



**QUARTERLY STATEMENT**  
**AS OF SEPTEMBER 30, 2016**  
**OF THE CONDITION AND AFFAIRS OF THE**  
**Neighborhood Health Plan of Rhode Island**

NAIC Group Code 0000 , 0000 NAIC Company Code 95402 Employer's ID Number 05-0477052  
(Current Period) (Prior Period)

Organized under the Laws of Rhode Island , State of Domicile or Port of Entry Rhode Island

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[X]  
 Other[ ] Is HMO Federally Qualified? Yes[ ] No[X] N/A[ ]

Incorporated/Organized 12/09/1993 Commenced Business 12/01/1994

Statutory Home Office 910 Douglas Pike , Smithfield, RI, US 02917  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 910 Douglas Pike  
(Street and Number)

Smithfield, RI, US 02917 (401)459-6000  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 910 Douglas Pike , Smithfield, RI, US 02917  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 910 Douglas Pike  
(Street and Number)

Smithfield, RI, US 02917 (401)427-6768  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address http://www.nhpri.org/

Statutory Statement Contact Joanne Roux (401)459-6118  
(Name) (Area Code)(Telephone Number)(Extension)

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(E-Mail Address) (Fax Number)

**OFFICERS**

Name	Title
Peter Marino	Chief Executive Officer
Frank Meaney	Chief Financial Officer
Francisco Trilla MD	Chief Medical Officer
Shantha Diaz	Chief Operating Officer

**OTHERS**

Peter Bancroft, Chairman  
 Brenda Dowlatshahi, Secretary  
 Jane Hayward, Vice Chairman  
 Peter Walsh, Treasurer

**DIRECTORS OR TRUSTEES**

Merrill Thomas  
 Raymond Joseph Lavoie Jr.  
 Pablo Rodriguez MD  
 Peter Bancroft CPA  
 Peter Walsh  
 William Hochstrasser-Walsh  
 Michael Lichtenstein  
 Richard Besdine MD  
 Brenda Dowlatshahi  
 Christopher Little Esq.  
 Jane Hayward  
 Doris De Los Santos  
 Charles Jones  
 Dennis Roy  
 Patricia Martinez  
 Peter Marino

State of Rhode Island  
 County of \_\_\_\_\_ ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of 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) <b>Peter Marino</b> _____ (Printed Name) 1. <b>Chief Executive Officer</b> _____ (Title)	_____ (Signature) <b>Frank Meaney</b> _____ (Printed Name) 2. <b>Chief Financial Officer</b> _____ (Title)	_____ (Signature) <b>Francisco Trilla, MD</b> _____ (Printed Name) 3. <b>Chief Medical Officer</b> _____ (Title)
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Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 2016

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

Yes[X] No[ ]

\_\_\_\_\_  
 (Notary Public Signature)

**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	100,013,006		100,013,006	98,261,314
2. Stocks:				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate:				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate:				
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 (\$.....53,078,487), cash equivalents (\$.....0) and short-term investments (\$.....146,971,301) .....	200,049,788		200,049,788	251,285,611
6. Contract loans (including \$.....0 premium notes) .....				
7. Derivatives .....				
8. Other invested assets .....				
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	300,062,794		300,062,794	349,546,925
13. Title plants less \$.....0 charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	570,804		570,804	560,690
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	4,106,633		4,106,633	3,876,898
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 .....	1,898,449		1,898,449	1,080,949
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....				528,704
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 .....	1,797,205		1,797,205	957,430
21. Furniture and equipment, including health care delivery assets (\$.....0) .....	1,916,677	1,916,677		
22. Net adjustments in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....				
24. Health care (\$.....9,401,547) and other amounts receivable .....	10,499,079	1,097,532	9,401,547	9,487,508
25. Aggregate write-ins for other-than-invested assets .....	11,718,892	1,317,777	10,401,115	3,441,049
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	332,570,532	4,331,986	328,238,546	369,480,153
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. TOTAL (Lines 26 and 27) .....	332,570,532	4,331,986	328,238,546	369,480,153
<b>DETAILS OF WRITE-INS</b>				
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. Prepaid Premium Tax .....	10,303,964		10,303,964	
2502. Prepaid Expenses .....	1,180,339	1,180,339		
2503. Receivable from State .....	97,151		97,151	
2598. Summary of remaining write-ins for Line 25 from overflow page .....	137,438	137,438		3,441,049
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	11,718,892	1,317,777	10,401,115	3,441,049

**LIABILITIES, CAPITAL AND SURPLUS**

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$.....0 reinsurance ceded) .....	90,329,623		90,329,623	81,473,582
2. Accrued medical incentive pool and bonus amounts .....	3,606,872		3,606,872	1,779,863
3. Unpaid claims adjustment expenses .....	2,479,877		2,479,877	2,204,795
4. Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act .....	22,369,875		22,369,875	100,334,033
5. Aggregate life policy reserves .....				
6. Property/casualty unearned premium reserve .....				
7. Aggregate health claim reserves .....				
8. Premiums received in advance .....	91,634,332		91,634,332	79,950,116
9. General expenses due or accrued .....	14,106,990		14,106,990	12,274,306
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized gains (losses)) .....				
10.2 Net deferred tax liability .....				
11. Ceded reinsurance premiums payable .....	254,577		254,577	
12. Amounts withheld or retained for the account of others .....	302,613		302,613	436,576
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 .....				
16. Derivatives .....				
17. Payable for securities .....	297		297	3,286
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 .....	1,208,698		1,208,698	5,461,985
23. Aggregate write-ins for other liabilities (including \$.....0 current) .....	450,877		450,877	5,562
24. Total liabilities (Lines 1 to 23) .....	226,744,631		226,744,631	283,924,104
25. Aggregate write-ins for special surplus funds .....	X X X	X X X		
26. Common capital stock .....	X X X	X X X		
27. Preferred capital stock .....	X X X	X X X		
28. Gross paid in and contributed surplus .....	X X X	X X X		
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	101,493,915	85,556,049
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$.....0) .....	X X X	X X X		
32.2 .....0 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	101,493,915	85,556,049
34. Total Liabilities, capital and surplus (Lines 24 and 33) .....	X X X	X X X	328,238,545	369,480,153
<b>DETAILS OF WRITE-INS</b>				
2301. Unclaimed Property Payable .....	5,386		5,386	5,562
2302. Other Liabilities .....	445,492		445,492	
2303. ....				
2398. Summary of remaining write-ins for Line 23 from overflow page .....				
2399. TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above) .....	450,877		450,877	5,562
2501. ....	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 To Date		Prior Year To Date	Prior Year Ended December 31
	1 Uncovered	2 Total	3 Total	4 Total
1. Member Months .....	X X X	1,655,850	1,538,420	2,068,756
2. Net premium income (including \$.....0 non-health premium income) .....	X X X	811,074,686	770,996,240	1,009,429,239
3. Change in unearned premium reserves and reserves 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	2,226,646		1,945,697
7. Aggregate write-ins for other non-health revenues .....	X X X	50		
8. Total revenues (Lines 2 to 7) .....	X X X	813,301,382	770,996,240	1,011,374,936
<b>Hospital and Medical:</b>				
9. Hospital/medical benefits .....		331,865,113	310,109,668	412,482,290
10. Other professional services .....		161,014,915	133,343,158	183,790,942
11. Outside referrals .....		112,581,210	70,830,241	91,590,176
12. Emergency room and out-of-area .....		30,933,132	29,664,511	38,689,127
13. Prescription drugs .....		90,301,499	78,731,189	104,865,354
14. Aggregate write-ins for other hospital and medical .....		(20,780,019)	45,872,486	42,795,862
15. Incentive pool, withhold adjustments and bonus amounts .....		8,677,456	5,276,071	8,870,453
16. Subtotal (Lines 9 to 15) .....		714,593,306	673,827,324	883,084,204
<b>Less:</b>				
17. Net reinsurance recoveries .....		2,965,081	1,436,630	2,010,475
18. Total hospital and medical (Lines 16 minus 17) .....		711,628,225	672,390,694	881,073,729
19. Non-health claims (net) .....				
20. Claims adjustment expenses, including \$.....10,121,779 cost containment expenses .....		18,968,957	16,736,359	23,395,147
21. General administrative expenses .....		67,532,515	54,866,296	78,880,735
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) .....		798,129,697	743,993,349	983,349,611
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	X X X	15,171,685	27,002,891	28,025,325
25. Net investment income earned .....		802,551	436,819	791,913
26. Net realized capital gains (losses) less capital gains tax of \$.....0 .....		479,343	211,065	145,039
27. Net investment gains or (losses) (Lines 25 plus 26) .....		1,281,894	647,884	936,952
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....124,760) (amount charged off \$.....0)] .....		124,760	(2,621)	(386,625)
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	16,578,339	27,648,154	28,575,652
31. Federal and foreign income taxes incurred .....	X X X			
32. Net income (loss) (Lines 30 minus 31) .....	X X X	16,578,339	27,648,154	28,575,652
<b>DETAILS OF WRITE-INS</b>				
0601. EOHHS Incentive Income .....	X X X	2,219,396		1,945,697
0602. Grant Revenue .....	X X X	7,250		
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	2,226,646		1,945,697
0701. Miscellaneous Income .....	X X X	50		
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 (Lines 0701 through 0703 plus 0798) (Line 7 above) .....	X X X	50		
1401. Stop Loss Recoveries from EOHHS .....		(10,901,639)	(10,224,148)	(12,886,155)
1402. Gain Shares due to EOHHS .....		2,880,783	60,402,303	61,496,546
1403. CMS Cost Sharing Reduction Recoveries .....		(12,759,163)	(4,305,669)	(5,814,529)
1498. Summary of remaining write-ins for Line 14 from overflow page .....				
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above) .....		(20,780,019)	45,872,486	42,795,862
2901. ....				
2902. ....				
2903. ....				
2998. Summary of remaining write-ins for Line 29 from overflow page .....				
2999. TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above) .....				

**STATEMENT OF REVENUE AND EXPENSES (Continued)**

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
<b>CAPITAL &amp; SURPLUS ACCOUNT</b>			
33. Capital and surplus prior reporting year .....	85,556,050	58,115,309	58,115,309
34. Net income or (loss) from Line 32 .....	16,578,339	27,648,154	28,575,652
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	188,354	37,834	(68,353)
37. Change in net unrealized foreign exchange capital gain or (loss) .....			
38. Change in net deferred income tax .....			
39. Change in nonadmitted assets .....	(828,829)	(4,850,483)	(66,558)
40. Change in unauthorized and certified reinsurance .....			
41. Change in treasury stock .....			
42. Change in surplus notes .....		(1,000,000)	(1,000,000)
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) .....	15,937,864	21,835,505	27,440,741
49. Capital and surplus end of reporting period (Line 33 plus 48) .....	101,493,914	79,950,814	85,556,050
<b>DETAILS OF WRITE-INS</b>			
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 To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	745,348,291	841,914,573	1,089,745,868
2. Net investment income .....	1,456,889	1,278,520	1,799,608
3. Miscellaneous income .....	2,226,696		1,945,697
4. TOTAL (Lines 1 to 3) .....	749,031,876	843,193,093	1,093,491,173
5. Benefit and loss related payments .....	701,501,254	676,329,347	885,566,452
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....	88,522,233	63,901,615	93,127,786
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses) .....			
10. TOTAL (Lines 5 through 9) .....	790,023,486	740,230,962	978,694,238
11. Net cash from operations (Line 4 minus Line 10) .....	(40,991,610)	102,962,131	114,796,935
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	42,794,910	48,395,995	55,583,846
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 .....	210	5,997	9,009
12.8 TOTAL investment proceeds (Lines 12.1 to 12.7) .....	42,795,120	48,401,992	55,592,855
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	44,543,567	50,700,624	58,424,344
13.2 Stocks .....			
13.3 Mortgage loans .....			
13.4 Real estate .....			
13.5 Other invested assets .....			
13.6 Miscellaneous applications .....	2,989	64	
13.7 TOTAL investments acquired (Lines 13.1 to 13.6) .....	44,546,557	50,700,688	58,424,344
14. Net increase (or decrease) in contract loans and premium notes .....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(1,751,436)	(2,298,696)	(2,831,489)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....		(1,000,000)	(1,000,000)
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) .....	(8,705,644)	(5,530,380)	(1,372,659)
17. Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6) .....	(8,705,644)	(6,530,380)	(2,372,659)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(51,448,691)	94,133,055	109,592,787
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	251,285,611	141,692,824	141,692,824
19.2 End of period (Line 18 plus Line 19.1) .....	199,836,920	235,825,879	251,285,611

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

20.0001				
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## EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefit Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
Total Members at end of:										
1. Prior Year .....	178,418	16,497	405						161,516	
2. First Quarter .....	184,530	17,475	532						166,523	
3. Second Quarter .....	185,554	16,883	561						168,110	
4. Third Quarter .....	189,480	15,864	589						173,027	
5. Current Year .....										
6. Current Year Member Months .....	1,655,850	148,443	4,823						1,502,584	
Total Member Ambulatory Encounters for Period:										
7. Physician .....	3,104,657	172,525	4,849						2,927,283	
8. Non-Physician .....	537,712	35,866	1,008						500,838	
9. Total .....	3,642,369	208,391	5,857						3,428,121	
10. Hospital Patient Days Incurred .....	1,866,811	3,152	89						1,863,570	
11. Number of Inpatient Admissions .....	86,429	605	17						85,807	
12. Health Premiums Written (a) .....	813,673,380	39,429,574	909,189						773,334,617	
13. Life Premiums Direct .....										
14. Property/Casualty Premiums Written .....										
15. Health Premiums Earned .....	813,673,380	39,429,574	909,189						773,334,617	
16. Property/Casualty Premiums Earned .....										
17. Amount Paid for Provision of Health Care Services .....	703,648,833	19,302,320	509,878						683,836,636	
18. Amount Incurred for Provision of Health Care Services .....	714,593,306	19,214,983	613,724						694,764,598	

(a) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....0.

**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
0199999 Individually Listed Claims Unpaid .....						
0299999 Aggregate Accounts Not Individually Listed - Uncovered .....						
0399999 Aggregate Accounts Not Individually Listed - Covered .....	5,452,620					5,452,620
0499999 Subtotals .....	5,452,620					5,452,620
0599999 Unreported claims and other claim reserves .....						84,877,003
0699999 Total Amounts Withheld .....						
0799999 Total Claims Unpaid .....						90,329,623
0899999 Accrued Medical Incentive Pool And Bonus Amounts .....						3,606,872



## UNDERWRITING AND INVESTMENT EXHIBIT

### ANALYSIS OF CLAIMS UNPAID-PRIOR YEAR-NET OF REINSURANCE

	Claims Paid Year to Date		Liability End of Current Quarter		5	6
	1	2	3	4	Claims Incurred in Prior Years (Columns 1+3)	Estimated Claim Reserve and Claim Liability Dec 31 of Prior Year
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid Dec 31 of Prior Year	On Claims Incurred During the Year		
1. Comprehensive (hospital & medical) .....	4,659,399	14,370,731	873,636	5,064,411	5,533,035	5,702,119
2. Medicare Supplement .....						
3. Dental only .....						
4. Vision only .....						
5. Federal Employees Health Benefits Plan .....						
6. Title XVIII - Medicare .....						
7. Title XIX - Medicaid .....	71,394,070	603,409,105	3,255,518	81,136,058	74,649,588	75,771,461
8. Other health .....						
9. Health subtotal (Lines 1 to 8) .....	76,053,470	617,779,836	4,129,153	86,200,469	80,182,623	81,473,580
10. Healthcare receivables (a) .....	1,370,587	8,569,776			1,370,587	10,201,783
11. Other non-health .....						
12. Medical incentive pools and bonus amounts .....	27,305	6,823,142	1,752,558	1,854,314	1,779,863	1,779,863
13. Totals (Lines 9 - 10 + 11 + 12) .....	74,710,188	616,033,202	5,881,711	88,054,783	80,591,899	73,051,660

(a) Excludes \$.....558,716 loans or advances to providers not yet expensed.

## Notes to Financial Statement

### 1. Summary of Significant Accounting Policies

#### A. Accounting Practices

The accompanying financial statements of Neighborhood Health Plan of Rhode Island (the "Company" or "Neighborhood") have been prepared in conformity with accounting practices prescribed or permitted by the state of Rhode Island for determining and reporting the financial conditions and results of operations of an insurance company for determining its solvency under Rhode Island Insurance law. The National Association of Insurance Commissioners ("NAIC") Accounting Practices and Procedures Manual, ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the state of Rhode Island.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Rhode Island is shown below:

		<u>State of Domicile</u>	2016	2015
<u>NET INCOME</u>				
(1)	State basis (Page 4, Line 32, Columns 2 & 3)	RI	16,578,339	28,575,651
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP:			
(201)				
(299)	Total		0	0
(3)	State Permitted Practices that increase/(decrease) NAIC SAP:			
(301)				
(399)	Total		0	0
(4)	NAIC SAP (1-2-3=4)		16,578,339	28,575,651
<u>SURPLUS</u>				
(5)	State basis (Page 3, Line 33, Columns 3 & 4)	RI	101,493,915	85,556,049
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP:			
(601)				
(699)	Total		0	0
(7)	State Permitted Practices that increase/(decrease) NAIC SAP:			
(701)				
(799)	Total		0	0
(8)	NAIC SAP (5-6-7=8)		101,493,915	85,556,049

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

No Material Change

#### C. Accounting Policy

(1) – (5) – No Material Change

## **Notes to Financial Statement**

(6) The Company had no loan-backed securities.

(7) – (13) - No Material Change

### **D. Going Concern**

None

### **2. Accounting Changes and Corrections of Errors**

No Material Change

### **3. Business Combinations and Goodwill**

No Material Change

### **4. Discontinued Operations**

No Material Change

### **5. Investments**

A. Mortgage Loans – No Material Change

B. Debt Restructuring – No Material Change

C. Reverse Mortgages – No Material Change

D. Loan-Backed Securities – None

E. Repurchase Agreements

(1) Policy for requiring collateral or other security – No Material Change

(2) Carrying amount and classification of both those assets and associated liabilities – No Material Change

(3) Collateral accepted that it is permitted by contract or custom to sell or repledge:

a. Aggregate amount of contractually obligated open collateral positions – No Material Change

b. Fair value of that collateral and of the portion of that collateral that it has sold or repledged – None

c. Information about the sources and uses of that collateral – No Material Change

(4) Aggregate value of the reinvested collateral which is “one-line” reported and the aggregate reinvested collateral which is reported in the investment schedules – No Material Change

(5) Reinvestment of the cash collateral and any securities which it or its agent receives as collateral that can be sold or repledged – No Material Change

(6) Collateral accepted that it is not permitted by contract or custom to sell or repledge – No Material Change

(7) Collateral for transactions that extend beyond one year from the reporting date – No Material Change

F. Real Estate – No Material Change

## **Notes to Financial Statement**

G. Low-income housing tax credits (LIHTC) – No Material Change

H. Restricted Assets – No Material Change

I. Working Capital Finance Investments

(2) Aggregate Book/Adjusted Carrying Value – None

(3) Events of Default – None

J. Offsetting and Netting of Assets and Liabilities – None

K. Structured Notes – No Material Change

### **6. Joint Ventures, Partnerships and Limited Liability Companies**

No Material Change

### **7. Investment Income**

No Material Change

### **8. Derivative Instruments**

No Material Change

### **9. Income Taxes**

No Material Change

### **10. Information Concerning Parent, Subsidiaries and Affiliates**

A, B, & C - No Material Change

D. Amounts Due from or to Related Parties - No Material Change

E. Guarantees - No Material Change

F. Material management contracts – No Material Change

G. Common Control - No Material Change

H. Deductions in Value - No Material Change

I. SCA that exceed 10% of Admitted Assets - No Material Change

J. Investments in SCAs - No Material Change

K. Foreign Subsidiary - No Material Change

L. Downstream Noninsurance Holding Company - No Material Change

M. Investments in SCAs – No Material Change

N. Investments in SCAs – No Material Change

### **11. Debt**

A. Debt - No Material Change

B. FHLB (Federal Home Loan Bank) Agreements - None

## **Notes to Financial Statement**

### **12. Retirement Plans, Deferred Compensation, Post-Employment Benefits, Compensated Absences and other Postretirement Benefit Plans.**

#### A. Defined Benefit Plan

- (1) Change in benefit obligation – No Material Change
  - (2) Change in plan assets- No Material Change
  - (3) Funded status - No Material Change
  - (4) Components of net periodic benefit cost - None
  - (5) The amount included in unassigned funds (surplus) for the period arising from a change in the additional minimum pension liability recognized - No Material Change
  - (6) Amounts in unassigned funds (surplus expected to be recognized in the next fiscal year as components of net periodic benefit cost - No Material Change
  - (7) Amounts in unassigned funds (surplus) that have not been recognized as components of net periodic benefit cost - No Material Change
  - (8) Weighted-average assumptions used to determine net period benefit cost - No Material Change
  - (9) The amount of accumulated benefit obligation for defined benefit pension plans - No Material Change
  - (10) – (11) The defined benefit pension plan asset allocation as of the measurement date, and the target asset allocation, presented as a percentage of total plan assets - No Material Change
  - (12) Estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years– No Material Change
  - (13) Regulatory contribution requirements – No Material Change
  - (14) – (21) – No Material Change.
- B. Investment Policies and Strategies – No Material Change
- C. Plan Assets – No Material Change
- D. Long-term Rate-of-return-on-assets Assumption - No Material Change
- E. Defined Contribution Plans – No Material Change
- F. Multi-Employer Plan – No Material Change
- G. Consolidated/Holding Company Plans – No Material Change
- H. Post-Employment Benefits and Compensated Absences – No Material Change
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) – No Material Change

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

- (1) – (11) - No Material Change
- (12) – (13) - No Material Change

## **Notes to Financial Statement**

### **14. Contingencies**

No Material Change

### **15. Leases**

A. Lessee Operating Leases - No Material Change

B. (1) Lessor Leases – No Material Change

(2) Leveraged Leases - No Material Change

### **16. Information about Financial Instruments with off-balance sheet risk and financial instruments with concentrations of credit risk.**

No Material Change

### **17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities.**

A. Transfers of Receivables reported as Sales – No Material Change

B. Transfer and Servicing of Financial Assets

(1) Description of loaned securities – No Material Change

(2) Servicing Assets and Liabilities

a. Risks inherent in servicing assets and servicing liabilities – None

b. Amount of contractually specified servicing fees, late fees and ancillary fees earned for each period – None

c. Assumptions used to estimate the fair value – None

(3) Servicing assets and servicing liabilities are subsequently measured at fair value – No Material Change

(4) For securitizations, asset-backed financing arrangements, and similar transfers accounted for as sales when the transferor has continuing involvement (as defined in the glossary of the Accounting Practices & Procedures Manual) with the transferred financial assets:

a. Each income statement presented – None

b. Each statement of financial position presented, regardless of when the transfer occurred – None

(5) Transfers of financial assets accounted for as secured borrowing value – No Material Change

(6) Transfers of receivables with recourse – No Material Change

(7) Securities underlying repurchase and reverse repurchase agreements – No Material Change

C. Wash Sales – None

### **18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans.**

No Material Change

**Notes to Financial Statement****19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators.**

No Material Change

**20. Fair Value Measurements****A. Fair Market Value at Reporting Date**

(1) Fair Value Measurements at reporting date: During the year of 2016, Neighborhood did not report any assets or liabilities at fair value by using Level 1, level 2 and level 3 measures after initial recognition. Level 1 measurement is the unadjusted quoted price for identical assets or liabilities in active markets accessible at the measurement date, Level 2 measurement requires significant other observable inputs, and Level 3 requires significant unobservable inputs. Neighborhood's investments, comprised principally of bonds, are recorded at amortized cost.

(2) Fair Value Measurements in (Level 3) of the Fair Value - None

(3) The Company's policy for determining when transfers between levels are recognized is determined at the end of the reporting period.

(4) The valuation techniques and inputs used in the fair value measurement Level 2: The fair value of most securities is priced automatically through Neighborhood's primary pricing vendor: Interactive Data Pricing and Reference Data, Inc., and other industry leading pricing sources like Bloomberg and PricingDirect Inc. In the event an automated price is not available from pricing vendors, other pricing sources, like investment managers and brokers, are used to ensure accurate and timely pricing.

The valuation techniques and inputs used in the fair value measurement Level 3: not applicable.

(5) Derivative assets and liabilities- None

**B. Fair Value Information under SSAP No. 100 combined with Fair Value information Under Other Account Pronouncements – None****C. Aggregate Fair Value of All Financial Instruments**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$101,545,315	\$100,013,006	\$44,902,219	\$56,643,096		
Short-term Investments	\$146,996,160	\$146,971,301	\$48,029,154	\$98,967,006		

**D. Not Practicable to Estimate Fair Value - None****21. Other Items**

A. Unusual or Infrequent Items – No Material Change

B. Troubled Debt Restructuring – No Material Change

C. Other Disclosures – No Material Change

## **Notes to Financial Statement**

D. Business Interruption Insurance Recoveries - No Material Change

E. State Transferable and Nontransferable Tax Credits - No Material Change

F. Subprime Related Risk Exposure – No Material Change

G. Retained Assets - No Material Change

H. Insurance Linked Securities – No Material Change

### **22. Events Subsequent**

Type I. – Recognized Subsequent Events

No Material Change

Type II. – Nonrecognized Subsequent Events

No Material Change

### **23. Reinsurance**

No Material Change

### **24. Retrospectively Rated Contracts and Contracts Subject to Redetermination**

A. Estimates accrued retrospective premium adjustments – No Material Change

B. Accrued retrospective premium – No Material Change.

C. Net premiums written subject to retrospective rating features – No Material Change.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act – No Material Change



**Notes to Financial Statement**

## E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO)? Yes

The Company had zero balances for the risk corridors program due to a lack of sufficient data to make estimates.

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	<u>AMOUNT</u>
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	0
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	12,826
3. Premium adjustments payable due to ACA Risk Adjustment	14,335,350
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	(489,335)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	12,826
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	585,235
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	0
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	0
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premium	125,409
5. Ceded reinsurance premiums payable due to ACA Reinsurance	254,577
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	0
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	254,577
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	782,074
9. ACA Reinsurance contributions – not reported as ceded premium	125,409
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	0
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	5,614,069
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	(5,614,069)
4. Effect of ACA Risk Corridors on change in reserves for rate credits	0

## Notes to Financial Statement

- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Ref	Cumulative Balance from Prior Years (Col 1 - 3 +7)	Cumulative Balance from Prior Years (Col 2 - 4 +8)
					5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
<b>a. Permanent ACA Risk Adjustment Program</b>											
1. Premium adjustments receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	A	\$0	\$0
2. Premium adjustments (payable)	\$0	\$19,317,680	\$0	\$15,837,280	\$0	\$8,952,065	\$0	\$(10,365,615)	B	\$0	\$0
3. Subtotal ACA Permanent Risk Adjustment Program	\$0	\$19,317,680	\$0	\$15,837,280	\$0	\$8,952,065	\$0	\$(10,365,615)		\$0	\$0
<b>b. Transitional ACA Reinsurance Program</b>											
1. Amounts recoverable for claims paid	\$1,080,949	\$0	\$1,277,788	\$0	\$(196,839)	\$0	\$595,539	\$0	C	\$398,700	\$0
2. Amounts recoverable for claims unpaid (contra liability)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	D	\$0	\$0
3. Amounts receivable relating to uninsured plans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	E	\$0	\$0
4. Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	F	\$0	\$0
5. Ceded reinsurance premiums payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	G	\$0	\$0
6. Liability for amounts held under uninsured plans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	H	\$0	\$0
7. Subtotal ACA Transitional Reinsurance Program	\$1,080,949	\$0	\$1,277,788	\$0	\$(196,839)	\$0	\$595,539	\$0		\$398,700	\$0
<b>c. Temporary ACA Risk Corridors Program</b>											
1. Accrued retrospective premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I	\$0	\$0
2. Reserve for rate credits or policy experience rating refunds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	J	\$0	\$0
3. Subtotal ACA Risk Corridors Program	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
d. Total for ACA Risk Sharing Provisions	\$1,080,949	\$19,317,680	\$1,277,788	\$8,952,065	\$(196,839)	\$10,365,615	\$595,539	\$(10,365,615)		\$398,700	\$0

Explanations of Adjustments

A
B. Adjusted amount based on further development.
C. Adjusted amount based on further claim development.
D
E
F
G
H
I
J

**Notes to Financial Statement****Roll Forward of ACA Risk Corridor Asset and Liability Balances**

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1 - 3 +7)	Cumulative Balance from Prior Years (Col 2 - 4 +8)	
	1	2	3	4	5	6	7	8			9
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
2014 Program Benefit Year Risk Corridor	0	0	0	0	0	0	0	0		0	0
2015 Program Benefit Year Risk Corridor	0	0	0	0	0	0	0	0		0	0

**ACA Risk Corridor Receivable:**

Program Benefit Year	2014	2015	2016
Estimated amount to be filed or final amounts filed with federal agency	0	0	0
Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)	0	0	0
Amounts received from federal agency	0	0	0
Asset balance gross of nonadmission	0	0	0
Nonadmitted amounts	0	0	0
Net admitted assets	0	0	0

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

Reserves as of December 31, 2015 were \$85,458,240. As of September 30, 2016, \$78,285,570 has been paid for incurred claims and claims adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$5,881,711 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$1,290,959 favorable prior-year development since December 31, 2015 to September 30, 2016. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

**26. Intercompany Pooling Arrangements**

No Material Change

**27. Structured Settlements**

No Material Change

**28. Health Care Receivables**

No Material Change

**29. Participating Policies**

No Material Change

**30. Premium Deficiency Reserves**

No Material Change

**31. Anticipated Salvage and Subrogation**

No Material Change

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes[ ] No[X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes[ ] No[ ] N/A[X]
  
- 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 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[ ] No[X]  
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes[ ] No[X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes:
  
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes[ ] No[X]
- 4.2 If yes, provide the name of 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
.....	.....	.....

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes[ ] No[ ] N/A[X]  
If yes, attach an explanation.
  
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ..... 12/31/2013 .....
- 6.2 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. ..... 12/31/2013 .....
- 6.3 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). ..... 11/21/2014 .....
- 6.4 By what department or departments?  
Rhode Island Department of Business Regulation, Insurance Division
- 6.5 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]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes[ ] No[ ] N/A[X]
  
- 7.1 Has this 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]
- 7.2 If yes, give full information
  
- 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 below the names and location (city and state of the main office) of any affiliates regulated by a federal 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
.....	.....	Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]

- 9.1 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.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes[ ] No[X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes[ ] No[X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

### FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes[ ] No[X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ ..... 0

### INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes[ ] No[X]
- 11.2 If yes, give full and complete information relating thereto:
  
- 12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ ..... 0
- 13. Amount of real estate and mortgages held in short-term investments: \$ ..... 0

## GENERAL INTERROGATORIES (Continued)

### INVESTMENT

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?  
 14.2 If yes, please complete the following:

Yes  No

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....		
14.22 Preferred Stock .....		
14.23 Common Stock .....		
14.24 Short-Term Investments .....		
14.25 Mortgages Loans on Real Estate .....		
14.26 All Other .....		
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....		
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....		

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?  
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?  
 If no, attach a description with this statement.

Yes  No   
 Yes  No  N/A

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:  
 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2  
 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2  
 16.3 Total payable for securities lending reported on the liability page

\$ ..... 0  
 \$ ..... 0  
 \$ ..... 0

17. 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 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?  
 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

Yes  No

1 Name of Custodian(s)	2 Custodian Address
.....	.....

17.2 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)
Comerica Bank .....	411 West Lafayette, Detroit, MI 48226 .....	Not all provisions related to safeguards and controls were included in Custodial Agreement .....
RBS Citizens Bank .....	One Citizens Plaza, Providence, RI 02903 .....	Not all provisions related to safeguards and controls were included in Custodial Agreement .....

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?  
 17.4 If yes, give full and complete information relating thereto:

Yes  No

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

17.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
104863 .....	Income Research & Management .....	100 Federal Street, 30th Floor, Boston, MA 02110 .....
	RBS Citizens, N.A. ....	One Citizens Plaza, Providence, RI 02903 .....

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?  
 18.2 If no, list exceptions:

Yes  No

# GENERAL INTERROGATORIES

## PART 2 - HEALTH

1. Operating Percentages:	
1.1 A&H loss percent	..... 88.987%
1.2 A&H cost containment percent	..... 1.248%
1.3 A&H expense percent excluding cost containment expenses	..... 9.417%
2.1 Do you act as a custodian for health savings accounts?	Yes[ ] No[X]
2.2 If yes, please provide the amount of custodial funds held as of the reporting date.	\$..... 0
2.3 Do you act as an administrator for health savings accounts?	Yes[ ] No[X]
2.4 If yes, please provide the balance of the funds administered as of the reporting date.	\$..... 0

**SCHEDULE S - CEDED REINSURANCE**  
**Showing All New Reinsurance Treaties - Current Year to Date**

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsurer Rating
<b>Accident and Health - Non-affiliates</b>								
27855 .....	36-2781080 .....	01/01/2016 .....	ZURICH AMER INS CO OF IL .....	IL .....	SSL/A/I .....	Authorized .....		
00000 .....	AA-9990032 .....	01/01/2016 .....	US Dept of Hlth & Human Serv .....	DC .....	SSL/A/I .....	Authorized .....		

# SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS

## Current Year to Date - Allocated by States and Territories

1.	State, Etc.	1 Active Status	Direct Business Only							
			2 Accident and Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Program Premiums	6 Life and Annuity Premiums and Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7	9 Deposit-Type Contracts
2.	Alabama (AL)	N								
3.	Alaska (AK)	N								
4.	Arizona (AZ)	N								
5.	Arkansas (AR)	N								
6.	California (CA)	N								
7.	Colorado (CO)	N								
8.	Connecticut (CT)	N								
9.	Delaware (DE)	N								
10.	District of Columbia (DC)	N								
11.	Florida (FL)	N								
12.	Georgia (GA)	N								
13.	Hawaii (HI)	N								
14.	Idaho (ID)	N								
15.	Illinois (IL)	N								
16.	Indiana (IN)	N								
17.	Iowa (IA)	N								
18.	Kansas (KS)	N								
19.	Kentucky (KY)	N								
20.	Louisiana (LA)	N								
21.	Maine (ME)	N								
22.	Maryland (MD)	N								
23.	Massachusetts (MA)	N								
24.	Michigan (MI)	N								
25.	Minnesota (MN)	N								
26.	Mississippi (MS)	N								
27.	Missouri (MO)	N								
28.	Montana (MT)	N								
29.	Nebraska (NE)	N								
30.	Nevada (NV)	N								
31.	New Hampshire (NH)	N								
32.	New Jersey (NJ)	N								
33.	New Mexico (NM)	N								
34.	New York (NY)	N								
35.	North Carolina (NC)	N								
36.	North Dakota (ND)	N								
37.	Ohio (OH)	N								
38.	Oklahoma (OK)	N								
39.	Oregon (OR)	N								
40.	Pennsylvania (PA)	N								
41.	Rhode Island (RI)	L	40,338,763		773,334,617				813,673,380	
42.	South Carolina (SC)	N								
43.	South Dakota (SD)	N								
44.	Tennessee (TN)	N								
45.	Texas (TX)	N								
46.	Utah (UT)	N								
47.	Vermont (VT)	N								
48.	Virginia (VA)	N								
49.	Washington (WA)	N								
50.	West Virginia (WV)	N								
51.	Wisconsin (WI)	N								
52.	Wyoming (WY)	N								
53.	American Samoa (AS)	N								
54.	Guam (GU)	N								
55.	Puerto Rico (PR)	N								
56.	U.S. Virgin Islands (VI)	N								
57.	Northern Mariana Islands (MP)	N								
58.	Canada (CAN)	N								
59.	Aggregate other alien (OT)	XXX								
60.	Subtotal	XXX	40,338,763		773,334,617				813,673,380	
61.	Reporting entity contributions for Employee Benefit Plans	XXX								
61.	<b>Total (Direct Business)</b>	(a) 1	40,338,763		773,334,617				813,673,380	
<b>DETAILS OF WRITE-INS</b>										
58001.		XXX								
58002.		XXX								
58003.		XXX								
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999.	<b>TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)</b>	XXX								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (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.

(a) Insert the number of L responses except for Canada and Other Alien.



**15 Schedule Y - Part 1 ..... NONE**

**16 Schedule Y Part 1A - Detail of Insurance Holding Company System ..... NONE**

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. 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 is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**RESPONSE**

1. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

No

Explanations:

Bar Codes:

Medicare Part D Coverage Supplement



95402201636500003

2016

Document Code: 365

**OVERFLOW PAGE FOR WRITE-INS****ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1197. Summary of remaining write-ins for Line 11 (Lines 1104 through 1196) .....				
2504. Deposits .....	127,296	127,296		3,441,049
2505. Other Receivables .....	10,142	10,142		
2597. Summary of remaining write-ins for Line 25 (Lines 2504 through 2596) .....	137,438	137,438		3,441,049

STATEMENT AS OF **September 30, 2016** OF THE **Neighborhood Health Plan of Rhode Island**  
**SCHEDULE A - VERIFICATION**

**Real Estate**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other-than-temporary impairment recognized .....		
8. Deduct current year's depreciation .....		
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 (Line 9 minus Line 10) .....		

**NONE**

**SCHEDULE B - VERIFICATION**

**Mortgage Loans**

	1 Year To Date	2 Prior Year Ended December 31
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 .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest points .....		
9. Total foreign exchange change in book value/recorded investment .....		
10. Deduct current year's other than temporary impairment recognized .....		
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 (Line 11 plus Line 12) .....		
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14) .....		

**NONE**

**SCHEDULE BA - VERIFICATION**

**Other Long-Term Invested Assets**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and depreciation .....		
9. Total foreign exchange change in book/adjusted carrying value .....		
10. Deduct current year's other than temporary impairment recognized .....		
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**

**Bonds and Stocks**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	98,261,314	96,344,886
2. Cost of bonds and stocks acquired .....	44,543,567	58,424,344
3. Accrual of discount .....	44,598	66,807
4. Unrealized valuation increase (decrease) .....	188,354	(68,354)
5. Total gain (loss) on disposals .....	479,132	142,025
6. Deduct consideration for bonds and stocks disposed of .....	42,794,910	55,583,845
7. Deduct amortization of premium .....	709,050	1,064,547
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) .....	100,013,006	98,261,314
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	100,013,006	98,261,314

## SCHEDULE D - PART 1B

**Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation**

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	246,326,249	33,847,485	33,068,566	(120,861)	245,505,392	246,326,249	246,984,307	244,973,338
2. NAIC 2 (a) .....					249,553			249,530
3. NAIC 3 (a) .....								
4. NAIC 4 (a) .....								
5. NAIC 5 (a) .....								
6. NAIC 6 (a) .....								
7. Total Bonds .....	246,326,249	33,847,485	33,068,566	(120,861)	245,754,945	246,326,249	246,984,307	245,222,868
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....								
9. NAIC 2 .....								
10. NAIC 3 .....								
11. NAIC 4 .....								
12. NAIC 5 .....								
13. NAIC 6 .....								
14. Total Preferred Stock .....								
15. Total Bonds & Preferred Stock .....	246,326,249	33,847,485	33,068,566	(120,861)	245,754,945	246,326,249	246,984,307	245,222,868

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated 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

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**SCHEDULE DA - PART 1****Short - Term Investments**

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals .....	146,971,301	X X X	146,978,545	111,689	43,331

**SCHEDULE DA - Verification****Short-Term Investments**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	146,961,135	107,477,062
2. Cost of short-term investments acquired .....	109,299,683	196,587,749
3. Accrual of discount .....	16,613	1,620
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....	210	3,014
6. Deduct consideration received on disposals .....	109,253,953	157,008,612
7. Deduct amortization of premium .....	52,388	99,698
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) .....	146,971,301	146,961,135
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	146,971,301	146,961,135

**SI04 Schedule DB - Part A Verification ..... NONE**

**SI04 Schedule DB - Part B Verification ..... NONE**

**SI05 Schedule DB Part C Section 1 ..... NONE**

**SI06 Schedule DB Part C Section 2 ..... NONE**

**SI07 Schedule DB - Verification ..... NONE**

**SI08 Schedule E - Verification (Cash Equivalents) ..... NONE**

**E01 Schedule A Part 2 ..... NONE**

**E01 Schedule A Part 3 ..... NONE**

**E02 Schedule B Part 2 ..... NONE**

**E02 Schedule B Part 3 ..... NONE**

**E03 Schedule BA Part 2 ..... NONE**

**E03 Schedule BA Part 3 ..... NONE**



## SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
<b>Bonds - U.S. Governments</b>									
83162CXY4	SBAP-1620H-CTF - ABS		08/11/2016	VARIOUS	X X X	66,000	66,000		1
912810PS1	UNITED STATES TREASURY		09/29/2016	VARIOUS	X X X	132,191	108,648	478	1
912828K33	UNITED STATES TREASURY		09/13/2016	VARIOUS	X X X	230,900	228,448	110	1
912828P46	UNITED STATES TREASURY		09/28/2016	VARIOUS	X X X	2,021,399	2,009,000	6,454	1
912828Q37	UNITED STATES TREASURY		09/26/2016	VARIOUS	X X X	1,544,513	1,538,000	7,760	1
912828S50	UNITED STATES TREASURY		09/29/2016	VARIOUS	X X X	603,485	594,427	51	1
0599999	Subtotal - Bonds - U.S. Governments				X X X	4,598,488	4,544,523	14,853	X X X
<b>Bonds - U.S. Special Revenue, Special Assessment</b>									
3138Y7F98	RMBS - FN AX5591		07/18/2016	CHASE SECURITIES	X X X	376,424	362,355	609	1
3199999	Subtotal - Bonds - U.S. Special Revenue, Special Assessment				X X X	376,424	362,355	609	X X X
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>									
084664CK5	BERKSHIRE HATHAWAY FINANCE CORP		08/08/2016	MLPFS INC FIXED INCOME	X X X	374,636	375,000		1FE
12625KAD7	CMBS - COMM 13CRE8 A4	R	07/21/2016	DEUTSCHE BANK ALEX BROWN	X X X	510,563	473,000	1,095	1FM
34528QBY9	ABS - FORDF 125 A		07/13/2016	Wells Fargo	X X X	130,564	130,000	16	1FE
36192KAT4	GSMS 12GCJ7 A4 - CMBS		09/28/2016	VARIOUS	X X X	660,709	615,000	1,662	1FM
372546AQ4	GEORGE WASHINGTON UNIVERSITY		08/19/2016	VARIOUS	X X X	294,902	273,000	4,202	1FE
44266RAC1	HOWARD HUGHES MEDICAL INSTITUTE		07/22/2016	Goldman Sachs	X X X	145,778	132,000	1,874	1FE
74052BAA5	PREMIER HEALTH PARTNERS		08/24/2016	BARCLAYS CAPITAL INC FIXED INC	X X X	526,000	526,000		Z
90269GAC5	CMBS - UBSCM 12C1 A3	R	09/26/2016	VARIOUS	X X X	692,183	645,112	1,678	1FE
92938GAB4	WFCM 13C17 A2 - CMBS		09/27/2016	KGS ALPHA CAPITAL MARKETS	X X X	372,761	362,000	852	1FM
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	3,708,097	3,531,112	11,379	X X X
8399997	Subtotal - Bonds - Part 3				X X X	8,683,009	8,437,990	26,842	X X X
8399998	Summary Item from Part 5 for Bonds (N/A to Quarterly)				X X X	X X X	X X X	X X X	X X X
8399999	Subtotal - Bonds				X X X	8,683,009	8,437,990	26,842	X X X
8999998	Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)				X X X	X X X	X X X	X X X	X X X
9799998	Summary Item from Part 5 for Common Stocks (N/A to Quarterly)				X X X	X X X	X X X	X X X	X X X
9899999	Subtotal - Preferred and Common Stocks				X X X	X X X	X X X	X X X	X X X
9999999	Total - Bonds, Preferred and Common Stocks				X X X	8,683,009	X X X	26,842	X X X

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....0.

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# SCHEDULE D - PART 4

**Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter**

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	For e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
<b>Bonds - U.S. Governments</b>																						
83162CRN5	ABS - SBAP 0820A A		07/01/2016	Direct	XXX	22,291	22,291	25,103	25,109		(2,818)		(2,818)		22,291					1,243	01/01/2028	1
83162CTB9	SBAP 1020B A - ABS		08/01/2016	Direct	XXX	13,551	13,551	14,592	14,592		(1,042)		(1,042)		13,551					590	02/01/2030	1
83162CUR2	SBAP 1220C A - ABS		09/01/2016	Direct	XXX	65,837	65,837	64,432	64,499		1,338		1,338		65,837					1,762	03/01/2032	1
83162CVA8	SBAP 1220I A - ABS		09/01/2016	Direct	XXX	16,228	16,228	15,667	15,687		542		542		16,228					378	09/01/2032	1
83162CVR1	ABS - SBAP 1320G A		07/01/2016	Direct	XXX	32,140	32,140	32,810	32,787		(647)		(647)		32,140					1,060	07/01/2033	1
83162CWK5	ABS - SBAP 1420G A		07/01/2016	Direct	XXX	8,259	8,259	8,259	8,259						8,259					241	07/01/2034	1
83162CWN9	SBAP 1420I A - ABS		09/01/2016	Direct	XXX	19,162	19,162	19,173	19,173		(11)		(11)		19,162					586	09/01/2034	1
83162CXD0	ABS - SBAP 1520G G		07/01/2016	Direct	XXX	14,622	14,622	14,622	14,622						14,622					408	07/01/2035	1
912810FR4	UNITED STATES TREASURY		09/01/2016	Adjustment	XXX															(1)	01/15/2025	1
912810FS2	UNITED STATES TREASURY		07/15/2016		XXX															(1)	01/15/2026	1
912828B25	UNITED STATES TREASURY		07/15/2016		XXX															0	01/15/2024	1
912828B58	UNITED STATES TREASURY		09/23/2016	VARIOUS	XXX	1,755,432	1,681,000	1,749,422					(5,067)		1,744,355		11,077	11,077	19,067	01/31/2021	1	
912828H45	UNITED STATES TREASURY		07/15/2016		XXX															0	01/15/2025	1
912828HN3	UNITED STATES TREASURY		07/15/2016		XXX															0	01/15/2018	1
912828J27	UNITED STATES TREASURY		08/11/2016	BARCLAYS CAPITAL INC FIXED INC	XXX															0	01/15/2018	1
912828J84	UNITED STATES TREASURY		09/01/2016	Goldman Sachs	XXX	38,541	37,000	37,311	37,291		(18)		(18)		37,273		1,268	1,268	734	02/15/2025	1	
912828JE1	UNITED STATES TREASURY		07/15/2016		XXX	131,523	130,000	129,548	129,581		64		64		129,645		1,879	1,879	1,641	03/31/2020	1	
912828JX9	UNITED STATES TREASURY		07/15/2016		XXX															0	07/15/2018	1
912828LA6	UNITED STATES TREASURY		07/28/2016	NOMURA SECURITIES/FIXED INCOME	XXX															0	01/15/2019	1
912828M98	UNITED STATES TREASURY		08/09/2016	VARIOUS	XXX	121,998	113,594	129,976	123,362	(3,802)	(1,818)		(5,620)		117,749		4,249	4,249	2,197	07/15/2019	1	
912828MF4	UNITED STATES TREASURY		09/01/2016	Adjustment	XXX	297,815	291,000	297,025					(535)		296,489		1,326	1,326	3,240	11/30/2020	1	
912828N71	UNITED STATES TREASURY		07/15/2016		XXX															0	01/15/2020	1
912828NM8	UNITED STATES TREASURY		07/15/2016		XXX															0	01/15/2026	1
912828PP9	UNITED STATES TREASURY		07/15/2016		XXX															0	07/15/2020	1
912828Q37	UNITED STATES TREASURY		09/28/2016	VARIOUS	XXX	789,572	784,000	780,938			250		250		781,187		8,385	8,385	4,868	03/31/2021	1	
912828QV5	UNITED STATES TREASURY		07/15/2016		XXX															0	07/15/2021	1
912828SA9	UNITED STATES TREASURY		09/29/2016	VARIOUS	XXX	342,577	337,347	346,704	348,772	(9,640)	(1,855)		(11,495)		337,277		5,300	5,300	486	01/15/2022	1	
912828TE0	UNITED STATES TREASURY		07/15/2016		XXX															0	07/15/2022	1
912828UH1	UNITED STATES TREASURY		07/15/2016		XXX															0	01/15/2023	1
912828UX6	UNITED STATES TREASURY		07/28/2016	MLPFS INC FIXED INCOME CITIGROUP GLOBAL MARKETS INC.	XXX	316,490	313,734	318,411	317,236	(5,756)	(1,640)		(7,396)		309,837		6,653	6,653	306	04/15/2018	1	
912828VU0	UNITED STATES TREASURY		07/15/2016		XXX	120,698	117,993	114,668	116,775	(2,151)	(25)		(2,176)		114,599		6,099	6,099	512	07/15/2023	1	
912828XB1	UNITED STATES TREASURY		08/24/2016	VARIOUS	XXX	589,515	562,000	556,147	556,170		367		367		556,538		32,977	32,977	9,267	05/15/2025	1	
912828XH8	UNITED STATES TREASURY		09/26/2016	VARIOUS	XXX	671,072	657,000	660,920	660,680		(513)		(513)		660,167		10,905	10,905	6,906	06/30/2020	1	
912828XL9	UNITED STATES TREASURY		07/15/2016		XXX															0	07/15/2025	1
0599999	Subtotal - Bonds - U.S. Governments				XXX	5,367,323	5,216,757	5,315,683	2,484,594	(21,350)	(13,429)		(34,779)		5,277,205		90,118	90,118	55,486	XX	XX	XX
<b>Bonds - U.S. Special Revenue, Special Assessment</b>																						
31300M7L1	RMBS - FH 849899		09/15/2016	Direct	XXX	25,640	25,640	26,649			(1,010)		(1,010)		25,640		0	0	90	06/01/2044	1	
3130A2T97	FEDERAL HOME LOAN BANKS		09/28/2016	Maturity	XXX	200,000	200,000	199,911	199,962		38		38		200,000				1,000	09/28/2016	1	
3136AHUV0	CMBS - FN 14M01 AQ2		09/26/2016	Direct	XXX	4,781	4,781	4,907	4,860		(80)		(80)		4,781				67	11/25/2018	1	
3137AJYX6	CMO/RMBS - FHR 3977C AD		09/15/2016	Direct	XXX	9,093	9,093	9,425	9,261		(168)		(168)		9,093		0	0	164	09/15/2029	1	
3137BEWV6	CMO/RMBS - FHR 4395E PA		09/27/2016	VARIOUS	XXX	64,582	62,898	64,372	64,288		(51)		(51)		64,237		345	345	1,278	04/15/2037	1	
3138ETM45	RMBS - FN AL8478		09/26/2016	Direct	XXX	45,962	45,962	47,768			(1,806)		(1,806)		45,962		0	0	205	09/01/2044	1	
3138ETND4	RMBS - FN AL8487		09/26/2016	Direct	XXX	24,615	24,615	25,317			(702)		(702)		24,615				153	04/01/2046	1	
3138NJAB4	RMBS - FN FN0001		09/26/2016	Direct	XXX	2,950	2,950	3,231	3,124		(174)		(174)		2,950				72	12/01/2020	1	
3138Y7F98	FN AX5591 - RMBS		09/26/2016	Direct	XXX	13,658	13,658	14,188			(530)		(530)		13,658		0	0	50	01/01/2045	1	
31397MTY3	CMO/RMBS - FNR 0881A LK		09/26/2016	Direct	XXX	42,393	42,393	46,175	43,847		(1,455)		(1,455)		42,393				1,309	09/25/2023	1	
880591EQ1	TENNESSEE VALLEY AUTHORITY		08/30/2016	MORGAN STANLEY DEAN WITTER	XXX	279,533	275,000	273,691	274,266		171		171		274,438		5,095	5,095	4,224	10/15/2018	1FE	
91412GF59	UNIVERSITY CALIF REVS		07/21/2016	RAYMOND JAMES/FI	XXX	297,682	293,000	293,000							293,000		4,682	4,682	1,492	05/15/2021	1FE	
3199999	Subtotal - Bonds - U.S. Special Revenue, Special Assessment				XXX	1,010,888	999,989	1,008,634	599,608	(5,766)			(5,766)		1,000,766		10,122	10,122	10,104	XX	XX	XX
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>																						
02377BAB2	AMERICAN AIRLINES INC		09/22/2016	Direct	XXX	18,663	18,663	18,670	18,670		(8)		(8)		18,663				668	03/22/2029	1FE	
07388YAE2	CMBS - BSCMS 07PR16 A4		09/13/2016	Direct	XXX	15,682	15,682	17,562	16,523		(841)		(841)		15,682				646	06/11/2040	1FM	
084664BS9	BERKSHIRE HATHAWAY FINANCE CORP		09/01/2016	Goldman Sachs	XXX	447,372	445,000	452,975	448,338		(1,395)		(1,395)		446,944		428	428	5,024	05/15/2017	1FE	
12623SAB6	CMBS - COMM 12CRE5 A2	R	09/12/2016	Direct	XXX	51,189	51,189	52,469	51,600		(412)		(412)		51,189				599	12/12/2045	1FM	

QE05

## SCHEDULE D - PART 4

### Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Forfeiture	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
12624HAD5	ABS - CNHI 12D A4	R	09/15/2016	Direct	X X X	8,636	8,636	8,601	8,623		13		13		8,636		0	0	52	11/15/2019	1FE
20047RAE3	CMBS - COMM 07C9 A4	R	09/12/2016	Direct	X X X	2,173	2,173	2,452	2,287		(114)		(114)		2,173			92	12/10/2049	1FM	
20173QAE1	CMBS - GCCFC 07GG9 A4		09/12/2016	Direct	X X X	330,337	330,337	355,757	342,113		(11,776)		(11,776)		330,337			12,972	03/10/2039	1FM	
20173TAE5	CMBS - CSFB 07C4 A4	R	09/16/2016	Direct	X X X	3,131	3,131	3,367	3,272		(141)		(141)		3,131			126	09/15/2039	1FM	
22545LAD1	CMBS - CSFB 06C5 A3	R	09/19/2016	Direct	X X X	271,602	271,602	283,858	277,652		(6,049)		(6,049)		271,602		0	0	9,681	12/15/2039	1FM
24736XAA6	DELTA AIR LINES INC		08/01/2016	Direct	X X X	5,720	5,720	5,720	5,720						5,720		0	0	194	01/30/2029	1FE
40428HPB2	HSBC USA INC (NEW)	R	09/01/2016	Adjustment	X X X	(270,318)	(250,000)	(240,103)						(244,919)		(25,398)	(25,398)	(1,528)	09/27/2020	1FE	
44266RAC1	HOWARD HUGHES MEDICAL INSTITUTE		09/16/2016	MarketAxess	X X X	42,943	39,000	42,226			(179)		(179)		42,048		895	895	758	09/01/2023	1FE
46629YAC3	CMBS - JPMCC 07CB18 A4		09/12/2016	Direct	X X X	286,683	286,683	299,939	295,373		(8,690)		(8,690)		286,683		0	0	11,357	06/12/2047	1FM
46630EAC4	CMBS - JPMCC 06CB17 A4		09/12/2016	Direct	X X X	284,275	284,275	306,579	291,885		(7,602)		(7,602)		284,275		0	0	10,555	12/12/2043	1FM
46639EAB7	CMBS - JPMCC 12LC9 A2		09/16/2016	Direct	X X X	3,035	3,035	3,111	3,061		(26)		(26)		3,035		0	0	34	12/17/2047	1FM
55313KAE1	CMBS - MLCFC 077 A4		09/14/2016	Direct	X X X	11,299	11,299	12,168	11,833		(535)		(535)		11,299				467	06/12/2050	1FM
841215AA4	SOUTHAVEN COMBINED CYCLE GENERATION LLC		08/15/2016	Direct	X X X	7,901	7,901	8,208	8,208		(307)		(307)		7,901		0	0	304	08/15/2033	1FE
84474YAA4	SOUTHWEST AIRLINES CO		08/01/2016	Direct	X X X	6,885	6,885	7,873	7,526		(641)		(641)		6,885				423	02/01/2024	1FE
90269GAC5	UBSCM 12C1 A3 - CMBS		09/12/2016	Direct	X X X	1,281	1,281	1,373			(93)		(93)		1,281				5	05/12/2045	1FE
90783WAA1	ABS - UNP 0611		07/05/2016	Direct	X X X	9,651	9,651	11,219			(1,568)		(1,568)		9,651				283	07/02/2030	1FE
92938CAB3	WFRBS 13C15 A2 - CMBS		09/16/2016	Direct	X X X	3,482	3,482	3,586	3,570		(88)		(88)		3,482				72	08/17/2046	1FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	1,541,620	1,555,623	1,657,611	1,796,254		(40,451)		(40,451)		1,565,696		(24,075)	(24,075)	52,784	X X X	X X X
<b>Bonds - Hybrid Securities</b>																					
40428HPB2	HSBC USA INC (NEW)	R	09/01/2016	Adjustment	X X X	270,318	250,000	240,103						244,919		25,398	25,398	1,528	09/27/2020	1FE	
4899999	Subtotal - Bonds - Hybrid Securities				X X X	270,318	250,000	240,103						244,919		25,398	25,398	1,528	X X X	X X X	
8399997	Subtotal - Bonds - Part 4				X X X	8,190,149	8,022,369	8,222,031	4,880,457	(21,350)	(59,646)		(80,996)		8,088,586		101,563	101,563	119,902	X X X	X X X
8399998	Summary Item from Part 5 for Bonds (N/A to Quarterly)				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	X X X	X X X	X X X	X X X	X X X
8399999	Subtotal - Bonds				X X X	8,190,149	8,022,369	8,222,031	4,880,457	(21,350)	(59,646)		(80,996)		8,088,586		101,563	101,563	119,902	X X X	X X X
8999998	Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)				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	X X X	X X X	X X X	X X X	X X X
9799998	Summary Item from Part 5 for Common Stocks (N/A to Quarterly)				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	X X X	X X X	X X X	X X X	X X X
9899999	Subtotal - Preferred and Common Stocks				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	X X X	X X X	X X X	X X X	X X X
9999999	Total - Bonds, Preferred and Common Stocks				X X X	8,190,149	X X X	8,222,031	4,880,457	(21,350)	(59,646)		(80,996)		8,088,586		101,563	101,563	119,902	X X X	X X X

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....0.

QE05.1

**E06 Schedule DB Part A Section 1 ..... NONE**

**E07 Schedule DB Part B Section 1 ..... NONE**

**E08 Schedule DB Part D Section 1 ..... NONE**

**E09 Schedule DB Part D Section 2 - Collateral Pledged By Reporting Entity ..... NONE**

**E09 Schedule DB Part D Section 2 - Collateral Pledged To Reporting Entity ..... NONE**

**E10 Schedule DL - Part 1 - Securities Lending Collateral Assets ..... NONE**

**E11 Schedule DL - Part 2 - Securities Lending Collateral Assets ..... NONE**

**SCHEDULE E - PART 1 - CASH****Month End Depository Balances**

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
						6 First Month	7 Second Month	8 Third Month	
<b>open depositories</b>									
Bank of America - Operating ..	Providence, RI .....					48,132,567	26,287,122	59,980,992	X X X
Bank of America - A/P .....	Providence, RI .....					(6,283,567)	(728,895)	(6,906,301)	X X X
Bank of America - Claims .....	Providence, RI .....					(685)	(685)	(685)	X X X
Fidelity .....	Covington, KY .....					3,799	3,800	3,800	X X X
Comerica .....	Detroit, MI .....							(3,893)	X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories ..		X X X	X X X						X X X
0199999 Totals - Open Depositories .....		X X X	X X X			41,852,114	25,561,342	53,073,913	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories .....		X X X	X X X						X X X
0299999 Totals - Suspended Depositories .....		X X X	X X X						X X X
0399999 Total Cash On Deposit .....		X X X	X X X			41,852,114	25,561,342	53,073,913	X X X
0499999 Cash in Company's Office .....		X X X	X X X	X X X	X X X	1,649	4,949	4,574	X X X
0599999 Total Cash .....		X X X	X X X			41,853,763	25,566,291	53,078,487	X X X

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
N O N E							
8699999 Total - Cash Equivalents .....							

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