



ANNUAL STATEMENT

For the Year Ending DECEMBER 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

Dominion National Insurance Company

NAIC Group Code	1230 <small>(Current Period)</small>	1230 <small>(Prior Period)</small>	NAIC Company Code	16003	Employer's ID Number	81-3569969
Organized under the Laws of	New Jersey		State of Domicile or Port of Entry	NJ		
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health[<input checked="" type="checkbox"/>]	Property/Casualty[<input type="checkbox"/>]	Hospital, Medical & Dental Service or Indemnity[<input type="checkbox"/>]			
	Dental Service Corporation[<input type="checkbox"/>]	Vision Service Corporation[<input type="checkbox"/>]	Health Maintenance Organization[<input type="checkbox"/>]			
	Other[<input type="checkbox"/>]	Is HMO Federally Qualified? Yes[<input type="checkbox"/>] No[<input checked="" type="checkbox"/>] N/A[<input type="checkbox"/>]				
Incorporated/Organized	09/29/2016		Commenced Business	09/29/2016		
Statutory Home Office	820 Bear Tavern Road, Suite 305 <small>(Street and Number)</small>		West Trenton, NJ, 08628 <small>(City or Town, State, Country and Zip Code)</small>			
Main Administrative Office	Arlington, VA, 22202 <small>(City or Town, State, Country and Zip Code)</small>		251 18th Street South, Suite 900 <small>(Street and Number)</small>		(703)518-5000 <small>(Area Code) (Telephone Number)</small>	
Mail Address	251 18th Street South, Suite 900 <small>(Street and Number or P.O. Box)</small>		Arlington, VA, 22202 <small>(City or Town, State, Country and Zip Code)</small>			
Primary Location of Books and Records	Arlington, VA, 22202 <small>(City or Town, State, Country and Zip Code)</small>		251 18th Street South, Suite 900 <small>(Street and Number)</small>		(703)518-5000 <small>(Area Code) (Telephone Number)</small>	
Internet Website Address	www.dominionnational.com					
Statutory Statement Contact	Brenona Brooks <small>(Name)</small>		(703)212-3502 <small>(Area Code)(Telephone Number)(Extension)</small>			
	bbrooks@dominionnational.com <small>(E-Mail Address)</small>		(703)859-7702 <small>(Fax Number)</small>			

OFFICERS

Name	Title
Aji Matthew Abraham	CEO
Michael John Davis Jr	President/COO
Harvey Floyd Littman	Treasurer
Todd Aaron Shamash	Secretary

OTHERS

DIRECTORS OR TRUSTEES

Gary Dean St. Hilaire	Donna Lee Klop Lencki
Aji Matthew Abraham	Harvey Floyd Littman
Michael John Davis Jr	

State of Virginia
County of Alexandria ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ <small>(Signature)</small> Todd Aaron Shamash <small>(Printed Name)</small> 1. Secretary <small>(Title)</small>	_____ <small>(Signature)</small> Michael John Davis, Jr <small>(Printed Name)</small> 2. President/COO <small>(Title)</small>	_____ <small>(Signature)</small> Harvey Floyd Littman <small>(Printed Name)</small> 3. Treasurer <small>(Title)</small>
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Subscribed and sworn to before me this _____ day of _____, 2019

a. Is this an original filing? Yes[] No[]
 b. If no, 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

(Notary Public Signature)

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1-2)	4 Net Admitted Assets
1. Bonds (Schedule D)	104,980		104,980	204,809
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common Stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....3,406,601, Schedule E Part 1), cash equivalents (\$.....205,545, Schedule E Part 2) and short-term investments (\$.....0, Schedule DA)	3,612,146		3,612,146	3,380,543
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities Lending Reinvested Collateral Assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,717,126		3,717,126	3,585,352
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	467		467	771
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,597		3,597	
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				957
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				21
24. Health care (\$.....0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,721,189		3,721,189	3,587,101
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	3,721,189		3,721,189	3,587,101
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)				

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$.....0 reinsurance ceded)	58,797		58,797	
2. Accrued medical incentive pool and bonus amounts				
3. Unpaid claims adjustment expenses	1,764		1,764	
4. Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act				
5. Aggregate life policy reserves				
6. Property/casualty unearned premium reserves				
7. Aggregate health claim reserves				
8. Premiums received in advance	38,723		38,723	1,160
9. General expenses due or accrued	14,200		14,200	2,577
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized capital gains (losses))	381		381	
10.2 Net deferred tax liability				
11. Ceded reinsurance premiums payable				
12. Amounts withheld or retained for the account of others				
13. Remittances and items not allocated				
14. Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current)				
15. Amounts due to parent, subsidiaries and affiliates	18,614		18,614	
16. Derivatives				
17. Payable for securities				
18. Payable for securities lending				
19. Funds held under reinsurance treaties (with \$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers)				
20. Reinsurance in unauthorized and certified (\$.....0) companies				
21. Net adjustments in assets and liabilities due to foreign exchange rates				
22. Liability for amounts held under uninsured plans				
23. Aggregate write-ins for other liabilities (including \$.....0 current)				
24. TOTAL Liabilities (Lines 1 to 23)	132,479		132,479	3,737
25. Aggregate write-ins for special surplus funds	X X X	X X X		
26. Common capital stock	X X X	X X X	700,000	700,000
27. Preferred capital stock	X X X	X X X		
28. Gross paid in and contributed surplus	X X X	X X X	2,950,000	2,950,000
29. Surplus notes	X X X	X X X		
30. Aggregate write-ins for other than special surplus funds	X X X	X X X		
31. Unassigned funds (surplus)	X X X	X X X	(61,290)	(66,636)
32. Less treasury stock, at cost:				
32.10 shares common (value included in Line 26 \$.....0)	X X X	X X X		
32.20 shares preferred (value included in Line 27 \$.....0)	X X X	X X X		
33. TOTAL Capital and Surplus (Lines 25 to 31 minus Line 32)	X X X	X X X	3,588,710	3,583,364
34. TOTAL Liabilities, Capital and Surplus (Lines 24 and 33)	X X X	X X X	3,721,189	3,587,101
DETAILS OF WRITE-INS				
2301.				
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above)				
2501. Section 9010 Fee for data year 2018/2017	X X X	X X X		
2502.	X X X	X X X		
2503.	X X X	X X X		
2598. Summary of remaining write-ins for Line 25 from overflow page	X X X	X X X		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	X X X	X X X		
3001.	X X X	X X X		
3002.	X X X	X X X		
3003.	X X X	X X X		
3098. Summary of remaining write-ins for Line 30 from overflow page	X X X	X X X		
3099. TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above)	X X X	X X X		

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months	X X X	23,114	
2. Net premium income (including \$.....0 non-health premium income)	X X X	468,725	
3. Change in unearned premium reserves and reserve for rate credits	X X X		
4. Fee-for-service (net of \$.....0 medical expenses)	X X X		
5. Risk revenue	X X X		
6. Aggregate write-ins for other health care related revenues	X X X		
7. Aggregate write-ins for other non-health revenues	X X X		
8. TOTAL Revenues (Lines 2 to 7)	X X X	468,725	
Hospital and Medical:			
9. Hospital/medical benefits		224,253	
10. Other professional services			
11. Outside referrals		117,275	
12. Emergency room and out-of-area			
13. Prescription drugs			
14. Aggregate write-ins for other hospital and medical			
15. Incentive pool, withhold adjustments and bonus amounts			
16. Subtotal (Lines 9 to 15)		341,528	
Less:			
17. Net reinsurance recoveries			
18. TOTAL Hospital and Medical (Lines 16 minus 17)		341,528	
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$.....1,100 cost containment expenses	11,727	11,727	
21. General administrative expenses	108,295	108,295	21,273
22. Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only)			
23. TOTAL Underwriting Deductions (Lines 18 through 22)	120,022	461,550	21,273
24. Net underwriting gain or (loss) (Lines 8 minus 23)	X X X	7,175	(21,273)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	5,017	5,017	2,891
26. Net realized capital gains (losses) less capital gains tax of \$.....0			
27. Net investment gains (losses) (Lines 25 plus 26)	5,017	5,017	2,891
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....0) (amount charged off \$.....0)]			
29. Aggregate write-ins for other income or expenses			
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	X X X	12,192	(18,382)
31. Federal and foreign income taxes incurred	X X X	6,847	(5,278)
32. Net income (loss) (Lines 30 minus 31)	X X X	5,346	(13,104)
DETAILS OF WRITE-INS			
0601. 0	X X X		
0602.	X X X		
0603.	X X X		
0698. Summary of remaining write-ins for Line 6 from overflow page	X X X		
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	X X X		
0701.	X X X		
0702.	X X X		
0703.	X X X		
0798. Summary of remaining write-ins for Line 7 from overflow page	X X X		
0799. TOTALS (Line 0701 through 0703 plus 0798) (Line 7 above)	X X X		
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)			
2901.			
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page			
2999. TOTALS (Line 2901 through 2903 plus 2998) (Line 29 above)			

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL & SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year	3,583,364	3,596,466
34. Net income or (loss) from Line 32	5,346	(13,104)
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0		
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax		
39. Change in nonadmitted assets		
40. Change in unauthorized and certified reinsurance		
41. Change in treasury stock		
42. Change in surplus notes		
43. Cumulative effect of changes in accounting principles		
44. Capital Changes:		
44.1 Paid in		
44.2 Transferred from surplus (Stock Dividend)		
44.3 Transferred to surplus		
45. Surplus adjustments:		
45.1 Paid in		
45.2 Transferred to capital (Stock Dividend)		
45.3 Transferred from capital		
46. Dividends to stockholders		
47. Aggregate write-ins for gains or (losses) in surplus		
48. Net change in capital and surplus (Lines 34 to 47)	5,346	(13,104)
49. Capital and surplus end of reporting year (Line 33 plus 48)	3,588,710	3,583,364
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page		
4799. TOTALS (Lines 4701 through 4703 plus 4798) (Line 47 above)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	502,691	1,160
2. Net investment income	5,151	2,316
3. Miscellaneous income		
4. TOTAL (Lines 1 through 3)	507,842	3,477
5. Benefit and loss related payments	282,731	
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	106,635	26,270
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	5,509	(33,029)
10. TOTAL (Lines 5 through 9)	394,875	(6,759)
11. Net cash from operations (Line 4 minus Line 10)	112,967	10,236
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	100,000	
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 TOTAL Investment proceeds (Lines 12.1 to 12.7)	100,000	
13. Cost of investments acquired (long-term only):		
13.1 Bonds		104,762
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 TOTAL Investments acquired (Lines 13.1 to 13.6)		104,762
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	100,000	(104,762)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	18,636	(72,688)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	18,636	(72,688)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	231,603	(167,214)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,380,543	3,547,757
19.2 End of year (Line 18 plus Line 19.1)	3,612,146	3,380,543

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001			
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	468,725			466,108	2,617					
2. Change in unearned premium reserves and reserve for rate credit										
3. Fee-for-service (net of \$.....0 medical expenses)										XXX
4. Risk revenue										XXX
5. Aggregate write-ins for other health care related revenues										XXX
6. Aggregate write-ins for other non-health care related revenues		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
7. TOTAL Revenues (Lines 1 to 6)	468,725			466,108	2,617					
8. Hospital/medical benefits	224,253			223,984	269					XXX
9. Other professional services										XXX
10. Outside referrals	117,275			117,275						XXX
11. Emergency room and out-of-area										XXX
12. Prescription drugs										XXX
13. Aggregate write-ins for other hospital and medical										XXX
14. Incentive pool, withhold adjustments and bonus amounts										XXX
15. Subtotal (Lines 8 to 14)	341,528			341,259	269					XXX
16. Net reinsurance recoveries										XXX
17. TOTAL Hospital and Medical (Lines 15 minus 16)	341,528			341,259	269					XXX
18. Non-health claims (net)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including \$.....1,100 cost containment expenses	11,727			11,727						
20. General administrative expenses	108,295			108,295						
21. Increase in reserves for accident and health contracts										XXX
22. Increase in reserves for life contracts		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. TOTAL Underwriting Deductions (Lines 17 to 22)	461,550			461,281	269					
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	7,175			4,827	2,348					
DETAILS OF WRITE-INS										
0501.										XXX
0502.										XXX
0503.										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page										XXX
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)										XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page										XXX
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)										XXX

UNDERWRITING AND INVESTMENT EXHIBIT PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Columns 1 + 2 - 3)
1. Comprehensive (hospital and medical)				
2. Medicare Supplement				
3. Dental only	466,108			466,108
4. Vision only	2,617			2,617
5. Federal Employees Health Benefits Plan				
6. Title XVIII - Medicare				
7. Title XIX - Medicaid				
8. Other health				
9. Health subtotal (Lines 1 through 8)	468,725			468,725
10. Life				
11. Property/casualty				
12. TOTALS (Lines 9 to 11)	468,725			468,725

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Payments during the year:										
1.1 Direct	282,731			282,462	269					
1.2 Reinsurance assumed										
1.3 Reinsurance ceded										
1.4 Net	282,731			282,462	269					
2. Paid medical incentive pools and bonuses										
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	58,797			58,797						
3.2 Reinsurance assumed										
3.3 Reinsurance ceded										
3.4 Net	58,797			58,797						
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct										
4.2 Reinsurance assumed										
4.3 Reinsurance ceded										
4.4 Net										
5. Accrued medical incentive pools and bonuses, current year										
6. Net healthcare receivables (a)										
7. Amounts recoverable from reinsurers December 31, current year										
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct										
8.2 Reinsurance assumed										
8.3 Reinsurance ceded										
8.4 Net										
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct										
9.2 Reinsurance assumed										
9.3 Reinsurance ceded										
9.4 Net										
10. Accrued medical incentive pools and bonuses, prior year										
11. Amounts recoverable from reinsurers December 31, prior year										
12. Incurred benefits:										
12.1 Direct	341,528			341,259	269					
12.2 Reinsurance assumed										
12.3 Reinsurance ceded										
12.4 Net	341,528			341,259	269					
13. Incurred medical incentive pools and bonuses										

(a) Excludes \$.....0 loans or advances to providers not yet expensed.

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR**

	1	2	3	4	5	6	7	8	9	10
	Total	Compre- hensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct	58,797			58,797						
1.2 Reinsurance assumed										
1.3 Reinsurance ceded										
1.4 Net	58,797			58,797						
2. Incurred but Unreported:										
2.1 Direct										
2.2 Reinsurance assumed										
2.3 Reinsurance ceded										
2.4 Net										
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct										
3.2 Reinsurance assumed										
3.3 Reinsurance ceded										
3.4 Net										
4. TOTALS										
4.1 Direct	58,797			58,797						
4.2 Reinsurance assumed										
4.3 Reinsurance ceded										
4.4 Net	58,797			58,797						

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2B - ANALYSIS OF CLAIMS UNPAID-PRIOR YEAR-NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5 Claims Incurred in Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid December 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical)						
2. Medicare Supplement						
3. Dental only		282,462		58,797		
4. Vision only		269				
5. Federal Employees Health Benefits Plan						
6. Title XVIII - Medicare						
7. Title XIX - Medicaid						
8. Other health						
9. Health subtotal (Lines 1 to 8)		282,731		58,797		
10. Healthcare receivables (a)						
11. Other non-health						
12. Medical incentive pool and bonus amounts						
13. TOTALS (Lines 9 - 10 + 11 + 12)		282,731		58,797		

(a) Excludes \$.....0 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS (\$000 Omitted)

Grand Total

Section A - Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior					
2. 2014					
3. 2015	XXX				
4. 2016	XXX	XXX			
5. 2017	XXX	XXX	XXX		
6. 2018	XXX	XXX	XXX	XXX	282

Section B - Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior					
2. 2014					
3. 2015	XXX				
4. 2016	XXX	XXX			
5. 2017	XXX	XXX	XXX		
6. 2018	XXX	XXX	XXX	XXX	341

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in Which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5 + 7 + 8)	10 (Col. 9/1) Percent
1. 2014										
2. 2015										
3. 2016										
4. 2017			(6)		(6)				(6)	
5. 2018	469	282	(53)	(18.830)	229	48.806	59	2	290	61.812

12 Grand Total

12 Underwriting Invest Exh Pt 2C Sn A - Paid Claims - Hospital and Medical . . . NONE

12 Underwriting Invest Exh Pt 2C Sn B - Incur. Claims - Hospital and Medical . . . NONE

12 Underwriting Invest Exh Pt 2C Sn C - Expns Ratios - Hospital and Medical . . . NONE

12 Underwriting Invest Exh Pt 2C Sn A - Paid Claims - Medicare Supplement . . . NONE

12 Underwriting Invest Exh Pt 2C Sn B - Incur. Claims - Medicare Supplement . . . NONE

12 Underwriting Invest Exh Pt 2C Sn C - Expns Ratios - Medicare Supplement . . . NONE

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS (\$000 Omitted)

Dental Only

Section A - Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior					
2. 2014					
3. 2015	X X X				
4. 2016	X X X	X X X			
5. 2017	X X X	X X X	X X X		
6. 2018	X X X	X X X	X X X	X X X	282

Section B - Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior					
2. 2014					
3. 2015	X X X				
4. 2016	X X X	X X X			
5. 2017	X X X	X X X	X X X		
6. 2018	X X X	X X X	X X X	X X X	341

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in Which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5 + 7 + 8)	10 (Col. 9/1) Percent
1. 2014										
2. 2015										
3. 2016										
4. 2017			(6)		(6)				(6)	
5. 2018	466	282	(53)	(18.830)	229	49.120	59	2	290	62.210

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS (\$000 Omitted)

Vision Only

Section A - Paid Health Claims

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior					
2. 2014					
3. 2015	X X X				
4. 2016	X X X	X X X			
5. 2017	X X X	X X X	X X X		
6. 2018	X X X	X X X	X X X	X X X	

Section B - Incurred Health Claims

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. Prior					
2. 2014					
3. 2015	X X X				
4. 2016	X X X	X X X			
5. 2017	X X X	X X X	X X X		
6. 2018	X X X	X X X	X X X	X X X	

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio

Years in Which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payments	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5 + 7 + 8)	10 (Col. 9/1) Percent
1. 2014										
2. 2015										
3. 2016										
4. 2017										
5. 2018	3									

- 12 Underwriting Invest Exh Pt 2C Sn A - Paid Claims - Fed Emp HBPP NONE

- 12 Underwriting Invest Exh Pt 2C Sn B - Incur. Claims - Fed Emp HBPP NONE

- 12 Underwriting Invest Exh Pt 2C Sn C - Expns Ratios - Fed Emp HBPP NONE

- 12 Underwriting Invest Exh Pt 2C Sn A - Paid Claims - Title XVIII-Medicare NONE

- 12 Underwriting Invest Exh Pt 2C Sn B - Incur. Claims - Title XVIII-Medicare NONE

- 12 Underwriting Invest Exh Pt 2C Sn C - Expns Ratios - Title XVIII-Medicare NONE

- 12 Underwriting Invest Exh Pt 2C Sn A - Paid Claims - Title XIX-Medicaid NONE

- 12 Underwriting Invest Exh Pt 2C Sn B - Incur. Claims - Title XIX-Medicaid NONE

- 12 Underwriting Invest Exh Pt 2C Sn C - Expns Ratios - Title XIX-Medicaid NONE

- 12 Underwriting Invest Exh Pt 2C Sn A - Paid Claims - Other NONE

- 12 Underwriting Invest Exh Pt 2C Sn B - Incur Claims - Other NONE

- 12 Underwriting Invest Exh Pt 2C Sn C - Expns Ratios - Other NONE

- 13 Underwriting Invest Exh Pt 2D - A & H Reserve NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3	4	5
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
1. Rent (\$.....0 for occupancy of own building)		1,013	4,311		5,324
2. Salaries, wages and other benefits		7,596	32,750		40,346
3. Commissions (less \$.....0 ceded plus \$.....0 assumed)			10,552		10,552
4. Legal fees and expenses			2,442		2,442
5. Certifications and accreditation fees					
6. Auditing, actuarial and other consulting services	1,100	108	931		2,139
7. Traveling expenses			306		306
8. Marketing and advertising			1,445		1,445
9. Postage, express and telephone		874	3,719		4,593
10. Printing and office supplies		430	1,832		2,262
11. Occupancy, depreciation and amortization					
12. Equipment		40	170		210
13. Cost or depreciation of EDP equipment and software					
14. Outsourced services including EDP, claims, and other services		24	133		157
15. Boards, bureaus and association fees			132		132
16. Insurance, except on real estate					
17. Collection and bank service charges			2,107		2,107
18. Group service and administration fees					
19. Reimbursements by uninsured plans					
20. Reimbursements from fiscal intermediaries					
21. Real estate expenses					
22. Real estate taxes					
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes					
23.2 State premium taxes			11,431		11,431
23.3 Regulatory authority licenses and fees			26,160		26,160
23.4 Payroll taxes		482	2,050		2,532
23.5 Other (excluding federal income and real estate taxes)					
24. Investment expenses not included elsewhere					
25. Aggregate write-ins for expenses		60	7,824		7,884
26. TOTAL Expenses Incurred (Lines 1 to 25)	1,100	10,627	108,295		(a) 120,022
27. Less expenses unpaid December 31, current year		1,764	14,200		15,964
28. Add expenses unpaid December 31, prior year			2,577		2,577
29. Amounts receivable relating to uninsured plans, prior year					
30. Amounts receivable relating to uninsured plans, current year					
31. TOTAL Expenses Paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	1,100	8,863	96,672		106,635
DETAILS OF WRITE-INS					
2501. Systems Maintenance		(4)	(17)		(21)
2502. Office Expenses		64	2,822		2,886
2503. Business Expenses			5,019		5,019
2598. Summary of remaining write-ins for Line 25 from overflow page					
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		60	7,824		7,884

(a) Includes management fees of \$.....60,934 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,437	4,225
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 2,307	792
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. TOTAL gross investment income	3,744	5,017
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. TOTAL Deductions (Lines 11 through 15)		
17. Net Investment income (Line 10 minus Line 16)		5,017

DETAILS OF WRITE-INS

0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. TOTALS (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$ 101 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	NONE				
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. TOTAL Capital gains (losses)					
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Invested income due and accrued			
15. Premium and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)			
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. TOTAL (Lines 26 and 27)			
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)			

NONE

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations		371	372	287	209	3,772
2. Provider Service Organizations						
3. Preferred Provider Organizations		1,782	1,391	1,081	1,204	19,011
4. Point of Service						
5. Indemnity Only						
6. Aggregate write-ins for other lines of business		21	30	33	34	331
7. TOTAL		2,174	1,793	1,401	1,447	23,114
DETAILS OF WRITE-INS						
0601. Vision		21	30	33	34	331
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page						
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)		21	30	33	34	331

Notes to Financial Statements

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Dominion National Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of New Jersey, Department of Banking and Insurance (DOBI).

The DOBI recognizes only statutory accounting practices prescribed or permitted by the State of New Jersey for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the New Jersey Insurance Law. The Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of New Jersey (the State). The State has adopted certain prescribed accounting practices, none of which impact the Company, that differ from those found in NAIC SAP. In addition, the Commissioner of Banking and Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company had no such prescribed or permitted practices as of December 31, 2018.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of New Jersey DOBI is shown below:

<u>NET INCOME</u>		SSAP #	F/S Page	F/S Line #	2018	2017
(1)	Dominion National Insurance Company state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ 5,346	\$ (13,104)
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP: e.g., Depreciation of fixed assets				0	0
(3)	State Permitted Practices that increase/(decrease) NAIC SAP: e.g., Depreciation, home office property				0	0
(4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 5,346	\$ (13,104)
<u>SURPLUS</u>		SSAP #	F/S Page	F/S Line #	2018	2017
(5)	Dominion National Insurance Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 3,588,710	\$ 3,583,364
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP: e.g., Goodwill, net e.g., Fixed Assets, net				0	0
(7)	State Permitted Practices that increase/(decrease) NAIC SAP: e.g., Home Office Property				0	0
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 3,588,710	\$ 3,583,364

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

On February 8, 2018, the National Association of Insurance Commissioners issued INT 18-01 *Updated Estimates under the Tax Cuts and Jobs Act of 2017* (the Act) to address the application of tax law changes in situations when the Company does not have the necessary information available, prepared, or analyzed in reasonable detail to complete the accounting for certain income tax effects of the Act. While the Company has substantially completed its provisional analysis of the income tax effects of the Act, and recorded reasonable estimates of such effects in its financial statements as of December 31, 2017, the ultimate impact may differ from these provisional amounts, possibly materially, due to, among other things, further refinement of our calculations, additional analysis, changes in assumptions, and actions the Company may take as a result of the Act.

C. Accounting Policy

Premiums are generally billed one month in advance. Premiums are recognized as revenue during the period in which the Company is obligated to provide services to its subscribers. Premiums received prior to the month of coverage are recorded as unearned revenue.

Risk revenue represents the revenue charges for dental services provided to the members of another insurer and paid to the Company on a capitated basis. Risk revenue is recognized as revenue during the period in which the Company is obligated to provide services to the members.

In addition, the Company uses the following accounting policies:

1) Short-term Investments

Short-term investments consist of liquid investments and include money market funds and commercial paper with maturity dates of one year or less at the date of acquisition. Short-term investments are recorded at amortized cost, which approximates fair value, with maturities of one year or less at the time of acquisition.

2) Bonds

Bonds and other long-term investments are recorded at amortized cost, which approximates fair value, with maturities greater than one year at the time of acquisition.

Notes to Financial Statements

- 3) Common Stocks – None
- 4) Preferred Stocks – None
- 5) Mortgage Loans – None
- 6) Loan-backed Securities – None
- 7) Investments in Subsidiaries, Controlled and Affiliated Companies – None
- 8) Investments in Joint Ventures, Partnerships, or Limited Liability Companies – None
- 9) Derivatives – None
- 10) Premium Deficiency Calculation – None
- 11) Claims Unpaid and Claim Adjustment Expenses Unpaid

The Company provides for the liability arising from services rendered to members but unpaid at each year-end, including the future costs of settling these claims, based on historical experience, current enrollment, and other available information. Although considerable variability is inherent in such estimates, management believes that the liability is adequate. Any required revisions to these estimates are reflected in operations of the period in which such revisions are determined.

- 12) Capitalization Policy

The Company did not change its capitalization policy in 2018.

2. Accounting Changes and Corrections of Errors - None

3. Business Combinations and Goodwill

- A) Statutory Purchase Method – None
- B) Statutory Merger - None
- C) Assumption Reinsurance – None
- D) Impairment Loss – None

4. Discontinued Operations – A-D) None

5. Investments

- A) Mortgage Loans, including Mezzanine Real Estate Loans – None
- B) Debt Restructuring – None
- C) Reverse Mortgages – None
- D) Loan-Backed Securities – None
- E) Repurchase Agreements and/or Securities Lending Transactions – None
- F) Repurchase Agreements Transactions Accounted for as Secured Borrowing – None
- G) Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – None
- H) Repurchase Agreements Transactions Accounted for as a Sale – None
- I) Reverse Repurchase Agreements Transactions Accounted for as a Sale - None
- J) Real Estate – None
- K) Investments in Low-Income Housing Tax Credits – None
- L) Restricted Assets -

- 1) Restricted Assets (Including Pledged) - At December 31, 2018, the Company had U.S. Treasury securities on deposit with state insurance departments to satisfy regulatory requirements with maturities of one year or less at the time of acquisition. The amortized cost and fair value in the aggregate was \$309,373 and \$309,184, respectively.

Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted From Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase / (Decrease) (1 minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown. Subject to contractual obligation for which liability is not shown							
b. Collateral held under security lending agreements							
c. Subject to repurchase agreements							
d. Subject to reverse repurchase agreements							
e. Subject to dollar repurchase agreements							

Notes to Financial Statements

f. Subject to dollar reverse repurchase agreements							
g. Placed under option contracts							
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock							
i. FHLB capital stock							
j. On deposit with states	310,525	305,966	4,559	0	310,525	8.34%	8.34%
k. On deposit with other regulatory bodies							
l. Pledged as collateral to FHLB (including assets backing funding agreements)							
m. Pledged as collateral not captured in other categories							
n. Other restricted assets							
o. Total Restricted Assets	\$310,525	\$305,966	\$4,559	\$0	\$310,525	8.34%	8.34%

(a) Column 1 divided by Asset Page, Column 1, Line 28

(b) Column 5 divided by Asset Page, Column 3, Line 28

2) Detail of Assets Pledged as Collateral Not Captured in Other Categories – None

3) Detail of Other Restricted Assets – None

4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - None

M) Working Capital Finance Investments – NoneN) Offsetting and Netting of Assets and Liabilities – NoneO) Structured Notes – NoneP) 5* Securities – NoneQ) Short Sales – NoneR) Prepayment Penalty and Acceleration Fees - None**6. Joint Ventures, Partnerships and Limited Liability Companies – A-B) None****7. Investment Income**

A-B) All investment income due and accrued with amounts that are over 90 days past due are excluded from surplus. The Company did not exclude any investment income due or accrued at December 31, 2018.

8. Derivative Instruments – A-H) None**9. Income Taxes**

The application of SSAP No. 101 requires a company to evaluate the recoverability of deferred tax assets and to establish a valuation allowance if necessary to reduce the deferred tax asset to an amount which is more likely than not to be realized. Considerable judgment is required in determining whether a valuation allowance is necessary, and if so, the amount to such valuation allowance. In evaluating the need for a valuation allowance, the Company considers many factors, including (1) the nature of the deferred tax assets and liabilities; (2) whether they are ordinary or capital; (3) the timing of their reversal; (4) taxable income in prior carry back years as well as projected taxable earnings exclusive of reversing temporary differences and carry forwards; (5) the length of time that carryovers can be utilized; (6) unique tax rules that would impact the utilization of the deferred tax assets; and (7) any tax planning strategies that the Company would employ to avoid a tax benefit from expiring unused. Although the realization is not assured, management believes it is more likely than not that the deferred tax assets, net of valuation allowances, will be realized. As of December 31, 2018 and 2017, the Company recorded a valuation allowance of \$1,821 and \$49, respectively.

A. The components of the net deferred tax asset/(liability) ("DTA"/"DTL") recognized in the Company's statements of admitted assets, liabilities, capital and surplus are as follows:

1.

		12/31/2018		
		Ordinary	Capital	Total
a.	Gross Deferred Tax Assets	\$1,821	\$0	\$1,821
b.	Statutory Valuation Allowance Adjustments	(1,821)	0	(1,821)
c.	Adjusted Gross Deferred Tax Assets (1a – 1b)	0	0	0
d.	Deferred Tax Assets Non-admitted	0	0	0
e.	Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	0	0	0
f.	Deferred Tax Liabilities	0	0	0
g.	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	\$0	0	\$0

		12/31/2017		
		Ordinary	Capital	Total
a.	Gross Deferred Tax Assets	\$49	\$0	\$49
b.	Statutory Valuation Allowance Adjustments	(49)	0	(49)
c.	Adjusted Gross Deferred Tax Assets (1a – 1b)	0	0	0
d.	Deferred Tax Assets Non-admitted	0	0	0

Notes to Financial Statements

e.	Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	0	0	0
f.	Deferred Tax Liabilities	0	0	0
g.	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	\$0	\$0	\$0

Change During 2018

	Ordinary	Capital	Total	
a.	Gross Deferred Tax Assets	\$1,772	\$0	\$1,772
b.	Statutory Valuation Allowance Adjustments	(1,772)	0	(1,772)
c.	Adjusted Gross Deferred Tax Assets (1a – 1b)	0	0	0
d.	Deferred Tax Assets Non-admitted	0	0	0
e.	Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	0	0	0
f.	Deferred Tax Liabilities	0	0	0
g.	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	\$0	\$0	\$0

2. Admission Calculation Components SSAP No. 101

	12/31/2018			
	Ordinary	Capital	Total	
a.	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carry backs	\$0	\$0	\$0
b.	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) Above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 below)	0	0	0
b1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	0	0	0
b2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	0	0	0
c.	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2a and 2b Above) Offset by Gross Deferred Tax Liabilities	0	0	0
d.	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2a + 2b + 2c)	\$0	\$0	\$0

12/31/2017

	Ordinary	Capital	Total	
a.	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carry backs	\$0	\$0	\$0
b.	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) Above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 below)	0	0	0
b1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	0	0	0
b2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	0	0	0
c.	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2a and 2b Above) Offset by Gross Deferred Tax Liabilities	0	0	0
d.	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2a + 2b + 2c)	\$0	\$0	\$0

Change During 2018

	Ordinary	Capital	Total	
a.	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carry backs	\$0	\$0	\$0
b.	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) Above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 below)	0	0	0
b1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	0	0	0
b2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	0	0	0
c.	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2a and 2b Above) Offset by Gross Deferred Tax Liabilities	0	0	0
d.	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2a + 2b + 2c)	\$0	\$0	\$0

3.

	2018	2017	
a.	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	32,636%	6,601%

Notes to Financial Statements

b.	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation in 2(b)2 Above	3,588,710	3,583,364
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4. Impact of Tax-Planning Strategies

12/31/2018			
	(1) Ordinary	(2) Capital	(3) Col (1 + 2)
a.	Determination of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1	\$0	\$0	\$0
2	0%	0%	0%
3	\$0	\$0	\$0
4	0%	0%	0%

12/31/2017			
	(1) Ordinary	(2) Capital	(3) Col (1 + 2)
a.	Determination of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1	\$0	\$0	\$0
2	0%	0%	0%
3	\$0	\$0	\$0
4	0%	0%	0%

Change During 2018			
	(1) Ordinary	(2) Capital	(3) Col (1 + 2)
a.	Determination of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1	\$0	\$0	\$0
2	0%	0%	0%
3	\$0	\$0	\$0
4	0%	0%	0%

b. Does the Company's tax-planning strategies include the use of reinsurance? No

B. The Company does not have any deferred tax liabilities as set forth in paragraph 31 of FAS 109.

C. Current income taxes incurred consist of the following major components:

	12/31/2018	12/31/2017	Change
1.	Current Income Tax		
a.	\$6,847	\$(5,278)	\$12,125
b.	0	0	0
c.	6,847	(5,278)	12,125
d.	0	0	0
e.	0	0	0
f.	0	0	0
g.	\$6,847	\$(5,278)	\$12,125
2.	Deferred Tax Assets:		
a.	Ordinary		
1.	\$195	\$0	\$195
2.	1,626	49	1,577
3.	0	0	0
4.	0	0	0
5.	0	0	0
6.	0	0	0
7.	0	0	0
8.	0	0	0
9.	0	0	0
10.	0	0	0
11.	0	0	0
12.	0	0	0
13.	0	0	0
99.	1,821	49	1,772
b.	(1,821)	(49)	(1,772)
c.	0	0	0

Notes to Financial Statements

d.	Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	0	0	0
e.	Capital:			
1.	Investments	0	0	0
2.	Net capital loss carry-forward	0	0	0
3.	Real estate	0	0	0
4.	Other (including items < 5% of total capital tax assets)	0	0	0
99.	Subtotal	0	0	0
f.	Statutory valuation allowance adjustment	0	0	0
g.	Nonadmitted	0	0	0
h.	Admitted capital deferred tax assets (2e99 – 2f – 2g)	0	0	0
i.	Admitted deferred tax assets (2d + 2h)	\$0	\$0	0
3.	Deferred Tax Liabilities:			
a.	Ordinary			
1.	Investments	0	0	0
2.	Fixed assets	0	0	0
3.	Deferred and uncollected premium	0	0	0
4.	Policyholder reserves	0	0	0
5.	Other (including items < 5% of total ordinary tax liabilities)	0	0	0
99.	Subtotal	0	0	0
b.	Capital:			
1.	Investments	0	0	0
2.	Real estate	0	0	0
3.	Other (including items < 5% of total capital tax liabilities)	0	0	0
99.	Subtotal	0	0	0
c.	Deferred tax liabilities (3a99 + 3b99)	0	0	0
4.	Net deferred tax assets/liabilities (2i – 3c)	\$0	\$0	\$0

As a result of tax rate changes under the *Tax Cuts and Jobs Act of 2017*, the Company reduced its gross deferred tax assets and liabilities by \$0 and \$32 for the years ending December 31, 2018 and December 31, 2017, respectively. These reductions were fully offset by a corresponding reduction in the valuation allowance established under SSAP 101.

- D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing the differences are as follows:

	12/31/18	12/31/17	Change
Provision computed at statutory rate	\$2,561	\$(6,434)	\$8,995
Rate Change	0	32	(32)
Prior year true up	470	1,075	(605)
Non-Deductible ACA Health Insurer Fee	2,044	0	2,044
Valuation Allowance	1,772	49	1,723
Total statutory income taxes	\$6,847	\$(5,278)	\$12,125
Federal and foreign income taxes incurred	\$6,847	\$(5,278)	\$12,125
Change in net deferred income taxes	0	0	0
Total statutory income taxes	\$6,847	\$(5,278)	\$12,125
Variance	\$0	\$0	\$0

- E. For the years ended December 31, 2018 and 2017, the Company has no net operating loss carry forwards available to offset future taxable income. For the years ended December 31, 2018 and 2017, the Company has incurred federal income tax expense (recoverable) of \$6,847 and \$(5,278), respectively, which are available for recoupment in the event of future net losses. For the years ended December 31, 2018 and 2017, the Company has no capital loss carry forwards available to offset future capital gains. The Company is a member of a consolidated group and the tax sharing agreement provides that the Parent is responsible to pay estimated tax deposits to the US Treasury as provided under Section 6603 of the Internal Revenue Code. The Company then reimburses the Parent for its share of the estimated tax deposits as provided by the tax sharing agreement. As of December 31, 2018 and 2017, the Company has made (received) estimated tax deposits (refunds) to the Parent of \$5,509 and \$(33,529), respectively.

- F. The Company's federal income tax return is consolidated with the following entities:

Accenda Health Company, Inc.	47-5534901
Avalon Insurance Company, Inc.	76-0801682
Capital Administrative Services, Inc.	25-1578904
Capital Advantage Insurance Company, Inc.	23-2195219
Capital Advantage Assurance Company, Inc.	45-5492167
Capital Blue Cross, Inc.	23-0455154
Consolidated Benefits, Inc.	23-2398941
Dominion Dental USA, Inc.	54-1922626
Dominion Dental Services, Inc.	54-1808292
Dominion Dental Services USA, Inc.	54-1991050
Dominion Dental Services of New Jersey, Inc.	54-1980569
Dominion National Insurance Company	81-3569969
Keystone Health Plan Central, Inc.	23-2399845
Geneia Holdings, LLC	45-5497527
Geneia, LLC	90-0860445

The Company is included in a consolidated federal income tax return with its ultimate parent corporation, Capital Blue Cross. The Company has a written agreement approved by the Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity that is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup

Notes to Financial Statements

federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes.

- G. The Company does not have any federal or foreign tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within 12 months of the reporting date.
- H. The Company is not subject to the Repatriation Transition Tax (RTT).
- I. The Company does not have Alternative Minimum Tax (AMT) credits.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A) The outstanding shares of the Company are owned by the Parent, Dominion Dental USA, Inc., a non-insurer incorporated in the State of Delaware.
- B) The Company entered into a Management Services Agreement with the Parent effective December 1, 2016, whereby the Parent provides certain general management services to the Company including senior management, actuarial, advertising and public relations, marketing, purchasing, corporate and legal, regulatory compliance and governmental affairs, accounting, tax compliance, facilities management, risk management, information systems, payroll and human resources. In consideration of the performance of these services, the Parent charges the Company a monthly management fee based on a percentage of the Company's premium and risk revenue. Management fees recorded by the Company during the years ended December 31, 2018 and 2017 were \$60,934 and \$0, respectively.
- C) The Company did not have any material related party transactions during the reporting period other than described in 10 A), 10 D), and 13 (4).
- D) At December 31, 2018 and December 31, 2017, the Company reported as due to Parent \$18,614 and due from Parent \$21, respectively.
- E) Under a Consent Order, with the State of Georgia (GA), Dominion Dental Services, Inc., a licensed insurer and affiliate, has provided a 3 year guaranty (the term starts after the date the Company first receives revenues from operations of its business) for the Company's GA Certificate of Authority for Life, Accident and Sickness.
- F) Refer to B) above for a detailed description of material management services agreements.
- G) Not applicable to the Company
- H) Not applicable to the Company.
- I) Not applicable to the Company.
- J) Not applicable to the Company.
- K) Not applicable to the Company.
- L) Not applicable to the Company.
- M) Not applicable to the Company.
- N) Not applicable to the Company.
- O) Not applicable to the Company.

11. Debt

- A) Debt - None
- B) FHLB Agreements - None

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefits

- A-D) Defined Benefit Plan - None
- E) Defined Contribution Plan - None
- F) Multi-Employer Plans - None
- G) Consolidated/Holding Company Plans - None
- H) Postemployment Benefits and Compensated Absences - None
- I) Impact of Medicare Modernization Act on Postretirement Benefits - None

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- 1) The Company has 140,000 shares of \$5.00 par value Common Stock authorized, issued and outstanding. All shares are owned by the Parent.
- 2) The Company has no preferred stock outstanding.
- 3) There are no dividend restrictions.
- 4) No dividends were paid in 2018.
- 5) There are no profits for 2018.
- 6) The Company was in compliance with the minimum capital and surplus requirements under the insurance regulations of New Jersey and Georgia. Under the laws of New Jersey, The Company's minimum capital is \$700,000 and minimum surplus requirement is \$2,800,000. The Company's surplus balance as of December 31, 2018 was \$2,888,710.
- 7) Not applicable to the Company.

Notes to Financial Statements

- 8) Not applicable to the Company.
- 9) The Company has no Special Surplus Funds.
- 10) Not applicable to the Company.
- 11) Not applicable to the Company.
- 12) Not applicable to the Company.
- 13) Not applicable to the Company.
- 14. Liabilities, Contingencies and Assessments – A-F) None**
- 15. Leases – A-B) None**
- 16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk - None**
- 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – A-C) None**
- 18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and Uninsured Portion of Partially Insured Plans – A-C) None**
- 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - None**
- 20. Fair Value Measurements**

- A) Included in various investment-related line items in the financial statements are certain financial instruments carried at fair value, including cash and short-term investments and equity securities. Other financial instruments are periodically measured at fair value, such as for certain bonds when carried at the lower of cost or market. NAIC guidance defines fair value, establishes a framework for measuring fair value and expands disclosure about fair value measurements.

The fair value hierarchy is as follows:

- Level 1 – Quoted (unadjusted) prices for identical assets and liabilities in active markets.
- Level 2 – Other observable inputs, either directly or indirectly, including:
 - Quoted prices for similar assets/liabilities in active markets;
 - Quoted prices for identical or similar assets in non-active markets (few transactions, limited information, non-current prices, high variability over time);
 - Inputs other than quoted prices that are observable for the asset/liability (e.g., interest rates, yield curves, volatilities, or default prices); and
 - Inputs that are derived principally from or corroborated by other observable market data.
- Level 3 – Unobservable inputs that cannot be corroborated by observable market data.

In instances in which the inputs used to measure fair value fall into different levels of the fair value hierarchy, the fair value measurement has been determined based on the lowest level input that is significant to the fair value measurement in its entirety. The Company's assessment of the significance of a particular item to the fair value measurement in its entirety requires judgment, including the consideration of inputs specific to the asset. Management is responsible for the determination of fair value.

- 1) The Company had Level 1 fair value investments as of December 31, 2018. There were no transfers between Level 1 and Level 2.
- 2) The Company had no Level 3 investments as of December 31, 2018.
- 3) The Company had no transfers between levels during 2018.
- 4) The Company had no Level 2 or 3 investments.
- 5) The Company had no derivative assets and liabilities at December 31, 2018.

- B) Not applicable.

- C) The following table provides information about the aggregate fair value measurement disclosure of the Company's financial assets:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$104,791	\$104,980	\$104,980			
Cash, Cash Equivalents and Short-Term Investments	3,612,146	3,612,146	3,612,146			

The Company's Level 1 securities primarily consist of U.S. Treasury securities and money market funds. The Company determines the estimated fair value for its Level 1 securities using quoted (unadjusted) prices for identical assets or liabilities in active markets.

- D) Not applicable. See table in C).

- E) The Company does not measure investments using the NAV practical expedient pursuant to SSAP No. 100R – Fair Value.

21. Other Items – A-H) None

22. Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through 3/1/2019 for the statutory statement issued on 3/1/2019.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through 3/1/2019 for the statutory statement issued on 3/1/2019.

Section 9010 of the federal Affordable Care Act (ACA) imposes a mandatory annual fee on each covered entity engaged in the business of providing health insurance. In 2018, Congress approved a one year moratorium on collecting insurer taxes for 2019. As a result, the Company is not required to pay the Fee in 2019.

This annual fee is allocated to individual health insurers based on the ratio of the amount of the entity's net premiums written during the preceding calendar year to the amount of health insurance for any U.S. health risk that is written during the preceding calendar year. A

Notes to Financial Statements

health insurance entity's portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1 of the year the fee is due.

	<u>Current Year</u>	<u>Prior Year</u>
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act (YES/NO)?	YES	
B. ACA fee assessment payable for the upcoming year	\$0	\$0
C. ACA fee assessment paid	\$9,731	\$0
D. Premium written subject to ACA 9010 assessment	\$468,725	\$0
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 14)	\$3,588,710	
F. Authorized Control Level after surplus adjustment (Five-Year Historical Line 14 minus 22B above)	\$3,588,710	
G. Authorized Control Level (Five-Year Historical Line 15)	\$32,642	
H. Would reporting the ACA assessment as of December 31, 2017, have triggered an RBC action level (Yes/No)?		No

23. **Reinsurance – A-D) None**

24. **Retrospectively Rated Contracts & Contracts Subject to Redetermination – A-E) None**

25. **Change in Incurred Claims and Claim Adjustment Expenses**

- A. The Company did not have enrollment for 2017; therefore, no claims had been incurred and no reserves paid for 2017. Reserves as of December 31, 2018 were \$58,797. As of December 31, 2018, \$0 has been paid for incurred claims expenses attributable to insured events of prior years. Original estimates are increased or decreased, as additional information becomes known regarding actual claims experience.
- B. There were no significant changes in methodological assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. **Intercompany Pooling Arrangements – A-G) None**

27. **Structured Settlements - None**

28. **Health Care Receivables – A-B) None**

29. **Participating Policies - None**

30. **Premium Deficiency Reserves - None**

31. **Anticipated Salvage and Subrogation - None**

GENERAL INTERROGATORIES PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[X] No[]
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes[X] No[] N/A[]
- 1.3 State Regulating? New Jersey.....
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes[] No[X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[] No[X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).
- 3.4 By what department or departments?
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes[] No[] N/A[X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes[] No[] N/A[X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes[] No[X]
- 4.12 renewals? Yes[] No[X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes[] No[X]
- 4.22 renewals? Yes[] No[X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes[] No[X]
 If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes[] No[X]
- 7.2 If yes, 0.000%
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
.....	No	No	No	No

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 The Company is exempt from the 2018 Audit Requirement pursuant to NJAC 11:2-26.17.
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes[] No[X]
- 10.2 If response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes[] No[X]
- 10.4 If response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes[X] No[] N/A[]
- 10.6 If the response to 10.5 is no or n/a please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Mark C. Spitzer, FSA, MAAA, Senior Director Actuarial Services, employee of Capital BlueCross

GENERAL INTERROGATORIES (Continued)

- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No[X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved \$ 0
- 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [] N/A[X]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [] N/A[X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A[X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes[X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes[X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Company reviews and updates its Code Of Conduct annually. The Board adopted the 2018 revisions on June 20, 2018.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No[X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No[X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes[X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes[X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes[X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No[X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$ 0
- 20.12 To stockholders not officers \$ 0
- 20.13 Trustees, supreme or grand (Fraternal only) \$ 0
- 20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$ 0
- 20.22 To stockholders not officers \$ 0
- 20.23 Trustees, supreme or grand (Fraternal only) \$ 0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No[X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$ 0
- 21.22 Borrowed from others \$ 0
- 21.23 Leased from others \$ 0
- 21.24 Other \$ 0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No[X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ 0
- 22.22 Amount paid as expenses \$ 0
- 22.23 Other amounts paid \$ 0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No[X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount \$ 0

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes[X] No []
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A[X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A[X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A[X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A[X]

GENERAL INTERROGATORIES (Continued)

- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
 - 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
 - 24.102 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
 - 24.103 Total payable for securities lending reported on the liability page. \$ 0
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes[X] No[]
- 25.2 If yes, state the amount thereof at December 31 of the current year:
 - 25.21 Subject to repurchase agreements \$ 0
 - 25.22 Subject to reverse repurchase agreements \$ 0
 - 25.23 Subject to dollar repurchase agreements \$ 0
 - 25.24 Subject to reverse dollar repurchase agreements \$ 0
 - 25.25 Placed under option agreements \$ 0
 - 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
 - 25.27 FHLB Capital Stock \$ 0
 - 25.28 On deposit with states \$ 310,525
 - 25.29 On deposit with other regulatory bodies \$ 0
 - 25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0
 - 25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0
 - 25.32 Other \$ 0
- 25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes[] No[X]
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes[] No[] N/A[X]
If no, attach a description with this statement.
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes[] No[X]
- 27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0
- 28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes[X] No[]
- 28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
TD Bank NA (NJ DOBI custodian)	1006 Astoria Blvd, Cherry Hill, NJ 08034
US Bank NA (GA DOI custodian)	St Louis Plaza, 505 N. 7th Street, St Louis, MO 63101, SL-MO-T15C
Wells Fargo Institutional Retirement and Trust	MAC R3529-062, 1021 E. Cary Street, Richmond, VA 23219

- 28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:
- | 1
Name(s) | 2
Location(s) | 3
Complete Explanation(s) |
|--------------|------------------|------------------------------|
| | | |
- 28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes[] No[X]
 - 28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

- 28.05 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. [" that have access to the investment accounts"; " handle securities"]
- | 1
Name of Firm or Individual | 2
Affiliation |
|---------------------------------|------------------|
| | |
- 28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes[] No[X]
 - 28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes[] No[X]
 - 28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

GENERAL INTERROGATORIES (Continued)

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b)(1)])? Yes [] No[X]
 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	104,980	104,791	(189)
30.2 Preferred stocks			
30.3 Totals	104,980	104,791	(189)

30.4 Describe the sources or methods utilized in determining the fair values:
 Fair values were obtained from SVO office

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes[X] No []
 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes[X] No [] N/A []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes[X] No []
 32.2 If no, list exceptions:

33. By self-designation 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting-entity self-designated 5GI securities? Yes [] No[X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security
 - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No[X]

OTHER

35.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 0
 35.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid

36.1 Amount of payments for legal expenses, if any? \$ 2,442
 36.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

GENERAL INTERROGATORIES (Continued)

1 Name	2 Amount Paid
Bressler, Amery & Ross	2,367

- 37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ 0
- 37.2 List the name of firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....

GENERAL INTERROGATORIES (Continued)

PART 2 - HEALTH INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes No
- 1.2 If yes, indicate premium earned on U.S. business only: \$ 0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ 0
- 1.31 Reason for excluding: \$ 0
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ 0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 0
- 1.6 Individual policies - Most current three years:
 - 1.61 TOTAL Premium earned \$ 0
 - 1.62 TOTAL Incurred claims \$ 0
 - 1.63 Number of covered lives 0
- All years prior to most current three years:
 - 1.64 TOTAL Premium earned \$ 0
 - 1.65 TOTAL Incurred claims \$ 0
 - 1.66 Number of covered lives 0
- 1.7 Group policies - Most current three years:
 - 1.71 TOTAL Premium earned \$ 0
 - 1.72 TOTAL Incurred claims \$ 0
 - 1.73 Number of covered lives 0
- All years prior to most current three years:
 - 1.74 TOTAL Premium earned \$ 0
 - 1.75 TOTAL Incurred claims \$ 0
 - 1.76 Number of covered lives 0

2. Health Test

		1 Current Year	2 Prior Year
2.1	Premium Numerator	468,725	
2.2	Premium Denominator	468,725	
2.3	Premium Ratio (2.1 / 2.2)	1.000	
2.4	Reserve Numerator	58,797	
2.5	Reserve Denominator	58,797	
2.6	Reserve Ratio (2.4 / 2.5)	1.000	

- 3.1 Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits? Yes No
- 3.2 If yes, give particulars: Yes No N/A
- 4.1 Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency? Yes No
- 4.2 If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered? Yes No N/A
- 5.1 Does the reporting entity have stop-loss reinsurance? Yes No
- 5.2 If no, explain: Yes No
- 5.3 Maximum retained risk (see instructions):
 - 5.31 Comprehensive Medical \$ 0
 - 5.32 Medical Only \$ 0
 - 5.33 Medicare Supplement \$ 0
 - 5.34 Dental & Vision \$ 0
 - 5.35 Other Limited Benefit Plan \$ 0
 - 5.36 Other \$ 0
- 6. Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
 The Dental HMO is a capitated plan with diminimus risk of defaulting on claim payments. Capitated providers are paid in full a fixed amount of every premium dollar within 30 days. All DHMO and PPO provider agreements contain a hold harmless clause that prohibits the provider from seeking compensation, other than copayments and deductibles, from subscribers or persons other than the Plan for services provided. Additionally, participating providers must provide 90 days' notice of termination and must complete all work started prior to the termination. Pursuant to the terms of a licensing Consent Order with the GA Dept. of Insurance, The company's affiliate, Dominion Dental Services, Inc., has provided a 3-year financial guaranty to the company. Providers, upon termination from the network, must complete all treatment in progress.
- 7.1 Does the reporting entity set up its claim liability for provider services on a service date basis? Yes No
- 7.2 If no, give details: Yes No
- 8. Provide the following information regarding participating providers:
 - 8.1 Number of providers at start of reporting year 93,049
 - 8.2 Number of providers at end of reporting year 103,587
- 9.1 Does the reporting entity have business subject to premium rate guarantees? Yes No
- 9.2 If yes, direct premium earned:
 - 9.21 Business with rate guarantees between 15-36 months 0
 - 9.22 Business with rate guarantees over 36 months 0
- 10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes No
- 10.2 If yes:
 - 10.21 Maximum amount payable bonuses \$ 0
 - 10.22 Amount actually paid for year bonuses \$ 0
 - 10.23 Maximum amount payable withholds \$ 0
 - 10.24 Amount actually paid for year withholds \$ 0
- 11.1 Is the reporting entity organized as:
 - 11.12 A Medical Group/Staff Model, Yes No
 - 11.13 An Individual Practice Association (IPA), or, Yes No
 - 11.14 A Mixed Model (combination of above)? Yes No
- 11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes No
- 11.3 If yes, show the name of the state requiring such minimum capital and surplus.
 New Jersey Yes No
- 11.4 If yes, show the amount required. \$ 3,500,000
- 11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes No
- 11.6 If the amount is calculated, show the calculation.

12. List service areas in which the reporting entity is licensed to operate:

1	Name of Service Area
	State of Georgia
	State of New Jersey - Dental PPO
	Camden County, NJ - DHMO
	Cumberland, NJ - DHMO
	Gloucester County, NJ - DHMO

- 13.1 Do you act as a custodian for health savings accounts? Yes No

GENERAL INTERROGATORIES (Continued)

13.2 If yes, please provide the amount of custodial funds held as of the reporting date:

\$ 0

13.3 Do you act as an administrator for health savings accounts?

Yes No

13.4 If yes, please provide the balance of the funds administered as of the reporting date:

\$ 0

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, as authorized reinsurers?

Yes No N/A

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded)

15.1 Direct Premium Written

\$ 0

15.2 Total incurred claims

\$ 0

15.2 Number of covered lives

..... 0

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without Secondary Guarantee)
Universal Life (with or without Secondary Guarantee)
Variable Universal Life (with or without Secondary Guarantee)

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes No

16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes No

FIVE-YEAR HISTORICAL DATA

	1 2018	2 2017	3 2016	4 2015	5 2014
BALANCE SHEET (Pages 2 and 3)					
1. TOTAL Admitted Assets (Page 2, Line 28)	3,721,189	3,587,101	3,676,708		
2. TOTAL Liabilities (Page 3, Line 24)	132,479	3,737	80,242		
3. Statutory minimum capital and surplus requirement	3,500,000	3,500,000	3,500,000		
4. TOTAL Capital and Surplus (Page 3, Line 33)	3,588,710	3,583,364	3,596,466		
INCOME STATEMENT (Page 4)					
5. TOTAL Revenues (Line 8)	468,725				
6. TOTAL Medical and Hospital Expenses (Line 18)	341,528				
7. Claims adjustment expenses (Line 20)	11,727				
8. TOTAL Administrative Expenses (Line 21)	108,295	21,273	82,933		
9. Net underwriting gain (loss) (Line 24)	7,175	(21,273)	(82,933)		
10. Net investment gain (loss) (Line 27)	5,017	2,891	190		
11. TOTAL Other Income (Lines 28 plus 29)					
12. Net income or (loss) (Line 32)	5,346	(13,104)	(53,534)		
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	112,967	10,236	(74,863)		
RISK-BASED CAPITAL ANALYSIS					
14. TOTAL Adjusted Capital	3,588,710	3,583,364	3,596,466		
15. Authorized control level risk-based capital	32,642	6,601	5,972		
ENROLLMENT (Exhibit 1)					
16. TOTAL Members at End of Period (Column 5, Line 7)	1,447				
17. TOTAL Members Months (Column 6, Line 7)	23,114				
OPERATING PERCENTAGE (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. TOTAL Hospital and Medical plus other non-health (Lines 18 plus Line 19)	72.9				
20. Cost containment expenses	0.2				
21. Other claims adjustment expenses	2.3				
22. TOTAL Underwriting Deductions (Line 23)	98.5				
23. TOTAL Underwriting Gain (Loss) (Line 24)	1.5				
UNPAID CLAIMS ANALYSIS					
(U&I Exhibit, Part 2B)					
24. TOTAL Claims Incurred for Prior Years (Line 13, Column 5)					
25. Estimated liability of unpaid claims-[prior year (Line 13, Column 6)]					
INVESTMENTS IN PARENT, SUBSIDIARIES AND AFFILIATES					
26. Affiliated bonds (Sch. D Summary, Line 12, Column 1)					
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Column 1)					
28. Affiliated common stocks (Sch. D Summary, Line 24, Column 1)					
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)					
30. Affiliated mortgage loans on real estate					
31. All other affiliated					
32. TOTAL of Above Lines 26 to 31					
33. TOTAL Investment in Parent Included in Lines 26 to 31 above					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors? Yes[] No[] N/A[X]

If no, please explain:

**SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS
ALLOCATED BY STATES AND TERRITORIES**

State, Etc.	1 Active Status (a)	Direct Business Only							8 Total Columns 2 Through 7	9 Deposit - Type Contracts
		2 Accident & Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Plan Premiums	6 Life & Annuity Premiums & Other Considerations	7 Property/ Casualty Premiums			
1. Alabama (AL)	N									
2. Alaska (AK)	N									
3. Arizona (AZ)	N									
4. Arkansas (AR)	N									
5. California (CA)	N									
6. Colorado (CO)	N									
7. Connecticut (CT)	N									
8. Delaware (DE)	N									
9. District of Columbia (DC)	N									
10. Florida (FL)	N									
11. Georgia (GA)	L	196,099						196,099		
12. Hawaii (HI)	N									
13. Idaho (ID)	N									
14. Illinois (IL)	N									
15. Indiana (IN)	N									
16. Iowa (IA)	N									
17. Kansas (KS)	N									
18. Kentucky (KY)	N									
19. Louisiana (LA)	N									
20. Maine (ME)	N									
21. Maryland (MD)	N									
22. Massachusetts (MA)	N									
23. Michigan (MI)	N									
24. Minnesota (MN)	N									
25. Mississippi (MS)	N									
26. Missouri (MO)	N									
27. Montana (MT)	N									
28. Nebraska (NE)	N									
29. Nevada (NV)	N									
30. New Hampshire (NH)	N									
31. New Jersey (NJ)	L	272,626						272,626		
32. New Mexico (NM)	N									
33. New York (NY)	N									
34. North Carolina (NC)	N									
35. North Dakota (ND)	N									
36. Ohio (OH)	N									
37. Oklahoma (OK)	N									
38. Oregon (OR)	N									
39. Pennsylvania (PA)	N									
40. Rhode Island (RI)	N									
41. South Carolina (SC)	N									
42. South Dakota (SD)	N									
43. Tennessee (TN)	N									
44. Texas (TX)	N									
45. Utah (UT)	N									
46. Vermont (VT)	N									
47. Virginia (VA)	N									
48. Washington (WA)	N									
49. West Virginia (WV)	N									
50. Wisconsin (WI)	N									
51. Wyoming (WY)	N									
52. American Samoa (AS)	N									
53. Guam (GU)	N									
54. Puerto Rico (PR)	N									
55. U.S. Virgin Islands (VI)	N									
56. Northern Mariana Islands (MP)	N									
57. Canada (CAN)	N									
58. Aggregate other alien (OT)	X X X									
59. Subtotal	X X X	468,725						468,725		
60. Reporting entity contributions for Employee Benefit Plans	X X X									
61. TOTAL (Direct Business)	X X X	468,725						468,725		
DETAILS OF WRITE-INS										
58001	X X X									
58002	X X X									
58003	X X X									
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X									
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X									

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state

N - None of the above - Not allowed to write business in the state

2

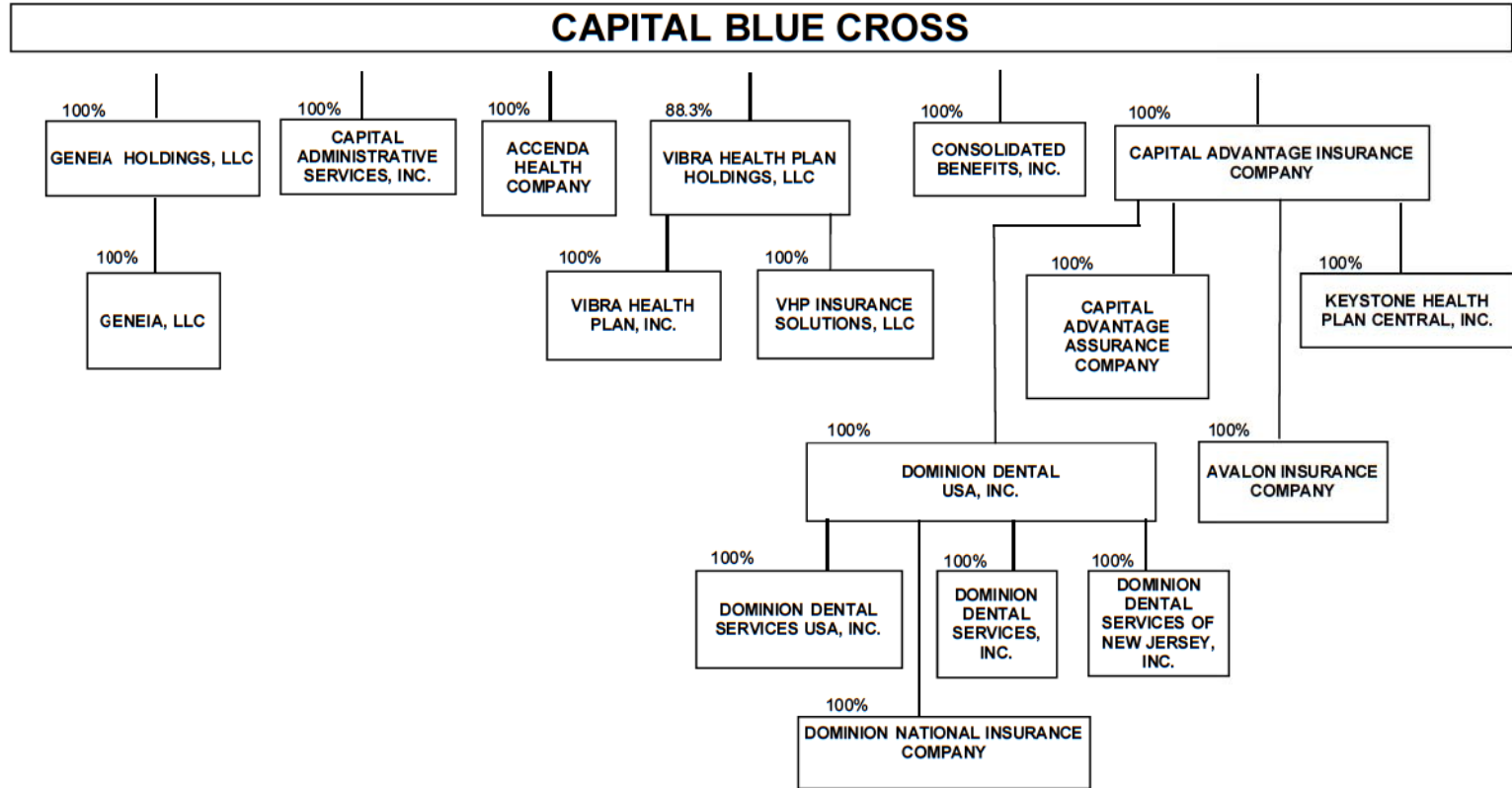
R - Registered - Non-domiciled RRGs

Q - Qualified - Qualified or accredited reinsurer

55

Explanation of basis of allocation by state, premiums by state, etc.: Premium is allocated to the state where the group or individual contracted unless a different allocation method is required for a specific state.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

	<u>FEDERAL EMPLOYERS IDENTIFICATION NUMBER</u>	<u>NAIC COMPANY CODES</u>	<u>STATE OF DOMICILE</u>
Accenda Health Company, Inc.	47-5534901	N/A	PA
Avalon Insurance Company, Inc.	76-0801682	12358	PA
Capital Blue Cross, Inc.	23-0455154	54720	PA
Consolidated Benefits, Inc.	23-2398941	N/A	PA
Capital Administrative Services, Inc.	25-1578904	N/A	PA
Capital Advantage Assurance Company, Inc.	45-5492167	14411	PA
Capital Advantage Insurance Company, Inc.	23-2195219	41203	PA
Keystone Health Plan Central, Inc.	23-2399845	95199	PA
Dominion Dental USA, Inc.	54-1922626	N/A	DE
Dominion Dental Services USA, Inc.	54-1991050	N/A	VA
Dominion Dental Services, Inc.	54-1808292	95657	VA
Dominion Dental Services of New Jersey, Inc.	54-1980569	N/A	NJ
Dominion National Insurance Company	81-3569969	16003	NJ
Geneia Holdings, LLC	45-5497527	N/A	DE
Geneia, LLC	90-0860445	N/A	DE
Vibra Health Plan Holdings, LLC	47-4113873	N/A	DE
Vibra Health Plan, Inc.	47-2749865	15793	PA
VHP Insurance Solutions, LLC	47-4727412	N/A	DE

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ANNUAL STATEMENT
For the Year Ending DECEMBER 31, 2018
OF THE CONDITION AND AFFAIRS OF THE
Dominion National Insurance Company

NAIC Group Code 1230 (Current Period) 1230 (Prior Period) NAIC Company Code 16003 Employer's ID Number 81-3569969

Organized under the Laws of New Jersey State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Life, Accident & Health[] Property/Casualty[Hospital, Medical & Dental Service or Indemnity[
 Dental Service Corporation[Vision Service Corporation[Health Maintenance Organization[
 Other[Is HMO Federally Qualified? Yes[No[] N/A[]

Incorporated/Organized 09/29/2016 Commenced Business 09/29/2016

Statutory Home Office 820 Bear Tavern Road, Suite 305 West Trenton, NJ, 08628
 (Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 251 18th Street South, Suite 900
 (Street and Number) Arlington, VA, 22202 (703)518-5000
 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 251 18th Street South, Suite 900 Arlington, VA, 22202
 (Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 251 18th Street South, Suite 900
 (Street and Number) Arlington, VA, 22202 (703)518-5000
 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.dominionnational.com

Statutory Statement Contact Brenona Brooks (703)212-3502
 (Name) (Area Code)(Telephone Number)(Extension)
bbrooks@dominionnational.com (703)859-7702
 (E-Mail Address) (Fax Number)

OFFICERS

Name	Title
Aji Matthew Abraham	CEO
Michael John Davis Jr	President/COO
Harvey Floyd Littman	Treasurer
Todd Aaron Shamash	Secretary

OTHERS

DIRECTORS OR TRUSTEES

Gary Dean St. Hilaire	Donna Lee Klop Lencki
Aji Matthew Abraham	Harvey Floyd Littman
Michael John Davis Jr	

State of Virginia
 County of Alexandria ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) Todd Aaron Shamash (Printed Name) 1. Secretary (Title)	_____ (Signature) Michael John Davis, Jr (Printed Name) 2. President/COO (Title)	_____ (Signature) Harvey Floyd Littman (Printed Name) 3. Treasurer (Title)
--	--	--

Subscribed and sworn to before me this _____ day of _____, 2019

- a. Is this an original filing? Yes[] No[]
- b. If no, 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

 (Notary Public Signature)

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	104,980	2.824	104,980		104,980	2.824
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies						
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations						
1.43 Revenue and assessment obligations						
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or Guaranteed by GNMA						
1.512 Issued or Guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)						
2.2 Unaffiliated Non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds						
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated						
3.42 Unaffiliated						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties						
4.4 Multifamily residential properties						
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company						
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt)						
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt)						
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset Page reinvested collateral)				X X X	X X X	X X X
10. Cash, cash equivalents and short-term investments	3,612,146	97.176	3,612,146		3,612,146	97.176
11. Other invested assets						
12. TOTAL Invested assets	3,717,126	100.000	3,717,126		3,717,126	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 6)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Current year change in encumbrances:		
3.1 TOTALS, Part 1, Column 13		
3.2 TOTALS, Part 3, Column 11		
4. TOTAL gain (loss) on disposals, Part 3, Column 18		
5. Deduct amounts received on disposals, Part 3, Column 15		
6. TOTAL foreign exchange change in book/adjusted	NONE	
6.1 TOTALS, Part 1, Column 15		
6.2 TOTALS, Part 3, Column 13		
7. Deduct current year's other-than-temporary impairment recognized:		
7.1 TOTALS, Part 1, Column 12		
7.2 TOTALS, Part 3, Column 10		
8. Deduct current year's depreciation:		
8.1 TOTALS, Part 1, Column 11		
8.2 TOTALS, Part 3, Column 9		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Lines 9 minus 10)		

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 7)		
2.2 Additional investment made after acquisition (Part 2, Column 8)		
3. Capitalized deferred interest and other:		
3.1 TOTALS, Part 1, Column 12		
3.2 TOTALS, Part 3, Column 11		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 TOTALS, Part 1, Column 9		
5.2 TOTALS, Part 3, Column 8		
6. TOTAL gain (loss) on disposals, Part 3, Column 18		
7. Deduct amounts received on disposals, Part 3, Column 15	NONE	
8. Deduct amortization of premium and mortgage interest		
9. TOTAL foreign exchange change in book value/recorded interest		
9.1 TOTALS, Part 1, Column 13		
9.2 TOTALS, Part 3, Column 13		
10. Deduct current year's other-than-temporary impairment recognized:		
10.1 TOTALS, Part 1, Column 11		
10.2 TOTALS, Part 3, Column 10		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. TOTAL valuation allowance		
13. Subtotal (Lines 11 plus 12)		
14. Deduct total nonadmitted amounts		
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Capitalized deferred interest and other:		
3.1 TOTALS, Part 1, Column 16		
3.2 TOTALS, Part 3, Column 12		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 TOTALS, Part 1, Column 13		
5.2 TOTALS, Part 3, Column 9		
6. TOTAL gain (loss) on disposals, Part 3, Column 19		
7. Deduct amounts received on disposals, Part 3, Column 18		
8. Deduct amortization of premium and depreciation		
9. TOTAL foreign exchange change in book/adjusted carrying value:		
9.1 TOTALS, Part 1, Column 17		
9.2 TOTALS, Part 3, Column 14		
10. Deduct current year's other-than-temporary impairment recognized:		
10.1 TOTALS, Part 1, Column 15		
10.2 TOTALS, Part 3, Column 11		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year		204,809
2. Cost of bonds and stocks acquired, Part 3, Column 7		
3. Accrual of Discount		171
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12		
4.2 Part 2, Section 1, Column 15		
4.3 Part 2, Section 2, Column 13		
4.4 Part 4, Column 11		
5. TOTAL gain (loss) on disposals, Part 4, Column 19		
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		100,000
7. Deduct amortization of premium		
8. TOTAL foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15		
8.2 Part 2, Section 1, Column 19		
8.3 Part 2, Section 2, Column 16		
8.4 Part 4, Column 15		
9. Deduct current year's other-than-temporary impairment recognized:		
9.1 Part 1, Column 14		
9.2 Part 2, Section 1, Column 17		
9.3 Part 2, Section 2, Column 14		
9.4 Part 4, Column 13		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Notes 5R, Line 5R(2)		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)		104,980
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		104,980

SCHEDULE D - SUMMARY BY COUNTRY**Long-Term Bonds and Stocks OWNED December 31 of Current Year**

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	104,980	104,791	104,762	105,000
	2. Canada				
	3. Other Countries				
	4. TOTALS	104,980	104,791	104,762	105,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. TOTALS				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. TOTALS				
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. TOTALS				
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. TOTALS				
Parent, Subsidiaries and Affiliates	12. TOTALS				
	13. TOTAL Bonds	104,980	104,791	104,762	105,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. TOTALS				
Parent, Subsidiaries and Affiliates	18. TOTALS				
	19. TOTAL Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. TOTALS				
Parent, Subsidiaries and Affiliates	24. TOTALS				
	25. TOTAL Common Stocks				
	26. TOTAL Stocks				
	27. TOTAL Bonds and Stocks	104,980	104,791	104,762	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 11.7	9 Total From Column 7 Prior Year	10 % From Column 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1		104,980				XXX	104,980	100.00	204,809	100.00	104,980	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 TOTALS		104,980				XXX	104,980	100.00	204,809	100.00	104,980	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 TOTALS						XXX						
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 TOTALS						XXX						
4. U.S. Political Subdivisions of States, Territories & Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 TOTALS						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 NAIC 1						XXX						
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 TOTALS						XXX						

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 11.7	9 Total From Column 7 Prior Year	10 % From Column 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6.	Industrial and Miscellaneous (unaffiliated)												
6.1	NAIC 1						XXX						
6.2	NAIC 2						XXX						
6.3	NAIC 3						XXX						
6.4	NAIC 4						XXX						
6.5	NAIC 5						XXX						
6.6	NAIC 6						XXX						
6.7	TOTALS						XXX						
7.	Hybrid Securities												
7.1	NAIC 1						XXX						
7.2	NAIC 2						XXX						
7.3	NAIC 3						XXX						
7.4	NAIC 4						XXX						
7.5	NAIC 5						XXX						
7.6	NAIC 6						XXX						
7.7	TOTALS						XXX						
8.	Parent, Subsidiaries and Affiliates												
8.1	NAIC 1						XXX						
8.2	NAIC 2						XXX						
8.3	NAIC 3						XXX						
8.4	NAIC 4						XXX						
8.5	NAIC 5						XXX						
8.6	NAIC 6						XXX						
8.7	TOTALS						XXX						
9.	SVO Identified Funds												
9.1	NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2	NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3	NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4	NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5	NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6	NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7	TOTALS	XXX	XXX	XXX	XXX	XXX							
10.	Bank Loans												
10.1	NAIC 1						XXX		XXX	XXX			
10.2	NAIC 2						XXX		XXX	XXX			
10.3	NAIC 3						XXX		XXX	XXX			
10.4	NAIC 4						XXX		XXX	XXX			
10.5	NAIC 5						XXX		XXX	XXX			
10.6	NAIC 6						XXX		XXX	XXX			
10.7	TOTALS						XXX		XXX	XXX			

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 11.7	9 Total From Column 7 Prior Year	10 % From Column 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 104,980						104,980	100.00	XXX	XXX	104,980	
11.2 NAIC 2	(d)								XXX	XXX		
11.3 NAIC 3	(d)								XXX	XXX		
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 TOTALS		104,980					(b) 104,980	100.00	XXX	XXX	104,980	
11.8 Line 11.7 as a % of Column 7		100.00					100.00	XXX	XXX	XXX	100.00	
12. Total Bonds Prior Year												
12.1 NAIC 1	100,047	104,762					XXX	XXX	204,809	100.00	204,809	
12.2 NAIC 2							XXX	XXX				
12.3 NAIC 3							XXX	XXX				
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX	(c)			
12.6 NAIC 6							XXX	XXX	(c)			
12.7 TOTALS	100,047	104,762					XXX	XXX	(b) 204,809	100.00	204,809	
12.8 Line 12.7 as a % of Col. 9	48.85	51.15					XXX	XXX	100.00	XXX	100.00	
13. Total Publicly Traded Bonds												
13.1 NAIC 1		104,980					104,980	100.00	204,809	100.00	104,980	XXX
13.2 NAIC 2												XXX
13.3 NAIC 3												XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 TOTALS		104,980					104,980	100.00	204,809	100.00	104,980	XXX
13.8 Line 13.7 as a % of Col. 7		100.00					100.00	XXX	XXX	XXX	100.00	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11		100.00					100.00	XXX	XXX	XXX	100.00	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1											XXX	
14.2 NAIC 2											XXX	
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 TOTALS											XXX	
14.8 Line 14.7 as a % of Col. 7							XXX	XXX	XXX	XXX	XXX	
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11							XXX	XXX	XXX	XXX	XXX	

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(a) Includes \$.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$.....0 current year of bonds with Z designations, \$.....0 prior year of bonds with Z designations, \$.....0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
 (c) Includes \$.....0 current year of bonds with 5GI designations, \$.....0 prior year of bonds with 5* or 5GI designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Column 7 as a % of Line 11.7	Total From Column 7 Prior Year	% From Column 8 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations		104,980				XXX	104,980	100.00	204,809	100.00	104,980	
1.2 Residential Mortgage-Backed Securities						XXX						
1.3 Commercial Mortgage-Backed Securities						XXX						
1.4 Other Loan-Backed and Structured Securities						XXX						
1.5 TOTALS		104,980				XXX	104,980	100.00	204,809	100.00	104,980	
2. All Other Governments												
2.1 Issuer Obligations						XXX						
2.2 Residential Mortgage-Backed Securities						XXX						
2.3 Commercial Mortgage-Backed Securities						XXX						
2.4 Other Loan-Backed and Structured Securities						XXX						
2.5 TOTALS						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations						XXX						
3.2 Residential Mortgage-Backed Securities						XXX						
3.3 Commercial Mortgage-Backed Securities						XXX						
3.4 Other Loan-Backed and Structured Securities						XXX						
3.5 TOTALS						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations						XXX						
4.2 Residential Mortgage-Backed Securities						XXX						
4.3 Commercial Mortgage-Backed Securities						XXX						
4.4 Other Loan-Backed and Structured Securities						XXX						
4.5 TOTALS						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 Issuer Obligations						XXX						
5.2 Residential Mortgage-Backed Securities						XXX						
5.3 Commercial Mortgage-Backed Securities						XXX						
5.4 Other Loan-Backed and Structured Securities						XXX						
5.5 TOTALS						XXX						
6. Industrial and Miscellaneous												
6.1 Issuer Obligations						XXX						
6.2 Residential Mortgage-Backed Securities						XXX						
6.3 Commercial Mortgage-Backed Securities						XXX						
6.4 Other Loan-Backed and Structured Securities						XXX						
6.5 TOTALS						XXX						
7. Hybrid Securities												
7.1 Issuer Obligations						XXX						
7.2 Residential Mortgage-Backed Securities						XXX						
7.3 Commercial Mortgage-Backed Securities						XXX						
7.4 Other Loan-Backed and Structured Securities						XXX						
7.5 TOTALS						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations						XXX						
8.2 Residential Mortgage-Backed Securities						XXX						
8.3 Commercial Mortgage-Backed Securities						XXX						
8.4 Other Loan-Backed and Structured Securities						XXX						
8.5 TOTALS						XXX						

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

		1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Column 7 as a % of Line 11.7	Total From Column 7 Prior Year	% From Column 8 Prior Year	Total Publicly Traded	Total Privately Placed
9.	SVO Identified Funds												
9.1	Exchange Traded Funds - as Identified by the SVO	X X X	X X X	X X X	X X X	X X X							
9.2	Bond Mutual Funds - as Identified by the SVO	X X X	X X X	X X X	X X X	X X X							
9.3	TOTALS	X X X	X X X	X X X	X X X	X X X							
10.	Bank Loans												
10.1	Bank Loans - Issued						X X X			X X X	X X X		
10.2	Bank Loans - Acquired						X X X			X X X	X X X		
10.3	TOTALS						X X X			X X X	X X X		
11.	Total Bonds Current Year												
11.1	Issuer Obligations		104,980				X X X	104,980	100.00	X X X	X X X	104,980	
11.2	Residential Mortgage-Backed Securities						X X X			X X X	X X X		
11.3	Commercial Mortgage-Backed Securities						X X X			X X X	X X X		
11.4	Other Loan-Backed and Structured Securities						X X X			X X X	X X X		
11.5	SVO Identified Funds	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
11.6	Bank Loans						X X X			X X X	X X X		
11.7	TOTALS		104,980					104,980	100.00	X X X	X X X	104,980	
11.8	Line 11.7 as a % of Col. 7		100.00					100.00	X X X	X X X	X X X	100.00	
12.	Total Bonds Prior Year												
12.1	Issuer Obligations	100,047	104,762				X X X	X X X	X X X	204,809	100.00	204,809	
12.2	Residential Mortgage-Backed Securities						X X X	X X X	X X X				
12.3	Commercial Mortgage-Backed Securities						X X X	X X X	X X X				
12.4	Other Loan-Backed and Structured Securities						X X X	X X X	X X X				
12.5	SVO Identified Funds	X X X	X X X	X X X	X X X	X X X		X X X	X X X	X X X	X X X		
12.6	Bank Loans	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
12.7	TOTALS	100,047	104,762					X X X	X X X	204,809	100.00	204,809	
12.8	Line 12.7 as a % of Col. 9	48.85	51.15					X X X	X X X	100.00	X X X	100.00	
13.	Total Publicly Traded Bonds												
13.1	Issuer Obligations		104,980				X X X	104,980	100.00	204,809	100.00	104,980	X X X
13.2	Residential Mortgage-Backed Securities						X X X						X X X
13.3	Commercial Mortgage-Backed Securities						X X X						X X X
13.4	Other Loan-Backed and Structured Securities						X X X						X X X
13.5	SVO Identified Funds	X X X	X X X	X X X	X X X	X X X							X X X
13.6	Bank Loans						X X X			X X X	X X X		X X X
13.7	TOTALS		104,980					104,980	100.00	204,809	100.00	104,980	X X X
13.8	Line 13.7 as a % of Col. 7		100.00					100.00	X X X	X X X	X X X	100.00	X X X
13.9	Line 13.7 as a % of Line 11.7, Col. 7, Section 11		100.00					100.00	X X X	X X X	X X X	100.00	X X X
14.	Total Privately Placed Bonds												
14.1	Issuer Obligations						X X X					X X X	
14.2	Residential Mortgage-Backed Securities						X X X					X X X	
14.3	Commercial Mortgage-Backed Securities						X X X					X X X	
14.4	Other Loan-Backed and Structured Securities						X X X					X X X	
14.5	SVO Identified Funds	X X X	X X X	X X X	X X X	X X X						X X X	
14.6	Bank Loans						X X X			X X X	X X X	X X X	
14.7	TOTALS											X X X	
14.8	Line 14.7 as a % of Col. 7								X X X	X X X	X X X	X X X	
14.9	Line 14.7 as a % of Line 11.7, Col. 7, Section 11								X X X	X X X	X X X	X X X	

SI10 Schedule DA - Verification NONE

SI11 Schedule DB Part A Verification NONE

SI11 Schedule DB Part B Verification NONE

SI12 Schedule DB Part C Sn 1 - Rep. (Syn Asset) Transactions NONE

SI13 Schedule DB Part C Sn 2 - Rep. (Syn Asset) Transactions NONE

SI14 Schedule DB Verification NONE

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS (Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	202,395		202,395	
2. Cost of cash equivalents acquired	3,150		3,150	
3. Accrual of discount				
4. Unrealized valuation increase (decrease)				
5. TOTAL gain (loss) on disposals				
6. Deduct consideration received on disposals				
7. Deduct amortization of premium				
8. TOTAL foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other-than-temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	205,545		205,545	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Lines 10 minus 11)	205,545		205,545	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

E01 Schedule A - Part 1 Real Estate Owned NONE

E02 Schedule A - Part 2 Real Estate Acquired NONE

E03 Schedule A - Part 3 Real Estate Disposed NONE

E04 Schedule B Part 1 - Mortgage Loans Owned NONE

E05 Schedule B Part 2 - Mortgage Loans Acquired NONE

E06 Schedule B Part 3 - Mortgage Loans Disposed NONE

E07 Schedule BA Part 1 - Long-Term Invested Assets Owned NONE

E08 Schedule BA Part 2 - Long-Term Invested Assets Acquired NONE

E09 Schedule BA Part 3 - Long-Term Invested Assets Disposed NONE

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Design- ation and Admin- istrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book Adjusted Carrying Value				Interest				Dates		
		3 Code	4 F O R E I G N	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in B/A.C.V.	16 Rate of	17 Effective Rate of Interest	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
U.S. Governments - Issuer Obligations																					
912828W30	US Treasury Note				1	104,762		104,791	105,000	104,980		218			1.125		N/A	101	591	03/24/2017	
0199999	Subtotal - U.S. Governments - Issuer Obligations					104,762	XXX	104,791	105,000	104,980		218			XXX	XXX	XXX	101	591	XXX	XXX
0599999	Subtotal - U.S. Governments					104,762	XXX	104,791	105,000	104,980		218			XXX	XXX	XXX	101	591	XXX	XXX
7799999	Subtotal - Issuer Obligations					104,762	XXX	104,791	105,000	104,980		218			XXX	XXX	XXX	101	591	XXX	XXX
8399999	Grand Total - Bonds					104,762	XXX	104,791	105,000	104,980		218			XXX	XXX	XXX	101	591	XXX	XXX

E11 Schedule D - Part 2 Sn 1 Prfrd Stocks Owned NONE

E12 Schedule D - Part 2 Sn 2 Common Stocks Owned NONE

E13 Schedule D - Part 3 LT Bonds/Stock Acquired NONE

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED, or Otherwise DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 F o r e i g n Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date
									11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amortization/ Accretion)	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in B./A.C.V. (Cols. 11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.						
Bonds - U.S. Governments																			
912828T42	US Treasury Note	10/01/2018	Maturity	X X X	100,000	100,000	100,047	100,047						100,000				846	09/30/2018
0599999	Subtotal - Bonds - U.S. Governments				100,000	100,000	100,047	100,047						100,000				846	X X X
8399997	Subtotal - Bonds - Part 4				100,000	100,000	100,047	100,047						100,000				846	X X X
8399998	Summary Item from Part 5 for Bonds																		X X X
8399999	Subtotal - Bonds				100,000	100,000	100,047	100,047						100,000				846	X X X
9999999	Totals				100,000	X X X	100,047	100,047						100,000				846	X X X

E15	Schedule D - Part 5 LT Bonds/Stocks Acquired/Disp	NONE
E16	Schedule D - Part 6 Sn 1	NONE
E16	Schedule D - Part 6 Sn 2	NONE
E17	Schedule DA - Part 1 Short-Term Investments Owned	NONE
E18	Schedule DB - Part A Sn 1 Opt/Cap/Floors/Collars/Swaps/Forwards Open	NONE
E19	Schedule DB - Part A Sn 2 Opt/Cap/Floors/Collars/Swaps/Forwards Term.	NONE
E20	Schedule DB - Part B Sn 1 Futures Contracts Open	NONE
E21	Schedule DB - Part B Sn 2 Futures Contracts Terminated	NONE
E22	Schedule DB - Part D Sn 1 Counterparty Exposure for Derivative Instruments	NONE
E23	Schedule DB - Part D Sn 2 - Collateral Pledged By Reporting Entity	NONE
E23	Schedule DB - Part D Sn 2 - Collateral Pledged To Reporting Entity	NONE
E24	Schedule DL - Part 1 - Securities Lending Collateral Assets	NONE
E25	Schedule DL - Part 2 - Securities Lending Collateral Assets	NONE

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
open depositories						
Wells Fargo Bank NA McLean, VA					3,406,601	X X X
0199998 Deposits in0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories		X X X				X X X
0199999 Totals - Open Depositories		X X X			3,406,601	X X X
0299998 Deposits in0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories		X X X				X X X
0299999 Totals - Suspended Depositories		X X X				X X X
0399999 Total Cash On Deposit		X X X			3,406,601	X X X
0499999 Cash in Company's Office		X X X	X X X	X X X		X X X
0599999 Total Cash		X X X			3,406,601	X X X

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	3,178,108	4. April	3,223,534	7. July	3,302,526	10. October	3,401,760
2. February	3,183,596	5. May	3,218,330	8. August	3,327,205	11. November	3,536,275
3. March	3,211,633	6. June	3,277,653	9. September	3,363,330	12. December	3,406,601

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
Sweep Accounts								
	TD Bank Sweep	SD ..	02/06/2017 ...	0.000		1,152		
8499999 Subtotal - Sweep Accounts						1,152		
All Other Money Market Mutual Funds								
94975H296	Wells Fargo Treasury Plus MM Inst	SD ..	02/06/2017 ...	0.000	XXX	204,393		
				0.000	XXX			
8699999 Subtotal - All Other Money Market Mutual Funds						204,393		
8899999 Total Cash Equivalents						205,545		

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1 States, Etc.	2 Type of Deposit	3 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1.	Alabama (AL)						
2.	Alaska (AK)						
3.	Arizona (AZ)						
4.	Arkansas (AR)						
5.	California (CA)						
6.	Colorado (CO)						
7.	Connecticut (CT)						
8.	Delaware (DE)						
9.	District of Columbia (DC)						
10.	Florida (FL)						
11.	Georgia (GA)	ST	State Requirement to Benefit Policyholders	204,393	204,393		
12.	Hawaii (HI)						
13.	Idaho (ID)						
14.	Illinois (IL)						
15.	Indiana (IN)						
16.	Iowa (IA)						
17.	Kansas (KS)						
18.	Kentucky (KY)						
19.	Louisiana (LA)						
20.	Maine (ME)						
21.	Maryland (MD)						
22.	Massachusetts (MA)						
23.	Michigan (MI)						
24.	Minnesota (MN)						
25.	Mississippi (MS)						
26.	Missouri (MO)						
27.	Montana (MT)						
28.	Nebraska (NE)						
29.	Nevada (NV)						
30.	New Hampshire (NH)						
31.	New Jersey (NJ)	B	State Requirement to Benefit Policyholders	106,132	105,943		
32.	New Mexico (NM)						
33.	New York (NY)						
34.	North Carolina (NC)						
35.	North Dakota (ND)						
36.	Ohio (OH)						
37.	Oklahoma (OK)						
38.	Oregon (OR)						
39.	Pennsylvania (PA)						
40.	Rhode Island (RI)						
41.	South Carolina (SC)						
42.	South Dakota (SD)						
43.	Tennessee (TN)						
44.	Texas (TX)						
45.	Utah (UT)						
46.	Vermont (VT)						
47.	Virginia (VA)						
48.	Washington (WA)						
49.	West Virginia (WV)						
50.	Wisconsin (WI)						
51.	Wyoming (WY)						
52.	American Samoa (AS)						
53.	Guam (GU)						
54.	Puerto Rico (PR)						
55.	U.S. Virgin Islands (VI)						
56.	Northern Mariana Islands (MP)						
57.	Canada (CAN)						
58.	Aggregate Alien and Other (OT)	X X X	X X X				
59.	TOTAL	X X X	X X X	310,525	310,336		
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898.	Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X				
5899.	TOTALS (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X				

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ANNUAL STATEMENT
For the Year Ending DECEMBER 31, 2018
OF THE CONDITION AND AFFAIRS OF THE
Dominion National Insurance Company

NAIC Group Code 1230 (Current Period) , 1230 (Prior Period) NAIC Company Code 16003 Employer's ID Number 81-3569969

Organized under the Laws of New Jersey , State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Life, Accident & Health[] Property/Casualty[Hospital, Medical & Dental Service or Indemnity[
 Dental Service Corporation[Vision Service Corporation[Health Maintenance Organization[
 Other[Is HMO Federally Qualified? Yes[No[] N/A[]

Incorporated/Organized 09/29/2016 Commenced Business 09/29/2016

Statutory Home Office 820 Bear Tavern Road, Suite 305 , West Trenton, NJ, 08628
 (Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 251 18th Street South, Suite 900
 (Street and Number) Arlington, VA, 22202 (703)518-5000
 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 251 18th Street South, Suite 900 , Arlington, VA, 22202
 (Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 251 18th Street South, Suite 900
 (Street and Number) Arlington, VA, 22202 (703)518-5000
 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.dominionnational.com

Statutory Statement Contact Brenona Brooks (703)212-3502
 (Name) (Area Code)(Telephone Number)(Extension)
bbrooks@dominionnational.com (703)859-7702
 (E-Mail Address) (Fax Number)

OFFICERS

Name	Title
Aji Matthew Abraham	CEO
Michael John Davis Jr	President/COO
Harvey Floyd Littman	Treasurer
Todd Aaron Shamash	Secretary

OTHERS

DIRECTORS OR TRUSTEES

Gary Dean St. Hilaire	Donna Lee Klop Lencki
Aji Matthew Abraham	Harvey Floyd Littman
Michael John Davis Jr	

State of Virginia
 County of Alexandria ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) Todd Aaron Shamash _____ (Printed Name) 1. Secretary _____ (Title)	_____ (Signature) Michael John Davis, Jr _____ (Printed Name) 2. President/COO _____ (Title)	_____ (Signature) Harvey Floyd Littman _____ (Printed Name) 3. Treasurer _____ (Title)
--	--	--

Subscribed and sworn to before me this _____ day of _____, 2019

- a. Is this an original filing? Yes[] No[]
- b. If no, 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

 (Notary Public Signature)

EXHIBIT 2 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
0199999 TOTAL Individuals						
Group Subscribers:						
Alliant Health Plans	1,443	1,683	472			3,597
0299997 Subtotal - Group Subscribers:	1,443	1,683	472			3,597
0299998 Premiums due and unpaid not individually listed						
0299999 TOTAL Group	1,443	1,683	472			3,597
0399999 Premiums due and unpaid from Medicare entities						
0499999 Premiums due and unpaid from Medicaid entities						
0599999 Accident and health premiums due and unpaid (Page 2, Line 15) ..	1,443	1,683	472			3,597

19 Exhibit 3 - Health Care Receivables NONE

20 Exhibit 3A - Analysis of Health Care Receivables Collected and Accrued NONE

EXHIBIT 4 - CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)
 Aging Analysis of Unpaid Claims

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
0299999 Aggregate Accounts Not Individually Listed - Uncovered						
0399999 Aggregate Accounts Not Individually Listed - Covered	4,609	10				4,619
0499999 Subtotals	4,609	10				4,619
0599999 Unreported claims and other claim reserves						54,178
0699999 TOTAL Amounts Withheld						
0799999 TOTAL Claims Unpaid						58,797
0899999 Accrued Medical Incentive Pool and Bonus Amounts						

EXHIBIT 5 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES

1 Name of Affiliate	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	Admitted		
						7 Current	8 Non-Current	
	NONE							
0399999 TOTAL Gross Amounts Receivable								

EXHIBIT 6 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
Individually Listed Payables				
Dominion Dental USA, Inc.	Management Fees	18,614	18,614	
0199999 Total - Individually Listed Payables	X X X	18,614	18,614	
0299999 Payables not Individually Listed	X X X			
0399999 TOTAL Gross Payables	X X X	18,614	18,614	

EXHIBIT 7 - PART 1 - SUMMARY OF TRANSACTIONS WITH PROVIDERS

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total Payments	3 Total Members Covered	4 Column 3 as a % of Total Members	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
Capitation Payments:						
1. Medical groups						
2. Intermediaries						
3. All other providers			209	14,444		
4. TOTAL Capitation Payments			209	14,444		
Other Payments:						
5. Fee-for-service	94,667	33.483	XXX	XXX		94,667
6. Contractual fee payments	182,268	64.467	XXX	XXX		182,268
7. Bonus/withhold arrangements - fee-for-service			XXX	XXX		
8. Bonus/withhold arrangements - contractual fee payments			XXX	XXX		
9. Non-contingent salaries			XXX	XXX		
10. Aggregate cost arrangements			XXX	XXX		
11. All other payments	5,796	2.050	XXX	XXX		5,796
12. TOTAL Other Payments	282,731	100.000	XXX	XXX		282,731
13. TOTAL (Line 4 plus Line 12)	282,731	100.000	XXX	XXX		282,731

EXHIBIT 7 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1 NAIC Code	2 Name of Intermediary	3 Capitation Paid	4 Average Monthly Capitation	5 Intermediary's Total Adjusted Capital	6 Intermediary's Authorized Control Level RBC
NONE					
9999999	TOTALS		XXX	XXX	XXX

EXHIBIT 8 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED

	1	2	3	4	5	6
Description	Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1. Administrative furniture and equipment						
2. Medical furniture, equipment and fixtures						
3. Pharmaceuticals and surgical supplies	NONE					
4. Durable medical equipment						
5. Other property and equipment						
6. TOTAL						



EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION: 2. LOCATION:
BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code 1230

NAIC Company Code 16003

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
TOTAL Members at end of:										
1. Prior Year										
2. First Quarter	949				21	928				
3. Second Quarter	827				25	802				
4. Third Quarter	668				20	648				
5. Current Year	575				21	554				
6. Current Year Member Months	9,186				253	8,933				
TOTAL Member Ambulatory Encounters for Year:										
7. Physician										
8. Non-Physician										
9. TOTAL										
10. Hospital Patient Days Incurred										
11. Number of Inpatient Admissions										
12. Health Premiums Written (b)	196,099				1,617	194,482				
13. Life Premiums Direct										
14. Property/Casualty Premiums Written										
15. Health Premiums Eamed	196,099				1,617	194,482				
16. Property/Casualty Premiums Eamed										
17. Amount Paid for Provision of Health Care Services	118,022				166	117,856				
18. Amount Incurred for Provision of Health Care Services	142,555				166	142,389				

(a) For health business: number of persons insured under PPO managed care products575 and number of persons insured under indemnity only products0.
 (b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.0



EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION: 2. LOCATION:

NAIC Group Code 1230

BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Company Code 16003

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
TOTAL Members at end of:										
1. Prior Year										
2. First Quarter	1,438					1,438				
3. Second Quarter	1,248				5	1,243				
4. Third Quarter	1,017				13	1,004				
5. Current Year	872				13	859				
6. Current Year Member Months	13,928				78	13,850				
TOTAL Member Ambulatory Encounters for Year:										
7. Physician										
8. Non-Physician										
9. TOTAL										
10. Hospital Patient Days Incurred										
11. Number of Inpatient Admissions										
12. Health Premiums Written (b)	272,626				1,000	271,626				
13. Life Premiums Direct										
14. Property/Casualty Premiums Written										
15. Health Premiums Eamed	272,626				1,000	271,626				
16. Property/Casualty Premiums Eamed										
17. Amount Paid for Provision of Health Care Services	164,709				103	164,606				
18. Amount Incurred for Provision of Health Care Services	198,973				103	198,870				

(a) For health business: number of persons insured under PPO managed care products663 and number of persons insured under indemnity only products0.
 (b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....0



EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION: 2. LOCATION:

NAIC Group Code 1230

BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR

NAIC Company Code 16003

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
TOTAL Members at end of:										
1. Prior Year										
2. First Quarter	2,387				21	2,366				
3. Second Quarter	2,075				30	2,045				
4. Third Quarter	1,685				33	1,652				
5. Current Year	1,447				34	1,413				
6. Current Year Member Months	23,114				331	22,783				
TOTAL Member Ambulatory Encounters for Year:										
7. Physician										
8. Non-Physician										
9. TOTAL										
10. Hospital Patient Days Incurred										
11. Number of Inpatient Admissions										
12. Health Premiums Written (b)	468,725				2,617	466,108				
13. Life Premiums Direct										
14. Property/Casualty Premiums Written										
15. Health Premiums Eamed	468,725				2,617	466,108				
16. Property/Casualty Premiums Eamed										
17. Amount Paid for Provision of Health Care Services	282,731				269	282,462				
18. Amount Incurred for Provision of Health Care Services	341,528				269	341,259				

(a) For health business: number of persons insured under PPO managed care products 1,238 and number of persons insured under indemnity only products0.
 (b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....0

30 Grand Total

31 Schedule S - Part 1 - Section 2 NONE

32 Schedule S - Part 2 NONE

33 Schedule S - Part 3 - Section 2 NONE

34 Schedule S - Part 4 NONE

35 Schedule S - Part 5 NONE

36 Schedule S - Part 6 NONE

37 Schedule S - Part 7 NONE

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

Direct Business only						
States, Etc.	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama (AL)						
2. Alaska (AK)						
3. Arizona (AZ)						
4. Arkansas (AR)						
5. California (CA)						
6. Colorado (CO)						
7. Connecticut (CT)						
8. Delaware (DE)						
9. District of Columbia (DC)						
10. Florida (FL)						
11. Georgia (GA)						
12. Hawaii (HI)						
13. Idaho (ID)						
14. Illinois (IL)						
15. Indiana (IN)						
16. Iowa (IA)						
17. Kansas (KS)						
18. Kentucky (KY)						
19. Louisiana (LA)						
20. Maine (ME)						
21. Maryland (MD)						
22. Massachusetts (MA)						
23. Michigan (MI)						
24. Minnesota (MN)						
25. Mississippi (MS)						
26. Missouri (MO)						
27. Montana (MT)						
28. Nebraska (NE)						
29. Nevada (NV)						
30. New Hampshire (NH)						
31. New Jersey (NJ)						
32. New Mexico (NM)						
33. New York (NY)						
34. North Carolina (NC)						
35. North Dakota (ND)						
36. Ohio (OH)						
37. Oklahoma (OK)						
38. Oregon (OR)						
39. Pennsylvania (PA)						
40. Rhode Island (RI)						
41. South Carolina (SC)						
42. South Dakota (SD)						
43. Tennessee (TN)						
44. Texas (TX)						
45. Utah (UT)						
46. Vermont (VT)						
47. Virginia (VA)						
48. Washington (WA)						
49. West Virginia (WV)						
50. Wisconsin (WI)						
51. Wyoming (WY)						
52. American Samoa (AS)						
53. Guam (GU)						
54. Puerto Rico (PR)						
55. U.S. Virgin Islands (VI)						
56. Northern Mariana Islands (MP)						
57. Canada (CAN)						
58. Aggregate other alien (OT)						
59. TOTALS						

NONE

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Y/N)	*
1230	Capital Blue Cross	12358	76-0801682				Avalon Insurance Company	PA	IA	Capital Advantage Insurance Company	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	95199	23-2399845				Keystone Health Plan Central, Inc.	PA	IA	Capital Advantage Insurance Company	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	14411	45-5492167				Capital Advantage Assurance Company	PA	RE	Capital Advantage Insurance Company	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	54-1922626				Dominion Dental USA, Inc.	DE	IA	Capital Advantage Insurance Company	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	54-1991050				Dominion Dental Services USA, Inc.	VA	IA	Dominion Dental USA, Inc.	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	95657	54-1808292				Dominion Dental Services, Inc.	VA	IA	Dominion Dental USA, Inc.	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	54-1980569				Dominion Dental Services of New Jersey, Inc.	NJ	IA	Dominion Dental USA, Inc.	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	16003	81-3569969				Dominion National Insurance Company	NJ	IA	Dominion Dental USA, Inc.	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	41203	23-2195219				Capital Advantage Insurance Company	PA	UDP	Capital Blue Cross	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	25-1578904				Capital Administrative Services, Inc.	PA	NIA	Capital Blue Cross	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	47-5534901				Accenda Health Company, Inc.	PA	NIA	Capital Blue Cross	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	23-2398941				Consolidated Benefits, Inc.	PA	NIA	Capital Blue Cross	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	45-5497527				Geneia Holdings LLC	DE	NIA	Capital Blue Cross	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	90-0860445				Geneia LLC	DE	NIA	Geneia Holdings LLC	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	47-4113873				Vibra Health Plan Holdings, LLC	DE	NIA	Capital Blue Cross	Ownership, Board of Directors, Management	88.3	Capital Blue Cross	N	
1230	Capital Blue Cross	15793	47-2749865				Vibra Health Plan, Inc.	PA	IA	Vibra Health Plan Holdings, LLC	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	00000	47-4727412				VHP Insurance Solutions, LLC	DE	NIA	Vibra Health Plan Holdings, LLC	Ownership, Board of Directors, Management	100.0	Capital Blue Cross	N	
1230	Capital Blue Cross	54720	23-0455154				Capital Blue Cross	PA	UIP		Board of Directors, Management		Capital Blue Cross	N	

41

Asterisk	Explanation
0000001	

SCHEDULE Y
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/(Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/(Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/(Payable) on Losses and/or Reserve Credit Taken/(Liability)
41203	23-2195219	Capital Advantage Ins Co		(17,500,000)			(29,135,232)				(46,635,232)	
54720	23-0455154	Capital Blue Cross		(45,596,000)		264,044	308,144,666			(1,404,000)	261,408,710	
95199	23-2399845	Keystone Health Plan Central Inc					(36,476,600)				(36,476,600)	
	23-2398941	Consolidated Benefits, Inc.					724,348				724,348	
12358	76-0801682	Avalon Insurance Co.		17,500,000			(15,900,750)				1,599,250	
	54-1922626	Dominion Dental USA, Inc.	4,000,000				(19,888,491)				(15,888,491)	
95657	54-1808292	Dominion Dental Services, Inc.	(4,000,000)				13,267,906				9,267,906	
	54-1991050	Dominion Dental Services USA, Inc.					9,721,838				9,721,838	
16003	81-3569969	Dominion National Insurance Co.					60,934				60,934	
14411	45-5492167	Capital Advantage Assurance Co.					(242,015,411)				(242,015,411)	
	45-5497527	Geneia Holdings, LLC		35,000,000							35,000,000	
	90-0860445	Geneia LLC				(234,500)	13,372,048				13,137,548	
	47-4113873	Vibra Health Plan Holdings, LLC				(29,544)				1,404,000	1,374,456	
15793	47-2749865	Vibra Health Plan, Inc.		10,596,000			(1,875,256)				8,720,744	
9999999 Control Totals									XXX			

Schedule Y Part 2 Explanation: Avalon Ins. Co., Capital Advantage Insurance Co., Capital Advantage Assurance Co., Keystone Health Plan Central, Inc., Vibra Health Plan, Inc., Dominion Dental Services, Inc., Dominion National Ins. Co. and Capital Blue Cross share a NAIC Group Code

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Response

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

- | | <u>Response</u> |
|---|-----------------|
| MARCH FILING | |
| 1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | Yes |
| 2. Will an actuarial opinion be filed by March 1? | Yes |
| 3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? | Yes |
| 4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? | Yes |
| APRIL FILING | |
| 5. Will Management's Discussion and Analysis be filed by April 1? | Yes |
| 6. Will the Supplemental Investment Risks Interrogatories be filed by April 1? | Yes |
| 7. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | Yes |
| JUNE FILING | |
| 8. Will an audited financial report be filed by June 1? | See Explanation |
| 9. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | See Explanation |
| AUGUST FILING | |
| 10. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? | See Explanation |

The following supplemental reports are required to be filed as part of your statement filing if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but it is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

- | | |
|--|-----|
| MARCH FILING | |
| 11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | No |
| 12. Will the Supplemental Life data due March 1 be filed with the state of domicile and the NAIC? | No |
| 13. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | No |
| 14. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 on Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1? | No |
| 15. Will the actuarial opinion on non-guaranteed elements as required in Interrogatory 3 to Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1? | No |
| 16. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | No |
| 17. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | No |
| 18. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | No |
| 19. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | No |
| APRIL FILING | |
| 20. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | No |
| 21. Will the Supplemental Life data due April 1 be filed with the state of domicile and the NAIC? | No |
| 22. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | No |
| 23. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1? | No |
| 24. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? | Yes |
| 25. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? | Yes |
| AUGUST FILING | |
| 26. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | No |

Explanation:

- 1.
8. The Company is exempt from the 2018 Audit Requirement pursuant to NJAC 11:2-26.17.
9. The Company is exempt from the 2018 Audit Requirement pursuant to NJAC 11:2-26.17.
10. The Company is exempt from the 2018 Audit Requirement pursuant to NJAC 11:2-26.17.
11. #11 - Marked "NONE". Page filed with the state of domicile.
16. #16 - Marked "NONE". Page filed with the state of domicile.

Bar Code:

Medicare Supplement Insurance Experience Exhibit



Health Life Supplement - March



Schedule SIS



Actuarial Opinion on Participating and Non-Participating Policies



Statement of Non-Guaranteed Elements for Exhibit 5



Medicare Part D Coverage Supplement



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES (continued)

Approval for Relief related to five-year rotation for lead Audit Partner



Approval for Relief related to one-year cooling off period for inde. CPA



Approval for Relief related to Require. for Audit Committees



LTC Supplemental Interrogatories



Health Life Supplement - April



Supplemental Health Care Exhibit



Supplemental Health Care Exhibit's Expense Allocation Report



Management's Report of Internal Control over Financial Reporting



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Dominion National Insurance Company

Statement of Actuarial Opinion
December 31, 2018

TABLE OF KEY INDICATORS

This opinion is: Unqualified Qualified Adverse Inconclusive

Identification section:

- Prescribed Wording Only
- Prescribed Wording with Additional Wording
- Revised Wording

Scope section:

- Prescribed Wording Only
- Prescribed Wording with Additional Wording
- Revised Wording

Reliance section:

- Prescribed Wording Only
- Prescribed Wording with Additional Wording
- Revised Wording

Opinion section:

- Prescribed Wording Only
- Prescribed Wording with Additional Wording
- Revised Wording

Relevant Comments:

- Revised Wording
- The Actuarial Memorandum includes "Deviation from Standard" wording regarding conformity with an Actuarial Standard of Practice

IDENTIFICATION

I, Mark C. Spittler, FSA, MAAA, Senior Director Actuarial Services am an employee of Capital BlueCross and a member of the American Academy of Actuaries. I was appointed on December 8, 2010 in accordance with the requirements of the annual statement instructions. I meet the Academy qualification standards for rendering the opinion.



SCOPE

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities and related items listed below, as shown in the annual statement of the organization as prepared for filing with state regulatory officials, as of December 31, 2018.

A. Claims unpaid (Page 3, Line 1);	\$58,797
B. Accrued medical incentive pool and bonus payments (Page 3, Line 2);	\$0
C. Unpaid claims adjustment expenses (Page 3, Line 3);	\$1,764
D. Aggregate health policy reserves (Page 3, Line 4) including unearned premium reserves, premium deficiency reserves and additional policy reserves from the Underwriting and Investment Exhibit – Part 2D;	\$0
E. Aggregate life policy reserves (Page 3, Line 5);	\$0
F. Property/casualty unearned premium reserves (Page 3, Line 6);	\$0
G. Aggregate health claim reserves (Page 3, Line 7);	\$0
H. Any other loss reserves, actuarial liabilities, or related items presented as liabilities in the annual statement; and	Not Applicable
I. Specified actuarial items presented as assets in the annual statement.	Not Applicable

RELIANCE

My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic liability records and such tests of the actuarial calculations as I considered necessary. I also reconciled the underlying basic liability records to the Underwriting and Investment Exhibit, Part 2B of the company's current annual statement.

OPINION

In my opinion, the amounts carried in the balance sheet on account of the items identified above:

- A. Are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- B. Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared;



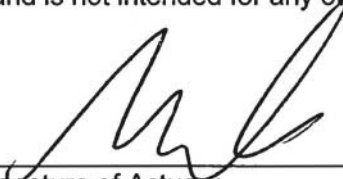
- C. Meet the requirements of the Insurance Laws and regulations of the Commonwealth of Pennsylvania; and are at least as great as the minimum aggregate amounts required by any state.
- D. Make a good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements;
- E. Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- F. Include appropriate provision for all actuarial items that ought to be established.

The Underwriting and Investment Exhibit – Part 2B was reviewed for reasonableness and consistency with the applicable Actuarial Standards of Practice.

Actuarial methods, considerations, and analyses used in forming my opinion conform to the relevant Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

RELEVANT COMMENTS

This opinion has been prepared solely for the Board and the management of the Company and for filing with insurance regulatory agencies of states in which the Company is licensed and for the Blue Cross Blue Shield Association, and is not intended for any other purpose.



 Signature of Actuary

Mark Spitzer

 Printed Name of Actuary

2500 Elmerton Avenue, Harrisburg, PA 17177

 Address of Actuary

(717)-541-6613

 Telephone number of Actuary

2/22/19

 Date Opinion was Rendered





DOMINION NATIONAL INSURANCE COMPANY

Actuarial Opinion Summary December 31, 2018

February 22, 2019

I, Mark C. Spitler, FSA, MAAA am the Appointed Actuary for Dominion Dental Services, Inc.

- A. The point estimate established by the Company for claims unpaid as of December 31, 2018 is \$58,797 while the point estimate for unpaid claims expense adjustments is \$1,764. There is no reinsurance.
- B. Reasonable estimates for items described in (A) above assume a range of +/- 5%. This leads to a claims unpaid range of \$55,857 to \$61,736 and a claims expense adjustment range of \$1,676 to \$1,852.
- C. The amounts carried by the Company and the estimated amounts calculated by me are the same.
- D. There has been no adverse development in excess of 5% of surplus in any of the past five years, so schedule P does not apply.

A handwritten signature in black ink, appearing to read "MS", written over a light blue grid background.

Mark C Spitler, FSA, MAAA
2500 Elmerton Avenue
Harrisburg, PA 17177
(717) 541-6613

251 18th Street South, Suite 900
Arlington, VA 22202
DominionNational.com

WE WORK
FOR YOUR
Benefit

Dental plans are underwritten by Dominion Dental Services, Inc. in DC, DE, MD, OR, PA and VA. Dental and vision plans are underwritten by Dominion National Insurance Company in GA and NJ. Dominion Dental Services USA, Inc. (DDSUSA) is a licensed administrator of dental and vision benefits. Vision plans are underwritten by Avalon Insurance Company, and administered by DDSUSA, in DC, DE, MD, PA and VA. The Discount Program is offered through DDSUSA in DC, DE, MD, NJ, PA and VA.



SUPPLEMENTAL COMPENSATION EXHIBIT

For the Year Ended DECEMBER 31, 2018
(To be filed by March 1)

PART 1 - INTERROGATORIES

- | | |
|--|--|
| 1. Is the reporting insurer is a member of a group of insurers or other holding company system?
If yes, do the below amounts represent 1) total gross compensation paid to each individual by or on behalf of all companies that are part of the group or 2) allocation to each insurer: | Yes[X] No[]
Yes[] No[X]
Yes[X] No[] |
| 2. Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity? | Yes[] No[X] |
| 3. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond a period of 12 months from the date of the agreement? | Yes[] No[X] |

PART 2 - OFFICERS AND EMPLOYEES COMPENSATION

	1 Name and Principal Position	2 Year	3 Salary	4 Bonus	5 Stock Awards	6 Option Awards	7 Sign-on Payments	8 Severance Payments	9 All Other Compensation	10 Totals
1.	Aji M. Abraham, Chief Executive Officer	2018	3,711	5,039					27	8,777
		2017	4,283	4,216					105	8,604
		2016	4,918	4,716						9,634
2.	Harvey F. Littman, Treasurer	2018	1,868	1,452					9	3,329
		2017	1,519	369					7	1,895
		2016								
3.	Michael J. Davis, Jr., President and COO	2018	19,328	3,141						22,469
		2017	19,182	5,466					55	24,703
		2016	18,113	6,348						24,461
4.	Todd A. Shamash, Secretary	2018	2,045	2,178					3	4,226
		2017	1,908	750					3	2,661
		2016								
5.	Ann Quinlan, Executive VP of Operations	2018	11,092	1,562						12,654
		2017	13,983	2,406						16,389
		2016	13,409	3,473						16,882
6.	Mark Haraway, VP of Client Services	2018	11,456	1,000						12,456
		2017	11,292						27	11,319
		2016	10,584	3,750						14,334
7.	Jacob Rausch, VP of Business Development	2018	8,289	288					1,505	10,082
		2017								
		2016								
8.	Wayne Silverman, Dental Consultant	2018	9,223	390						9,613
		2017	9,008	507						9,515
		2016	8,646	501						9,147
9.	Brenona Brooks, VP of Accounting	2018	8,796	762					30	9,588
		2017	8,509	736					30	9,275
		2016	7,223	837					30	8,090
10.		2018								
		2017								
		2016								

PART 3 - DIRECTOR COMPENSATION

1 Name and Principal Position or Occupation and Company (if Outside Director)	Paid or Deferred for Services as Director					6 All Other Compensation Paid or Deferred	7 Totals
	2 Direct Compensation	3 Stock Awards	4 Option Awards	5 Other			

NONE

PART 4 NARRATIVE DESCRIPTION OF MATERIAL FACTORS

Provide a narrative description of any material factors necessary to gain an understanding of the information disclosed in the tables.