

IOWA INDIVIDUAL HEALTH BENEFIT REINSURANCE ASSOCIATION

August 8, 2014

Members of the Iowa Individual Health Benefit Reinsurance Association

Re: Notice of Assessment

Dear Association Member:

The Board of Directors for the Iowa Individual Health Benefit Reinsurance Association has completed compilation of the annual reporting information and assessment information for 2012. The actuarial consultant to the Board has determined the adjusted loss ratio for the basic and standard policies to be 173.1%. Because this is above the statutory 90% loss ratio threshold, there will be an assessment of the entire Association membership. See Iowa Code section 513C.10. Refunds will be made to those carriers selling the individual basic and standard health benefit policies with a loss ratio above 90% threshold.

Attached is the listing of companies and self-funded entities and the amount of their respective assessments. Please find your name in the alphabetical column and your assessment amount. Please note that your assessment includes a late fee if there was a late payment of the Calendar Year 2011 assessment. The amount highlighted in the attached document includes a late fee amount. Your assessment should be made payable to the Iowa Individual Health Benefit Reinsurance Association. Please mail the check to Willard Boyd, Nyemaster Law Firm, 700 Walnut St., Des Moines, Iowa 50309. If you have any questions, please contact Mr. Boyd at (515) 283-3172.

Assessment amounts paid to Iowa Individual Health Benefit Reinsurance Association are not deductible as charitable contributions for Federal income tax purposes. However, they may be tax deductible under other provisions of the Internal Revenue Code.

The assessment payment is due 60 days from the date of this letter. If the payment is not received within 60 days of the date of this letter, the Member shall pay interest on the assessment from the letter date at the rate of 1.5% per month. Thank you for your prompt attention to this matter.

Sincerely,

Board of Directors for the
Iowa Individual Health Benefit Reinsurance Association

Enclosure

Ref	Company	NAIC Code	Re-	2012		Self-Funded	Market Share	2012	Assessment Due	Self-funded Only	# Days Late	Prior Year Assmt. << Due Date	Late Payment Penalties		2012 IHBRA
				(EP)	(SF)								Calculated Late Fees	Rem'g Late Fees (Over) Under Prints	
TOTAL 2012 ASH EXPERIENCE															
[a] Assuming that 2012 EP for the 3 Regents' Institutions (3 RI) = EP reported for 2010															
347	First Colonial Ins Co	29580	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
348	First Continental Life & Acc	64696	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
349	First Financial Ins	11177	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
350	First Liberty Ins Corp	33588	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
351	First Marine Insurance Company	42722	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
352	First Penn-Pacific Life Ins	67652	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
353	Floyd County Memorial Hospital	42-0868216	R	\$2,188,695.00	SF		0.063976%	\$9,196.95	\$9,197	\$9,197					\$9,196.95
354	Floyd Valley Hospital	42-0928451	R	\$1,389,141.00	SF		0.040606%	\$5,837.71	\$5,837	\$5,837					\$5,837.71
355	Foremost Ins Co	11185	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
356	Foremost Property and Casualty	11800	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
357	Fort Dodge (City)	42-6004675	R	\$2,334,069.13	SF		0.068228%	\$9,857.82	\$9,858	\$9,858					\$9,857.82
358	Freedom Life Ins Co of America	62324	R	\$1,344,889.00			0.039313%	\$5,651.76	\$5,651	\$5,651					\$5,651.76
359	Freemont Insurance Company	13994	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
360	Garden State Life Ins Co	63657	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
361	GEICO Casualty Co	41491	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
362	GEICO General Ins Co	35882	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
363	General American Life Ins	63665	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
364	General Casualty Insurance Company (prev. General Casualty of Illinois)	18821	P	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
365	General Casualty of Wisconsin	24414	P	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
366	General Fidelity Insurance Co	30007	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
367	General Fidelity Life Ins Co	93521	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
368	General Re Life Corporation	86258	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
369	General Reinsurance Corp	22039	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
370	General Star National Ins Co	11967	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
371	Generall USA Life Reinsurance Co	97071	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
372	Generation Life Insurance Company (fka Congress Life Ins)	73504	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
373	Genesis Ins Company	38962	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
374	Genworth Life & Annuity Insurance Company	65536	R	\$1,897.74			0.000055%	\$7.97	\$7.97	\$7.97					\$7.97
375	Genworth Life Insurance Company	70025	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
376	Gerber Life Ins Co	70939	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
377	Gleazer Life Ins Society	56154	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
378	GLOBAL Re Corp of America	21032	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
379	Global Reinsurance Corp - US Branch	11266	P	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
380	Globe Life & Accident Ins Co	91472	R	\$614.00			0.000018%	\$2.38	\$2.38	\$2.38					\$2.38
381	Goldm Rule Ins Co	62266	R	\$18,727,287.00			0.547424%	\$78,692.54	\$78,692	\$78,692					\$78,692.54
382	Government Employees Ins Co	22063	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
383	Government Personnel Mutual Life	63967	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
384	Grange Indemnity Insurance Company	10322	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
385	Grange Life Ins Co	71218	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
386	Grange Mutual Casualty Company	14060	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
387	Granite State Ins Co	23809	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
388	Great American Alliance Ins Co	26832	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
389	Great American Assurance Co	26344	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
390	Great American Contemporary Ins Co	10646	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
391	Great American Ins Co	16691	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
392	Great American Ins Co of New York	22136	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
393	Great American Life Ins Co	63312	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
394	Great American Security Ins Co	31135	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
395	Great American Spirit Ins Co	33723	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
396	Great Divide Ins Co	25224	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
397	Great Midwest Ins Co	18694	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
398	Great Southern Life Ins Co	90212	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
399	Great West Casualty	11371	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
400	Great West Life & Annuity	68322	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
401	Great West Life Assurance	80705	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
402	Great Western Ins Co	71480	R	\$0.00			0.000000%	\$0.00	\$0.00	\$0					\$0.00
403	Greater Comm Hospital (Union County Greater Community Hospital)	42-6037626	R	\$1,545,548.35	SF		0.045178%	\$6,494.43	\$6,494	\$6,494					\$6,494.43
404	Greene County	42-6004819	R	\$981,979.29	SF		0.028705%	\$4,126.30	\$4,126	\$4,126					\$4,126.30

View 1

** Actual History **

Vendor.. 053515 IA INDIV HEALTH BENE REI

Y=Select

JE Date	Trx.Date	Fund Account	Amount	Description
----- Beginning of file -----				
1/02/2002	1/18/2002	113.20.34096.219	8,866.27	2000 INSURANCE ASSESS
1/02/2003	1/10/2003	113.20.34096.219	8,275.70	2001 INSURANCE ASSESS
11/14/2003	11/14/2003	113.20.34096.219	11,557.67	2002 INSURANCE ASSESS
8/20/2004	8/27/2004	113.20.34096.219	8,330.06	2003 INSURANCE ASSESS
7/15/2005	7/15/2005	113.20.34096.219	13,423.51	2004 INSURANCE ASSESS
9/18/2006	9/22/2006	113.20.34096.219	13,720.17	05 INSURANCE ASSESSME
11/21/2007	11/30/2007	113.20.34096.219	11,206.76	'06 INSURANCE ASSESSM
1/16/2009	1/16/2009	113.20.34096.219	11,347.43	2007 INSURANCE ASSESS
1/15/2010	1/15/2010	113.20.34096.219	13,878.41	2008 INSURANCE ASSESS
1/14/2011	1/14/2011	113.20.34096.219	14,793.50	2009 ASSESSMENT
3/16/2012	3/16/2012	112.20.34096.219	11,344.49	2010 INSURANCE ASSESS
6/28/2013	6/28/2013	112.20.34096.219	9,466.59	2011 INSURANCE ASSESS

----- End of file -----

F2=Shift Up F3=Exit F10=Prev View F11=Next View F12=Cancel
 Select Record(s) or Use Action Code