**LICENSED TITLE COMPANIES**

**COMPANY NAME: NAIC Company Code:**

**Contact: Telephone:**

**REQUIRED FILINGS IN THE STATE OF: PENNSYLVANIA Filings Made During the Year 2017**

**FOREIGN/ALIEN COMPANIES SHOULD ONLY FILE THOSE SPECIFIC ITEMS NOTED AS REQUIRED IN THE FOREIGN COLUMN. PLEASE DO NOT FILE ITEMS NOT SPECIFICALLY REQUIRED.**

| **(1)****Check-list** | **(2)****Line****#** | **(3)****Required Filings For Pennsylvania****40 P.S. §§ 910.54(2) and****443(a)(1) and (2)**  | **(4)****Number Of Copies**  | **(5)****Due Date** | **(6)****Form Source** | **(7)****Applicable****Notes** |
| --- | --- | --- | --- | --- | --- | --- |
| **Domestic** | **Foreign** |
|  |  |  | **State** | **NAIC** | **State** |  |  | **\*\*\*** |
|  |  | **I. NAIC FINANCIAL STATEMENTS** |  |  |  |  |  |  |
|  | 1 | Annual Statement (8 ½” x 14”) | 2 | EO | xxx | 3/1 | NAIC | I, M, O, R, S, BB |
|  | 1.1 | Printed Investment Schedule detail  | 2 | EO | xxx | 3/1 | NAIC |  |
|  | 2 | Quarterly Financial Statement (8 ½” x 14”) | 2 | EO | xxx | 5/15, 8/15, 11/15 | NAIC | I, M, N, R, S, BB |
|  |  | **II. NAIC SUPPLEMENTS** |  |  |  |  |  |  |
|  | 10 | Actuarial Opinion | 2 | EO | xxx | 3/1 | Company |  |
|  | 11 | Actuary – Appointment Notification Letter | 1 | N/A | N/A | See Note | Company | P |
|  | 12 | Actuary – Change Notification Letters | 1 | N/A | N/A | See Note | Company | Q |
|  | 13 | Investment Risk Interrogatories | 2 | EO | xxx | 4/1 | NAIC |  |
|  | 14 | Management Discussion & Analysis | 2 | EO | xxx | 4/1 | Company |  |
|  | 15 | Schedule SIS | 2 | N/A | N/A | 3/1 | NAIC |  |
|  | 16 | Supplemental Compensation Exhibit | 2 | N/A | N/A | 3/1 | NAIC | O |
|  | 17 | Supplemental Schedule of Business Written By Agency | xxx | N/A | xxx | 4/1 | NAIC |  |
|  |  | **III. ELECTRONIC FILING REQUIREMENTS** |  |  |  |  |  |  |
|  | 50 | Annual Statement Electronic Filing | xxx | EO | xxx | 3/1 | NAIC |  |
|  | 51 | March .PDF Filing | xxx | EO | xxx | 3/1 | NAIC |  |
|  | 52 | Supplemental Electronic Filing | xxx | EO | xxx | 4/1 | NAIC |  |
|  | 53 | Supplemental .PDF Filing | xxx | EO | xxx | 4/1 | NAIC |  |
|  | 54 | Quarterly Statement Electronic Filing  | xxx | EO | xxx | 5/15, 8/15, 11/15 | NAIC | N |
|  | 55 | Quarterly .PDF Filing  | xxx | EO | xxx | 5/15, 8/15, 11/15 | NAIC | N |
|  | 56 | June .PDF Filing | xxx | EO | xxx | 6/1 | NAIC |  |
|  |  | **IV. AUDIT/INTERNAL CONTROL RELATED REPORTS** |  |  |  |  |  |  |
|  | 71 | Accountant’s “Awareness” Letter | 1 | N/A | N/A | See Note | Company | T |
|  | 72 | Accountant's Letter of Qualifications | 2 | EO | N/A | 6/1 | Company | T |
|  | 73 | Audit Committee Designation Notification | 1 | N/A | N/A | 4/1See Note | Company | T |
|  | 74 | Audited Financial Reports | 2 | EO | xxx | 6/1 | Company | T |
|  | 75 | Audited Financial Reports Exemption Affidavit | 0 | N/A | N/A | See Note | Company | T |
|  | 76 | Communication of Internal Control Related Matters Noted in Audit | 2 | N/A | N/A | 8/1See Note | Company | T |
|  | 77 | Exemption from Audit Committee Requirements | 1 | EO | N/A | 3/1See Note | Company | T |
|  | 78 | Exemption from Prohibited Non-Auditing Services | 1 | EO | N/A | 6/1See Note | Company | T |
|  | 79 | Independent CPA (change) | 1 | N/A | N/A | See Note | Company | T |
|  | 80 | Independent CPA (newly required to file) | 1 | N/A | N/A | See Note | Company | T |
|  | 81 | Management’s Report of Internal Control Over Financial Reporting | 1 | N/A | N/A | 8/1See Note | Company | T |
|  | 82 | Notification of Adverse Financial Condition | 2 | N/A | N/A | See Note | Company | T |
|  | 83 | Relief from Rotation & Cooling-Off Requirements | 1 | EO | N/A | 3/1See Note | Company | T |
|  | 84 | Request for Exemption to File & from Other Requirements | 1 | N/A | N/A | See Note | Company | T |
|  | 85 | Request for Extension to Filing | 1 | N/A | N/A | 5/21 | Company | T |
|  |  | **V. STATE REQUIRED FILINGS** |  |  |  |  |  |  |
|  | 101 | Filings Checklist (with Column 1 completed) | 0 | N/A | xxx | See General Instructions | State |  |
|  | 102 | State Filing Fees | 1 | N/A | 1 | See Note | State | C |
|  | 103 | Signed Jurat Page | xxx | N/A | 1 | 3/1 | NAIC | G, H, I, N |
|  | 104 | Premium Tax | See Note | N/A | See Note | See Note | State | D |
|  | 105 | Biographical Affidavits | 1 | N/A | N/A | See Note | NAIC | V |
|  | 106 | Certificate of Advertising Compliance | 1 | N/A | 1 | 3/1 | Company | AA |
|  | 107 | Certificate of Compliance | 0 | N/A | N/A | N/A | N/A | DD |
|  | 108 | Certificate of Deposit | 0 | N/A | N/A | N/A | N/A | DD |
|  | 109 | Changes in Governance | 1 | N/A | 1 | See Note | Company | Z |
|  | 110 | Notification of Address Changes | 1 | N/A | 1 | See Note | State | BB |
|  | 111 | Form B - Holding Company Registration Statement | 1 | N/A | N/A | 3/31 | Company | U |
|  | 112 | Form F - Enterprise Risk Reports  | 1 | N/A | N/A | 3/31 | Company | U |
|  | 113 | Legal Entity Grid | 1 | N/A | N/A | 7/1 | Company | U |
|  | 114 | ORSA | 1  | N/A | N/A | See note | Company | CC |

\*\*\* **See Notes A to L.**

**New for 2017**

FOREIGN/ALIEN COMPANIES SHOULD ONLY FILE THOSE SPECIFIC ITEMS NOTED AS REQUIRED IN THE FOREIGN COLUMN. PLEASE DO NOT FILE ITEMS NOT SPECIFICALLY REQUIRED.

**Please refer to the link provided** [**here**](https://www.insurance.pa.gov/Companies/FilingRequire/Documents/New%20Items%202017%20language%20020317%20final.docx) **for additional clarification and updates of PA items “new” for 2017.**

**Check the *2016 NAIC Annual Statement Instructions* as well as the *2017 NAIC Quarterly Statement Instructions* for new additions and changes. A summary of Adopted Modifications to Financial Statements & Instructions can be accessed at** [**http://www.naic.org/committees\_e\_app\_blanks\_16\_blanks\_revisions.htm**](http://www.naic.org/committees_e_app_blanks_16_blanks_revisions.htm)

# General Instructions

# PENNSYLVANIA

| **Col.** | **Description** | **Instructions – Title Insurers** |
| --- | --- | --- |
| (1) | Checklist | The checklist may be used when submitting a filing; however, you are not required to file the checklist with either the Pennsylvania Insurance Department or the NAIC. If you choose to use the checklist, please place a check mark or X in column 1 for each item that is filed. |
| (2) | Line # | A standard filing number used for easy reference if you have questions. This line # may change from year to year. |
| (3) | Required Filings | Filings with the Pennsylvania Insurance Department (the “Department”) are to be made in hard copy. The Annual Statement must be filed in book form with all pages securely fastened inside the annual statement jacket. Annual and quarterly statement pages must be printed on double side and may not be reproduced with data on only one side of the page. However, Schedule D “insert” pages and required one-page supplements may be reproduced with one-sided print.Companies are not required to file financial information in an electronic format with the Department. However, an electronic filing must be made with the NAIC, either on the NAIC website at [www.naic.org](http://www.naic.org) or by diskette. Companies that file with the NAIC via the internet are not required to submit diskettes to the NAIC. The NAIC will be providing additional instructions to assist you in filing with the NAIC.Please be advised that the checklist and instructions are not intended to be an all-inclusive notice of required filings. Therefore, supplemental exhibits and other filings may also be required of any insurer.The ***Annual Statement Electronic Filing*** includes the annual statement and all supplements due March 1, per the *Annual Statement Instructions.* This includes all detail investment schedules and other supplements for which printed detail is exempted per the *Annual Statement Instructions*. This submission includes all .pdf files for annual statement data.The ***March .PDF Filing*** is the .pdf file for annual statement data, detail for investment schedule and supplements due March 1.The ***Supplemental Electronic Filing*** includes all supplements due April 1, per the *Annual Statement Instructions.* This submission includes all .pdf files for supplemental schedules and exhibits.The ***Supplement .PDF Filing*** is the .pdf file for all supplemental schedules and exhibits due April 1.The ***Quarterly Electronic Filing*** includes the quarterly statement data and the .pdf files for all quarterly data.The ***Quarterly .PDF Filing*** is the .pdf for quarterly statement data.The ***June .PDF Filing*** is the .pdf file for the Audited Financial Reports and Accountants Letter of Qualifications. |
| (4) | Number of Copies | Indicates the number of copies that each domestic or Foreign/Alien company is required to file for each type of form. **FOREIGN/ALIEN COMPANIES SHOULD ONLY FILE THOSE SPECIFIC ITEMS NOTED AS REQUIRED IN THE FOREIGN COLUMN. PLEASE DO NOT FILE ITEMS NOT SPECIFICALLY REQUIRED.** |
| (5) | Due Date | Indicates the date on which the company must file the form. See Note E. |
| (6) | FormSource | “NAIC” means the company must obtain the form from the appropriate vendor. See Note M.“State” means that Pennsylvania will provide the forms upon request. “Company” means that the company, or its representative (e.g., its CPA firm), must provide the form based upon the appropriate state instructions or the *NAIC Annual Statement Instructions.* |
| (7) | Notes | The letters in this column correspond to the notes contained in the “Notes Pennsylvania” section. Please read each applicable note carefully before submitting a filing. |

| **NOTES****PENNSYLVANIA** |
| --- |
| **Notes A to L apply to ALL filings.** |
|  | A | Required Filings Contact Person | Title CompaniesFinancial Analysis DivisionPhone: 717.787.3952E-Mail: ra-in-analysis@pa.gov |
|  | B | Mailing Address | **State:** Title Insurance Companies **NAIC:** NAIC Data Base Financial Analysis Division 1100 Walnut Street, Suite 1500 Pennsylvania Insurance Department Kansas City, MO 64106-2197 1345 Strawberry Square Phone: 816.783.8600 Harrisburg, PA 17120  |
|  | C | Filing Fees | **IMPORTANT: YOU WILL RECEIVE AN INVOICE IN LATE MARCH FOR APPLICABLE ANNUAL STATEMENT/LICENSE RENEWAL FEES. DO NOT REMIT PAYMENT PRIOR TO RECEIVING YOUR INVOICE. The invoice payments are processed through a lockbox, please send your payments to the address on the invoice, not directly to the Insurance Department, or any of the addresses on this checklist.** There is a $750 Annual Statement filing fee. The invoice for **Foreign/Alien** companies will include a $100 fee for the renewal of your Certificate of Authority.**The Pennsylvania Insurance Department no longer mails renewal Certificates of Authority. Annual renewal invoices will contain instructions for on-line printing of the insurer’s renewed Certificate of Authority.** **To minimize returned checks, additional fees, and other problems, please take note of the following instructions:** 1. **Return a copy of the invoice(s) with payment.**
2. **Send payment to the Revenue address listed on the invoice**, **not** any of the addresses on this checklist.
3. Make checks payable to the **“Commonwealth of Pennsylvania.”**

Questions regarding the filing fees:Cressinda Bybee, ChiefCompany Licensing Division E-Mail: cbybee@pa.govPhone at 717.783.2144 |
|  | D | Premium Tax Payments | **Do not send premium tax filing to the Pennsylvania Insurance Department**.**Please see:** <http://www.revenue.pa.gov> **Foreign/Alien Insurers**: Please note that the Department must receive a copy of the Annual Statement Jurat Page on or before March 1. Receipt of the Jurat Page by the Pennsylvania Department of Revenue does not satisfy filing requirements with the Department. Filings received by the Department after March 1 will be penalized as authorized by law. 40 P.S. § 443(e)(1) and 40 P.S. § 991.1410 – not to exceed $200 per day. |
|  | E | Delivery Instructions | All filings must be postmarked no later than the indicated due date. If the due date falls on a weekend or holiday, the deadline is extended to the next business day. The Department accepts delivery from all commercial and private carriers in addition to the U. S. Post Office.**Foreign/Alien Insurers**: Receipt of the Jurat Page by the Pennsylvania Department of Revenue does not satisfy the filing requirements with the Department. Late filings will be penalized as authorized by law. 40 P.S. §443(e)(1) and 40 P.S. § 991.1410 – not to exceed $200 per day. |
|  | F | Late Filings | Late filings will be penalized as authorized by law. 40 P.S. §443(e)(1) and 40 P.S. § 991.1410 – not to exceed $200 per day. |
|  | G | Original Signatures | **Domestic Insurers**: At least one hard copy financial statement filing must contain original signatures of the officers (identified in note H below) and the notary. For the second hard copy, a photocopy of the original signed Jurat Page is permitted.**Foreign/Alien Insurers**: A photocopy of the original signed Jurat Page is permitted.**All Insurers**: Financial statement filings may not carry stamped facsimile signatures. |
|  | H | Signature/Notarization/Certification on the Jurat Page | The following three Officers, or a person(s) performing similar functions, of Pennsylvania domiciled insurers are required to certify, on the Jurat Page, Quarterly and Annual Financial Statements filed with Pennsylvania Insurance Department, NAIC and other states: 1)  Chief Executive Officer2)  Chief Financial Officer3)  Corporate Secretary* If your organization does not utilize the above titles, please notify the Financial Analysis Division and explain how the positions of the individuals who sign your financial statement perform similar functions to a CEO (President), CFO (Treasurer) or Secretary.
* Individuals performing the duties of both CFO and Secretary must sign separately under each title.
* Appropriate notarization is required.
* The name and address of any consulting person or organization who participated in the preparation of the annual statement must be noted on the Jurat Page of the statement.
* PA has no requirements that individuals must be listed in the “Other” category.
* **Foreign/Alien Insurers**: A photocopy of the original signed Jurat Page is permitted. If your domestic state accepts less than three signatures on the Jurat Page, please provide proof of this with your submission to PA.
 |
|  | I | Amended Filings | * Domestic company amended items must be filed with Pennsylvania and the NAIC. Amendments are to be filed along with a letter of explanation for each amended item and a statement as to what impact the amendments had on the year end Risk Based Capital Report.
* If any amendments are determined by the company to impact the results of the RBC calculation as reported on the Five Year Historical page of the annual statement, then a revised RBC report must be filed along with an amended 5 Year Historical page with Pennsylvania and the NAIC.
* A new Jurat page completed in all respects, must accompany all amendments. Signature requirements for the original filing noted above in Notes G and H should be followed for any amendment.
* **FOREIGN/ALIEN INSURERS SHOULD NOT FILE AMENDED JURAT PAGES WITH THE DEPARTMENT.**
 |
|  | J | Extensions of Normal Filings | Please note that there is no provision in the insurance laws of Pennsylvania that permit granting an extension for the filing of the annual or quarterly statements. |
|  | K | Bar Codes  | Required for PA and NAIC filings. Please follow the instructions in the *NAIC Annual Statement Instructions.* |
|  | L | NONE Filings | Blank items, i.e., schedules, interrogatory responses, supplemental compensation exhibit or Notes to the Financial Statements will not be considered properly filed. If no entries are to be made, write “None”, “Not Applicable” or “No Changes” to complete the item in accordance with the *NAIC Annual and Quarter Statement Instructions*. |
|  | M | Vendors for Blanks | The NAIC provides a list of vendors of annual, quarterly and risk-based capital software vendors at: <http://www.naic.org/industry_filing_participation_vendors.htm>. The Department does not endorse or promote any individual private software vendor. |
|  | N | Quarterly Filings | The due dates listed in column 5 apply to domestic companies required to file quarterly statements.* If you filed quarterly statements in 2016 you are required to do so in 2017.
* For those that filed internally prepared quarterly statements in 2016, you must continue to do so in 2017 unless advised that you must start filing on the Quarterly Statement Blank.
* For those that did not file quarterly statements in 2016 be aware that your company*may be* requested, at a later date, to file 2017 quarterly filings with the Department.

**FOREIGN/ALIEN COMPANIES FILING WITH NAIC SHOULD NOT FILE A QUARTERLY JURAT PAGE WITH THE DEPARTMENT.** |
|  | O | Supplemental Compensation Exhibit | Part 1, Part 2 and Part 3, follow the *NAIC Annual Statement Instructions.* Part 2 modification ONLY for Pennsylvania domestic insurers that are licensed in Pennsylvania only and had total direct written premiums of less than $2,000,000 in 2016:Insurers shall disclose the compensation of: 1. The chief executive officer,
2. Up to four additional persons, regardless of amount, in the following sequence:
3. Remaining officers whose compensation is not limited to a de minimis fee for attendance at meetings of the board of directors,
4. Non-officer employees whose compensation exceeds $35,000 annually.

Not filing this exhibit, or filing this exhibit marked NONE is not acceptable. |
|  | P | Actuary - Appointment Notification Letter | Follow the *NAIC Annual Statement Instructions*. |
|  | Q | Actuary - Change Notification Letters | Follow the *NAIC Annual Statement Instructions*. |
|  | R | Resources Available from NAIC | Detailed guidance on accessing various resources available from the NAIC to assist in filing accurate statements can be found at [Accounting and Reporting Resources](http://www.insurance.pa.gov/Companies/FilingRequire/Documents/A%20and%20R%20Related%20Resources.pdf). |
|  | S | Related Financial Statement Information | ***Listing of Reinsurers:*** The purpose of the list of Qualified Unlicensed Reinsurers is to permit insurers licensed in Pennsylvania to take reserve credits in its financial statements under 40 P.S. § 442.1. The current list can be accessed from the Department’s website by going to **Companies** (a drop down near top right), **Filing Requirements**, and then select [Qualified Unlicensed Reinsurers.](http://www.insurance.pa.gov/Companies/FilingRequire/Pages/Qualified-Unlicensed-Reinsurers.aspx)The status of a Qualified Unlicensed Reinsurer can be confirmed by contacting:Office of Corporate and Financial Regulation1345 Strawberry SquareHarrisburg, PA 17120Phone: 717.787.3952E-Mail: ra-in-analysis@pa.gov  |
|  | T | Audit/Internal Control Related Reports | Notes related to Section IV have been consolidated into a separate memo found under **Companies** (a drop down near top right), **Filing Requirements**, **Title**, and then select [Audit/Internal Control Related Reports](http://www.insurance.pa.gov/Companies/FilingRequire/Documents/CPA%20Notes%20Letter.pdf). |
|  | U | Annual & Other Holding Company Requirements | Companies subject to the Holding Company Registration Act can find forms at the Department’s website at [Holding Company Related Forms.](http://www.insurance.pa.gov/Companies/FilingRequire/Pages/Holding-Company-Related.aspx) |
|  | V | Biographical Affidavits:Company RequirementsHolding Company RequirementsBio Form | **Bios should not be filed by Foreign/Alien companies who have filed with their state of domicile.** We require all pages of the NAIC biographical affidavit to be completed. Incomplete affidavits will be considered unfiled. All bios should be updated for current officers and directors at the time any of the information changes. Bios for domestic companies and holding companies must be filed in the original and kept current for Officers and Directors.For domestic companies, the Department requires original bios to be filed for all Officers and Directors listed on Jurat page:* When a new Officer or Director is named.
* When the information of any current officer and/or director changes.
* When the last bio filed with the Department is five years old.

For holding companies, file an original bio for all Officers and Directors with an Annual or Amended Form B filing:* When a new Officer or Director is named.
* When the information of any current officer and/or director changes.
* When the last bio filed with the Department is five years old.

<http://www.naic.org/documents/industry_ucaa_form11.doc><http://www.naic.org/documents/industry_ucaa_form11.pdf> |
|  | Z | Changes in Governance | If there has been any changes made during the year in the bylaws or Articles of Incorporation of the reporting entity submit these changes to the Department addressed to: Cressinda Bybee, ChiefCompany Licensing Division1345 Strawberry SquareHarrisburg, PA 17120Phone: 717.783.2144E-Mail: cbybee@pa.govThere is a filing fee of $300 for restating or amending the Articles of Incorporation, no filing fee for changes to the bylaws. Note that amendments to the Articles of Incorporation require the prior approval of the Insurance Department (e.g. Name Change, recapitalization, etc.).**Foreign/Alien Insurers** **are only required to file restated or amended Articles of Incorporation. Foreign/Alien Insurers should not file amended bylaws.**  |
|  | AA | Certificate of Advertising Compliance | In reference to advertising, 31 Pa. Code § 51.5 provides that each company that is required to file an annual statement shall file with the Department a Certificate of Compliance stating that the advertisements disseminated by the Company complied with or were made to comply in all respects with provisions of PA insurance laws and regulations.  The Certificate must be executed by an authorized officer of the company.  Certificates are to be sent directly to:Jeffrey Arnold, ChiefDivision of Market AnalysisPennsylvania Insurance Department1321 Strawberry SquareHarrisburg, PA 17120Phone: 717.783.0660E-Mail: jearnold@pa.gov |
|  | BB | Notification of Address Changes | Whenever a company has a change in Statutory Home Office or Mailing Address a form must be completed and submitted to enable us to update our records. Please complete the Change Of Mailing Address/Contact Notification Form: <http://www.naic.org/documents/industry_ucaa_form14.pdf>and then fax or email to: Cressinda Bybee, ChiefCompany Licensing DivisionFax: 717.787.8557E-Mail: cbybee@pa.gov |
|  | CC | ORSA  | If you are required to file the ORSA, you must notify the Department of the expected filing date by 6/1. The Department policy is that the ORSA is to be filed no later than 10/1. For guidance in preparing the ORSA see the “ORSA Guidance Manual” at: <http://www.naic.org/prod_serv_alpha_listing.htm#orsa_guidance>.  |
|  | DD | Certificates of Compliance and Deposit  |  Domestic insurers may request Certificates of Compliance.  Domestic insurers with securities on deposit with the Commonwealth of Pennsylvania may request Certificates of Deposit.  The cost is **$20 per certificate**.  The Department requires **payment in advance** in the form of a check payable to the “**Commonwealth of Pennsylvania**.”  The Department will not invoice you for the certificates.  A cover letter should accompany your payment and should include the following details:* Company name
* NAIC number
* Certificate type(s) requested
* Number of certificates requested
* Date that you would like the certificates prepared “as of” (note:  the date of receipt of the request will be used by the Department unless another date acceptable to the Department is requested by the company)
* Mailing address for the certificates (note:  special return delivery is available if a UPS account number is included with your request)

**Requests should be addressed to:**Ngoc Lan TranCompany Licensing Division1345 Strawberry SquareHarrisburg, PA  17120Phone:  717.705.0015 E-Mail: ra-in-companylicense@pa.gov |