

# Life, Accident and Health / Fraternal Insurers Checklist

Company Name: \_\_\_\_\_ NAIC Company Code: \_\_\_\_\_

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

Required Filings in the State of: **OKLAHOMA** Filings Made During the Year **2026**

(1)	(2)	(3)	(4)			(5)	(6)	(7)
Checklist	Line #	Required Filings for the Above State	Number of copies*			Due Date	Form Source**	Applicable Notes
			Domestic		Foreign			
			State	NAIC	State			
I. NAIC Financial Statements								
	1	Annual Statement (8 ½"x14")	1	EO	xxx	3/1	NAIC	G, H
	1.1	Printed Investment Schedule detail (Pages E01-E30)#	1	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 ½" x 14")	1	EO	xxx	5/15, 8/15, 11/15	NAIC	G, H
	3	Separate Accounts Annual Statement (8 ½"x14")	1	EO	xxx	3/1	NAIC	
II. NAIC Supplements								
	11	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	
	12	Credit Insurance Experience Exhibit	1	EO	xxx	4/1	NAIC	
	13	Health Supplement	1	EO	xxx	3/1	NAIC	
	14	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2	1	EO	xxx	4/1	NAIC	
	15	Long-term Care Experience Reporting Forms	1	EO	xxx	4/1	NAIC	
	16	Management Discussion & Analysis	1	EO	xxx	4/1	Company	
	17	Market Conduct Annual Statement Premium Exhibit for Year	1	EO	xxx	3/1	NAIC	
	18	Medicare Supplement Insurance Experience Exhibit	1	EO	xxx	3/1	NAIC	
	19	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	20	Risk-Based Capital Report	1	EO	xxx	3/1	NAIC	
	21	Schedule SIS	1	N/A	N/A	3/1	NAIC	
	22	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	
	23	Supplemental Health Care Exhibit (Parts 1 and 2)	1	EO	xxx	4/1	NAIC	
	24	Supplemental Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	
	25	Supplemental Schedule O	1	EO	xxx	3/1	NAIC	
	26	Supplemental Term and Universal Life Insurance Reinsurance Exhibit	1	EO	xxx	4/1	NAIC	
	27	Trusted Surplus Statement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	28	Variable Annuities Supplement	1	EO	xxx	4/1	NAIC	
	29	VM 20 Reserves Supplement	1	EO	xxx	3/1	NAIC	
	30	Workers' Compensation Carve-Out Supplement	1	EO	xxx	3/1	NAIC	
Actuarial Related Items								
	31	Actuarial Certification regarding use 2001 Preferred Class Table	1	EO	xxx	3/1	Company	
	32	Actuarial Certification Related Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities	1	EO	xxx	3/1	Company	
	33	Actuarial Memorandum Related to Universal Life with Secondary Guarantee Policies required by Actuarial Guideline XXXVIII 8D	1	N/A	xxx	4/30	Company	
	34	Actuarial Opinion	1	EO	xxx	3/1	Company	
	35	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit	1	EO	xxx	3/1	Company	
	36	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	
	37	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	
	38	Actuarial Opinion required by Modified Guaranteed Annuity Model Regulation	1	EO	xxx	3/1	Company	
	39	Request for Life PBR Exemption (if applicable)	1	E/O	xxx	Commissioner 7/1 NAIC 8/15	Company	

	40	Executive Summary of the PBR Actuarial Report	1	N/A	xxx	4/1	Company	
	41	Life Summary of the PBR Actuarial Report	1	N/A	xxx	4/1	Company	
	42	Variable Annuities Summary of the PBR Actuarial Report	1	N/A	xxx	4/1	Company	
	43	PBR Actuarial Report (provide upon request)	1	N/A	xxx		Company	
	44	RAAIS required by Valuation Manual	1	N/A	xxx	4/1	Company	
	45	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXV	1	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	46	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV	1	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	47	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value)	1	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	48	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value)	1	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	49	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI	1	EO	xxx	3/1,5/15, 8/15, 11/15	Company	
	50	RBC Certification required under C-3 Phase I	1	EO	xxx	3/1	Company	
	51	RBC Certification required under C-3 Phase II	1	EO	xxx	3/1	Company	
	52	Statement on non-guaranteed elements - Exhibit 5 Int. #3	1	EO	xxx	3/1	Company	
	53	Statement on par/non-par policies – Exhibit 5 Int. 1&2	1	EO	xxx	3/1	Company	
<b>III. Electronic Filing Requirements</b>								
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	63	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	
	64	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	
	65	Separate Accounts Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	66	Separate Accounts .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	67	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	
	68	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	
	69	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	70	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	71	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	
<b>IV. Audit/Internal Control Related Reports</b>								
	81	Accountants Letter of Qualifications	1	EO	N/A	6/1	Company	
	82	Audited Financial Reports	1	EO	xxx	6/1	Company	
	83	Audited Financial Reports Exemption Affidavit	1	N/A	N/A	12/1	Company	
	84	Communication of Internal Control Related Matters Noted in Audit	1	EO	N/A	8/1	Company	
	85	Independent CPA (change)	1	N/A	N/A	12/1	Company	
	86	Management's Report of Internal Control over Financial Reporting	1	N/A	N/A	8/1	Company	
	87	Notification of Adverse Financial Condition	1	N/A	EO	Within 10 Days of Finding	Company	
	88	Relief from the five-year rotation requirement for lead audit partner	1	EO	N/A	3/1	Company	
	89	Relief from the one-year cooling off period for independent CPA	1	EO	N/A	3/1	Company	
	90	Relief from the Requirements for Audit Committees	1	EO	N/A	3/1	Company	
	91	Request for exemption to file Management's Report of Internal Control over Financial Reporting	1	N/A	N/A	8/1	Company	
<b>V. State Required Filings</b>								
	101	Corporate Governance Annual Disclosure***	1	0	N/A	6/1	Company	T
	102	Filings Checklist (with Column 1 completed)	1	0	EO	With each Filing	State	S
	103	Form B - Holding Company Registration Statement	1	0	N/A	5/1	Company	T
	104	Form F – Enterprise Risk Report****	1	0	N/A	5/1	Company	T
	105	ORSA*****	1	0	N/A	Varies	Company	

	106	Premium Tax Return with Payment Voucher including a copy of the State Page (OPTins required)	EO	0	EO	3/1	State	O, P, Q, R, S
	107	Quarterly Estimated Premium Tax Payments with Payment Vouchers (OPTins required)	EO	0	EO	4/15, 6/15, 9/15, 12/15	State	P, Q, S
	108	Jurat Page	0	0	EO	3/1	NAIC	S, L
	109	Group Capital Calculation (File with lead state only)	1#	0	N/A	5/1#	NAIC	N
	110	Certificate of Compliance	0	0	EO	3/1	State	S
	111	Certificate of Deposit	0	0	EO	3/1	State	S
	112	Certificate of Valuation	0	0	EO	3/1	State	S
	113	Agreement and Application Form	EO	0	EO	3/1	State	S
	114	Certificate of Compliance of Advertisements	EO	0	EO	3/1	NAIC	S
	115	Publication Notice (only CO, GA, IN, ND, and SD)	0	0	EO	3/1	State	S
	116	Credit Life (Exhibit A)	EO	0	EO	3/1	State	S
	117	Uniform Consent to Service of Process (with separate payment)	If Applicable	0	If Applicable	3/1	State	G, S

\*If XXX appears in this column, this state does not require this filing if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).

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

\*\*\*For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should **not** be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm).

\*\*\*\*For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should **not** be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm).

\*\*\*\*\*For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should **not** be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm).

\*\*\*\*\*The GCC should ONLY be filed with the lead-state of the insurance group as set forth at the following NAIC URL: [https://content.naic.org/public\\_lead\\_state\\_report.htm](https://content.naic.org/public_lead_state_report.htm). The NAIC Model Holding Company Act was drafted with very specific language to make this clear for several reasons. To this end, states should not require the GCC of any foreign groups, and should footnote their checklists, or make insurers aware through some other means the fact that the GCC should only be filed with the lead state of the group.

# Indicates a revision from the prior year.

## NOTES AND INSTRUCTIONS

**Not All Notes and Instructions Apply to All Statement Types**  
**(A-K apply to all filings)**

A	For Questions Regarding Required Filings, Contact:	Financial Division – (405) 521-3966 Premium Tax - (405) 522-0473
B	Mailing Address:	Address via U.S. Mail or Courier: <b>Oklahoma Insurance Department</b> Financial Division 400 NE 50th Street Oklahoma City, OK 73105-1816
C	Mailing Address for Filing Fees:	See S
D	Mailing Address for Premium Tax Payments:	See S
E	Delivery Instructions:	E-1: All filings are due on or before the dates indicated. E-2: Postmarks are acceptable. If the due date falls on a weekend or a holiday, the deadline is extended to the next business day. Metered mail must have a manually applied postmark to qualify as acceptable proof of mailing date.
F	Late Filings:	A penalty of the greater of \$250.00 or \$100.00 per day will be assessed for late filings. (36 O.S. §311.1(B)). A penalty of \$500.00 per day will be assessed for late Holding Company filings. (36 O.S. §1643). Late tax payments will carry an additional penalty of 10% of the tax due plus 6% interest per annum until paid. (36 O.S. §630).
G	Original Signatures:	Original or electronic signatures are acceptable on all filings from <b>domestic</b> companies. <b>Foreign/Alien insurers</b> may submit a photocopy of the original or electronically signed filing.
H	Signature/Notarization/Certification:	Uniform Electronic Transactions Act, 12A O.S. § 15-107 states that “[a] record or signature may not be denied legal effect or enforceability solely because it is in the electronic form.”
I	Amended Filings:	Amended items must be filed within 10 days of their amendment, along with an explanation. Signature requirements are covered in G and H. Electronic filings of the corrections must be filed with NAIC.
J	Exceptions From Normal Filings:	Foreign Companies must provide a written copy of any exemption or extension received from its State of Domicile at least 10 days prior to the filing due date in order to receive such from Oklahoma. Domestic Companies must apply prior to December 1 to receive exemption.
K	Bar Codes (State or NAIC):	NAIC Bar Codes are required and should be generated according to NAIC Annual Statement instructions.
L	Signed Jurat: Electronic filing	Signed by the <b>President</b> and <b>Secretary</b> and other proper officers.  Domestic: original or electronic signatures  Foreign/Alien: photo-copied or electronic signatures are accepted
M	NONE filings:	See NAIC Annual Statement Instructions. Blank schedules will not be considered filed. If no entries are to be made, add “None” across the schedule in question or complete appropriate interrogatory of the “Supplemental Exhibits and Schedules Interrogatories” page of the annual statement blank.
N	Filings new, discontinued or modified materially since last year:	Group Capital Calculation requirement for Oklahoma domestic companies became effective November 1, 2025. See <a href="#">OID BULLETIN NO 2025-09. #</a>

O	Payments of Licenses, Fees, and Taxes – OPTins:	O-1: Include annual license fee, review fee, fire marshal tax, and retaliatory tax if applicable. (OPTins mandated)  O-2: For late payment fee, see F above.
P	Premium Tax Forms:	OPTins mandated, see S below.
Q	Worksheets:	Oklahoma Premium Tax Credits Worksheet is provided in OPTins to aid in the calculation of Home Office Credit, Historic Rehabilitation Credit, OCIB Credit, and Affordable Housing Credit.
R	State Business Page:	A copy of the State Business Page must accompany the Premium Tax Return. If the State Business Page is "NONE", then mark and file the page as "NONE".
S	OPTins:	Please refer to the OPTins State Participation Page for a list of due dates: <a href="http://www.optins.org/state_participation.htm">http://www.optins.org/state_participation.htm</a>
T	Holding Company Filings:	ALL Holding Company filings MUST be filed electronically in PDF format in addition to the hard copy filing. The filings should be emailed to: <a href="mailto:HCAFilings@oid.ok.gov">HCAFilings@oid.ok.gov</a>  This applies to Forms A, B, C, D, E, F, R, including supplements/ attachments thereto. (The OID firewall limits total email size to 10MB or less. Use of secured website mail is NOT acceptable.) If file is larger than 10MB, for instructions please email: <a href="mailto:HCAFilings@oid.ok.gov">HCAFilings@oid.ok.gov</a>
U	Electronic Provider Directory:	The electronic directory shall be published on an easily accessible website in a standardized, downloadable, and searchable format. The first required 2024 Annual Audit will be due in March 2025.

**General Instructions  
For Companies to Use Checklist**

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

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

**Column (1) Checklist**

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

**Column (2) Line #**

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

**Column (3) Required Filings**

Name of item or form to be filed.

The **Annual Statement Electronic Filing** includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

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

The **Risk-Based Capital Electronic Filing** includes all risk-based capital data.

The **Risk-Based Capital.PDF Filing** is the .pdf file for risk-based capital data.

The **Separate Accounts Electronic Filing** includes the separate accounts annual statement and investment schedule detail.

The **Separate Accounts.PDF Filing** is the .pdf file for the separate accounts annual statement and all investment schedule detail.

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

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

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

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

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

**Column (4) Number of Copies**

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (EX) Task Force modified the 1999 Annual Statement Instructions to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. **Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and have chosen to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.**

**Column (5)      Due Date**

Indicates the date on which the company must file the form.

**Column (6)      Form Source**

This column contains one of three words: "NAIC," "State," or "Company," If this column contains "NAIC," the company must obtain the forms from the appropriate vendor. If this column contains "State," the state will provide the forms with the filing instructions (generally, on the state web site). If this column contains "Company," the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC **Annual Statement Instructions**.

**Column (7)      Applicable Notes**

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes **before** submitting a filing.