https://apps.fldfs.com/DCAM/Logon.aspx. If you have not created an account in DCAM in the past, click on "Create Account" under "Common Tasks" and follow the instructions.

	Once you have created your filing on the Workbench and proceeded to the filing components, you will note that clicking on the template component download screen will make available the Excel 2007 (.xlsx) version of the template, however the Excel 1997-2003 (.xls) version is also available. When complete, either version can be uploaded to DCAM. In addition to the template, a Notarized Affidavit is a mandatory component to the filing. The Notarized Affidavit must be signed by a company officer stating the information provided is accurate to the best of their knowledge. Company officers are only those names that are currently on file with the NAIC. Further instructions and a sample affidavit form is available on our website at: http://www.floir.com/siteDocuments/SMG_SampleNotarizedAffidavit.doc
FF	**Risk Based Capital:** Health Maintenance Organizations licensed in multiple states are required to file the Risk Based Capital Report through REFS.
GG	**List of Scrutinized Company Investments (F.S. 624.449)** Florida HMOs shall provide a list of investments that the HMO has in companies on the "Scrutinized Companies with Activities in Sudan List" and the "Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List" compiled by the State Board of Administration pursuant to s. 215.473(2). The HMO's list must include the name of the issuer and the stock, bond, security, and other evidence of indebtedness.
HH	**Analysis of Operations by Lines of Business** Florida HMOs shall submit an analysis of operations by lines of business page with each quarterly filing reflecting cumulative year to date results. See NAIC annual health statement instructions for additional details on the preparation of this statement page. This page will also be submitted in DCAM (https://apps.fldfs.com/DCAM/Logon.aspx) for each quarterly and annual filing.
II	**Reinsurance through a Captive Insurance Company** Each licensed insurer that has reinsurance with a captive insurance company must file a report that contains the following information: i. An identification of the products ceded to the captive and whether the products are subject to Rule 69O-164.020, Florida Administrative Code, the National Association of Insurance Commissioners ("NAIC") Valuation of Life Insurance Policies Regulation ("Model #830"), or the NAIC Actuarial Guideline XXXVIII ("AG 38"). ii. The assets of the captive, disclosed in the format of the NAIC annual statement schedules. (Note: The Office will require Page 2 – Assets to be submitted for each captive, in addition to the applicable investment schedules related to the assets held by the captive.) iii. A stand-alone actuarial opinion or certification identifying the differences between the assets the ceding company would be required to hold and the assets held by the captive. Please use the form located at http://www.floir.com/Sections/LandH/is_lh_Exhibits.aspx.