



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2024
OF THE CONDITION AND AFFAIRS OF THE
ESSENCE HEALTHCARE, INC.

NAIC Group Code..... 4597..... 4597..... NAIC Company Code..... 11699..... Employer's ID Number..... 20-8185682.....
(Current) (Prior)

Organized under the Laws of..... MO..... State of Domicile or Port of Entry..... MO.....
Country of Domicile..... US.....
Licensed as business type:..... Health Maintenance Organization..... Is HMO Federally Qualified?..... NO.....
Incorporated/Organized..... 01/30/2003..... Commenced Business..... 07/01/2004.....
Statutory Home Office..... 13900 Riverport Drive..... St. Louis, MO, US 63043.....
Main Administrative Office..... 13900 Riverport Drive.....
St. Louis, MO, US 63043..... 1-866-509-5398.....
(Telephone Number)
Mail Address..... 13900 Riverport Drive..... St. Louis, MO, US 63043.....
Primary Location of Books and
Records..... 13900 Riverport Drive.....
St. Louis, MO, US 63043..... 1-866-509-5398.....
(Telephone Number)
Internet Website Address..... www.essencehealthcare.com.....
Statutory Statement Contact..... Amanda Louise Pinkerton..... 314-518-3519.....
(Telephone Number)
apinkerton@lumeris.com..... 314-209-3235-.....
(E-Mail Address) (Fax Number)

OFFICERS

..... Jordan Reigel#, President..... Caroline Anderson#, Chief Financial Officer.....
..... Gail Edson Halterman, Secretary.....

OTHER

..... Dan Pribe, Chief Actuary.....

DIRECTORS OR TRUSTEES

..... Richard Hardy Jones..... James Louis Starr.....
..... Justin Jeremiah Lienemann..... Martha Ellen Butler.....
..... Debbie Zimmerman.....

State of Missouri.....
County of Saint Louis..... 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.

x	x	x
_____	_____	_____
Jordan Reigel President	Gail Edson Halterman Secretary	Caroline Amderson Chief Financial Officer

Subscribed and sworn to before me
this _____ day of _____,
_____, 2024

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

x _____

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.....	112,416,588		112,416,588	148,129,992
2. Stocks:				
2.1 Preferred stocks.....				
2.2 Common stocks.....	28,894,992		28,894,992	12,712,467
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 \$..... encumbrances).....				
4.2 Properties held for the production of income (less \$..... encumbrances).....				
4.3 Properties held for sale (less \$..... encumbrances).....				
5. Cash (\$.....24,639,469), cash equivalents (\$.....8,237,352) and short-term investments (\$.....)	32,876,821		32,876,821	49,376,859
6. Contract loans (including \$..... 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).....	174,188,401		174,188,401	210,219,318
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	724,535		724,535	932,649
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	101,603	52,240	49,363	61,190
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....				
15.3 Accrued retrospective premiums (\$.....2,932,256) and contracts subject to redetermination (\$.....)	2,932,256		2,932,256	3,568,619
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....				623,569
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....				
17. Amounts receivable relating to uninsured plans.....	8,807,031		8,807,031	13,384,272
18.1 Current federal and foreign income tax recoverable and interest thereon.....				
18.2 Net deferred tax asset.....	5,011,594	586,641	4,424,953	1,772,898
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....				
21. Furniture and equipment, including health care delivery assets (\$.....)				
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....	181,054		181,054	
24. Health care (\$.....23,735,879) and other amounts receivable.....	25,071,958	1,346,079	23,725,879	22,317,073
25. Aggregate write-ins for other-than-invested assets.....	1,667,532	1,667,532		432,129
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	218,685,964	3,652,492	215,033,472	253,311,717
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	218,685,964	3,652,492	215,033,472	253,311,717
Details of Write-Ins				
1101.....				
1102.....				
1103.....				
1198. Summary of remaining write-ins for Line 11 from overflow page.....				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501. Prepays.....	1,662,119	1,662,119		
2502. Other Receivables.....	5,413	5,413		
2503. State Tax Receivable.....				432,129
2598. Summary of remaining write-ins for Line 25 from overflow page.....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,667,532	1,667,532		432,129

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$..... reinsurance ceded).....	69,709,834		69,709,834	65,109,097
2. Accrued medical incentive pool and bonus amounts.....	30,993,655		30,993,655	46,210,442
3. Unpaid claims adjustment expenses.....	1,817,248		1,817,248	1,552,370
4. Aggregate health policy reserves, including the liability of \$..... for medical loss ratio rebate per the Public Health Service Act.....	3,076,793		3,076,793	8,888,435
5. Aggregate life policy reserves.....				
6. Property/casualty unearned premium reserve.....				
7. Aggregate health claim reserves.....				
8. Premiums received in advance.....	31,647		31,647	34,944
9. General expenses due or accrued.....	8,241,537		8,241,537	8,143,189
10.1 Current federal and foreign income tax payable and interest thereon (including \$..... on realized gains (losses)).....				
10.2 Net deferred tax liability.....				
11. Ceded reinsurance premiums payable.....				
12. Amounts withheld or retained for the account of others.....	807,924		807,924	601,683
13. Remittances and items not allocated.....				
14. Borrowed money (including \$..... current) and interest thereon \$..... (including \$..... current).....				
15. Amounts due to parent, subsidiaries and affiliates.....	4,593,722		4,593,722	13,551,920
16. Derivatives.....				
17. Payable for securities.....				
18. Payable for securities lending.....				
19. Funds held under reinsurance treaties (with \$..... authorized reinsurers, \$..... unauthorized reinsurers and \$..... certified reinsurers).....				
20. Reinsurance in unauthorized and certified (\$.....) companies.....				
21. Net adjustments in assets and liabilities due to foreign exchange rates.....				
22. Liability for amounts held under uninsured plans.....	13,715,060		13,715,060	17,709,387
23. Aggregate write-ins for other liabilities (including \$..... current).....	525,277		525,277	525,277
24. Total liabilities (Lines 1 to 23).....	133,512,697		133,512,697	162,326,744
25. Aggregate write-ins for special surplus funds.....	XXX	XXX		
26. Common capital stock.....	XXX	XXX	100	100
27. Preferred capital stock.....	XXX	XXX		
28. Gross paid in and contributed surplus.....	XXX	XXX	27,524,787	18,424,787
29. Surplus notes.....	XXX	XXX		
30. Aggregate write-ins for other-than-special surplus funds.....	XXX	XXX		
31. Unassigned funds (surplus).....	XXX	XXX	53,995,888	72,560,086
32. Less treasury stock, at cost:				
32.1 ... shares common (value included in Line 26 \$.....)	XXX	XXX		
32.2 ... shares preferred (value included in Line 27 \$.....)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	81,520,775	90,984,973
34. Total liabilities, capital and surplus (Lines 24 and 33).....	XXX	XXX	215,033,472	253,311,717
Details of Write-Ins				
2301. Unclaimed Property.....	525,277		525,277	525,277
2302.....				
2303.....				
2398. Summary of remaining write-ins for Line 23 from overflow page.....				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above).....	525,277		525,277	525,277
2501.....	XXX	XXX		
2502.....	XXX	XXX		
2503.....	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	XXX	XXX		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	XXX	XXX		
3001.....	XXX	XXX		
3002.....	XXX	XXX		
3003.....	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	XXX	XXX		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above).....	XXX	XXX		

STATEMENT OF REVENUE AND EXPENSES

	Current Year to Date		Prior Year To Date	Prior Year Ended December 31
	1	2	3	4
	Uncovered	Total	Total	Total
1. Member Months.....	XXX	439,888	496,666	660,580
2. Net premium income (including \$..... non-health premium income).....	XXX	605,938,374	651,854,414	859,535,307
3. Change in unearned premium reserves and reserve for rate credits.....	XXX			
4. Fee-for-service (net of \$..... medical expenses).....	XXX			
5. Risk revenue.....	XXX			
6. Aggregate write-ins for other health care related revenues.....	XXX			
7. Aggregate write-ins for other non-health revenues.....	XXX			
8. Total revenues (Lines 2 to 7).....	XXX	605,938,374	651,854,414	859,535,307
Hospital and Medical:				
9. Hospital/medical benefits.....		352,140,410	368,398,350	499,507,145
10. Other professional services.....		32,969,908	26,335,023	36,240,827
11. Outside referrals.....		35,625,406	31,900,725	43,627,835
12. Emergency room and out-of-area.....		9,569,290	10,421,115	14,043,495
13. Prescription drugs.....		83,138,101	66,720,360	86,241,755
14. Aggregate write-ins for other hospital and medical.....				
15. Incentive pool, withhold adjustments and bonus amounts.....		25,935,362	56,401,461	69,043,970
16. Subtotal (Lines 9 to 15).....		539,378,477	560,177,034	748,705,027
Less:				
17. Net reinsurance recoveries.....		(315,442)	(685,114)	1,814,630
18. Total hospital and medical (Lines 16 minus 17).....		539,693,919	560,862,148	746,890,397
19. Non-health claims (net).....				
20. Claims adjustment expenses, including \$.....20,132,509 cost containment expenses.....		35,958,474	21,713,123	34,653,707
21. General administrative expenses.....		52,932,154	64,002,106	82,105,405
22. Increase in reserves for life and accident and health contracts (including \$..... increase in reserves for life only).....				
23. Total underwriting deductions (Lines 18 through 22).....		628,584,547	646,577,377	863,649,509
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	(22,646,173)	5,277,037	(4,114,202)
25. Net investment income earned.....		4,293,770	4,022,762	5,452,183
26. Net realized capital gains (losses) less capital gains tax of \$.....		(319,686)	(110,671)	(194,136)
27. Net investment gains (losses) (Lines 25 plus 26).....		3,974,084	3,912,091	5,258,047
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....) (amount charged off \$.....)].....		(41,943)	(83,500)	(80,916)
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).....	XXX	(18,714,032)	9,105,628	1,062,929
31. Federal and foreign income taxes incurred.....	XXX	2,524	4,842,105	145,142
32. Net income (loss) (Lines 30 minus 31).....	XXX	(18,716,556)	4,263,523	917,787
Details of Write-Ins				
0601.....	XXX			
0602.....	XXX			
0603.....	XXX			
0698. Summary of remaining write-ins for Line 6 from overflow page.....	XXX			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	XXX			
0701.....	XXX			
0702.....	XXX			
0703.....	XXX			
0798. Summary of remaining write-ins for Line 7 from overflow page.....	XXX			
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above).....	XXX			
1401.....				
1402.....				
1403.....				
1498. Summary of remaining write-ins for Line 14 from overflow page.....				
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....				
2901.....				
2902.....				
2903.....				
2998. Summary of remaining write-ins for Line 29 from overflow page.....				
2999. Totals (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
CAPITAL & SURPLUS ACCOUNT			
33. Capital and surplus prior reporting year.....	90,984,975	101,223,020	101,223,020
34. Net income or (loss) from Line 32.....	(18,716,556)	4,263,523	917,787
35. Change in valuation basis of aggregate policy and claim reserves.....			
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....	(6,207,827)	60,162	(8,546,954)
37. Change in net unrealized foreign exchange capital gain or (loss).....			
38. Change in net deferred income tax.....	3,149,799	2,979,471	734,075
39. Change in nonadmitted assets.....	3,210,390	455,911	(3,193,244)
40. Change in unauthorized and certified reinsurance.....			
41. Change in treasury stock.....			
42. Change in surplus notes.....			
43. Cumulative effect of changes in accounting principles.....			
44. Capital Changes:			
44.1 Paid in.....			
44.2 Transferred from surplus (Stock Dividend).....			
44.3 Transferred to surplus.....			
45. Surplus adjustments:			
45.1 Paid in.....	9,100,000		
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.....	(6)	(149,709)	(149,709)
48. Net change in capital and surplus (Lines 34 to 47).....	(9,464,200)	7,609,358	(10,238,045)
49. Capital and surplus end of reporting period (Line 33 plus 48).....	81,520,775	108,832,378	90,984,975
Details of Write-Ins			
4701. Prior Period Adjustments.....		(149,709)	(149,709)
4702. Rounding.....	(6)		
4703.....			
4798. Summary of remaining write-ins for Line 47 from overflow page.....			
4799. Totals (Lines 4701 through 4703 plus 4798) (Line 47 above).....	(6)	(149,709)	(149,709)

CASH FLOW

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	600,799,845	715,934,165	855,234,162
2. Net investment income.....	4,611,381	4,054,398	5,527,690
3. Miscellaneous income.....			
4. Total (Lines 1 to 3).....	605,411,226	719,988,563	860,761,852
5. Benefit and loss related payments.....	545,874,033	553,792,453	745,752,213
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	87,986,431	76,934,163	108,428,005
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses).....	2,524	363,936	(1,095,704)
10. Total (Lines 5 through 9).....	633,862,988	631,090,552	853,084,514
11. Net cash from operations (Line 4 minus Line 10).....	(28,451,762)	88,898,011	7,677,338
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	41,388,855	16,762,467	20,713,538
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.....		4,870	(9,970)
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	41,388,855	16,767,337	20,703,568
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	6,094,987	15,478,670	20,561,661
13.2 Stocks.....	22,400,000	2,707,916	2,707,916
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	28,494,987	18,186,586	23,269,577
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).....	12,893,868	(1,419,248)	(2,566,009)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....	9,100,000		
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).....	(10,042,147)	(13,775,285)	1,475,306
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	(942,147)	(13,775,285)	1,475,306
Reconciliation of Cash, Cash Equivalents and Short-Term Investments			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(16,500,041)	73,703,477	6,586,635
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	49,376,859	42,790,224	42,790,224
19.2 End of period (Line 18 plus Line 19.1).....	32,876,818	116,493,701	49,376,859
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001. Capital contributions.....			9,350,000

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
	Total	2 Individual	3 Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non- Health
Total Members at end of:														
1. Prior Year.....	54,745							54,745						
2. First Quarter.....	49,251							49,251						
3. Second Quarter.....	48,521							48,521						
4. Third Quarter.....	48,079							48,079						
5. Current Year.....														
6. Current Year Member Months.....	439,888							439,888						
Total Member Ambulatory Encounters for Period:														
7. Physician.....	269,509							269,509						
8. Non-Physician.....	123,248							123,248						
9. Total.....	392,757							392,757						
10. Hospital Patient Days Incurred.....	40,467							40,467						
11. Number of Inpatient Admissions.....	7,094							7,094						
12. Health Premiums Written (a).....	606,461,358							606,461,358						
13. Life Premiums Direct.....														
14. Property/Casualty Premiums Written.....														
15. Health Premiums Earned.....	606,461,358							606,461,358						
16. Property/Casualty Premiums Earned.....														
17. Amount Paid for Provision of Health Care Services.....	547,582,311							547,582,311						
18. Amount Incurred for Provision of Health Care Services.....	539,378,478							539,378,478						

(a) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$606,461,358

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
Claims Unpaid (Reported)						
0399999 – Aggregate accounts not individually listed-covered.....	715,478					715,478
0499999 – Subtotals.....	715,478					715,478
0599999 – Unreported claims and other claim reserves.....						68,994,356
0799999 – Total claims unpaid.....						69,709,834
0899999 – Accrued medical incentive pool and bonus amounts.....						30,993,655

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

	Claims Paid Year to Date		Liability End of Current Quarter		5 Claims Incurred in Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability Dec. 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec. 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) individual.....						
2. Comprehensive (hospital and medical) group.....						
3. Medicare Supplement.....						
4. Vision only.....						
5. Dental only.....						
6. Federal Employees Health Benefits Plan.....						
7. Title XVIII – Medicare.....	37,016,441	468,329,012	124,647	69,585,187	37,141,088	65,109,097
8. Title XIX – Medicaid.....						
9. Credit A&H.....						
10. Disability income.....						
11. Long-term care.....						
12. Other health.....						
13. Health subtotal (Lines 1 to 12).....	37,016,441	468,329,012	124,647	69,585,187	37,141,088	65,109,097
14. Health care receivables (a).....	106,212	24,965,747			106,212	28,884,324
15. Other non-health.....						
16. Medical incentive pools and bonus amounts.....	37,809,533	3,342,617	4,953,787	26,039,868	42,763,320	46,210,442
17. Totals (Lines 13-14+15+16).....	74,719,762	446,705,882	5,078,434	95,625,055	79,798,196	82,435,215

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

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Essence Healthcare, Inc. (“EHI” or “the Company”), a 4-5 star health plan as rated by the Centers for Medicare and Medicaid Services (CMS), are presented on the basis of accounting practices prescribed or permitted by the Missouri Department of Insurance (the Department). The Missouri Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Missouri for determining and reporting the financial condition and results of operations of an insurance company, to determine its solvency under the Missouri Department of 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 Missouri.

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

	SSAP #	F/S Page	F/S Line #	09/30/2024	12/31/2023
Net Income					
(1) State basis (Page 4, Line 32, Columns 2 & 4)	XXX	XXX	XXX	\$ (18,716,556)	\$ 917,787
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (18,716,556)</u>	<u>\$ 917,787</u>
Surplus					
(5) State basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 81,520,775	\$ 90,984,973
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
Furniture and equipment, including health care delivery assets	19	2	21		
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 81,520,775</u>	<u>\$ 90,984,973</u>

B. Use of Estimates in the Preparation of the Financial Statements - No Significant Changes

C. Accounting Policy

- (1) Short-term investments - No Significant Changes
- (2) Bonds are stated at amortized cost using the scientific interest method. The Company does not own any mandatory convertible securities or SVO-identified bond ETFs reported on Schedule D-1
- (3) Common stocks - No Significant Changes
- (4) Preferred stocks - No Significant Changes
- (5) Mortgage loans - No Significant Changes
- (6) Loan-backed securities designated with a NAIC 1 or 2 are reported at amortized cost. Loan-backed securities with NAIC designations of 3 through 6 are reported at the lower of amortized cost or fair value. The retrospective adjustment method is used to value all securities, except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.
- (7) In the first quarter of 2023, the Company made surplus contributions of \$250,000, \$500,000 and \$1,000,000 to Essence Healthcare of Georgia, Inc., Essence Healthcare of Ohio, Inc, and Essence Healthcare PPO, Inc., respectively. In the second quarter of 2023, the Company made surplus contributions of \$350,000 and \$107,916 to Essence Healthcare of Georgia, Inc. and Essence Healthcare PPO, Inc., respectively. In the third quarter of 2023, the Company made a surplus contribution of \$500,000 to Essence Healthcare PPO, Inc. In the fourth quarter of 2023 the Company recorded liabilities for capital contributions of \$400,000 to Essence Healthcare of GA, Inc., \$750,000 to Essence Healthcare of OH, Inc., and \$8,200,000 to Essence Healthcare PPO, Inc. In the first quarter of 2024, the Company made a surplus contribution of \$9,300,000 to Essence Healthcare PPO, Inc. In the second quarter of 2024 the Company made a surplus contribution of \$7,000,000 to Essence Healthcare PPO, Inc. In the third quarter of 2025, the Company made a surplus contribution of \$6,100,000 to Essence Healthcare PPO, Inc.
- (8) Investments in joint ventures, partnerships and limited liability companies - No Significant Changes
- (9) Derivatives - No Significant Changes
- (10) Investment income as a factor in the premium deficiency calculation - No Significant Changes
- (11) Liabilities for losses and loss/claim adjustment expenses - No Significant Changes
- (12) Changes in capitalization policy - No Significant Changes
- (13) Pharmaceutical rebate receivables - No Significant Changes

D. Going Concern

Management has evaluated the Company’s ability to continue as a going concern. There is no substantial doubt in its ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors - No Significant Changes

3. Business Combinations and Goodwill - No Significant Changes

4. Discontinued Operations - No Significant Changes

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans - No Significant Changes

Notes to the Financial Statements

5. Investments (Continued)

- B. Debt Restructuring - No Significant Changes
- C. Reverse Mortgages - No Significant Changes
- D. Loan-Backed Securities - None
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - None
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None
- H. Repurchase Agreements Transactions Accounted for as a Sale - None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None
- J. Real Estate - No Significant Changes
- K. Low-Income Housing Tax Credits (LIHTC) - No Significant Changes
- L. Restricted Assets - No Significant Changes
- M. Working Capital Finance Investments - None
- N. Offsetting and Netting of Assets and Liabilities - None
- O. 5GI Securities - No Significant Changes
- P. Short Sales - No Significant Changes
- Q. Prepayment Penalty and Acceleration Fees - No Significant Changes
- R. Reporting Entity's Share of Cash Pool by Asset type - None

6. Joint Ventures, Partnerships and Limited Liability Companies - No Significant Changes

7. Investment Income - No Significant Changes

8. Derivative Instruments

- A. Derivatives under SSAP No. 86 - Derivatives - None
- B. Derivatives under SSAP No. 108 - Derivative Hedging Variable Annuity Guarantees (Life/Fraternal Only) - None

9. Income Taxes - No Significant Changes

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. The Company established a subsidiary, Essence Healthcare, Inc. - PPO, in the first quarter 2022. A contribution was made into the subsidiary in the amount of \$1,720,000 in the first quarter of 2022, with additional contributions of \$930,000 in the second quarter 2022 and \$630,000 in the fourth quarter of 2022. In the second quarter 2022 the Company established a subsidiary, Essence Healthcare Inc. of Ohio with a contribution of \$2,528,996. The Company made surplus contributions in the amount of \$20,000 to Essence Healthcare Inc. of Georgia in the third quarter of 2022 and \$4,400,000 in the fourth quarter of 2022.

In the first quarter of 2023, the Company made surplus contributions of \$250,000, \$500,000 and \$1,000,000 to Essence Healthcare of Georgia, Inc., Essence Healthcare of Ohio, Inc, and Essence Healthcare PPO, Inc., respectively. In the second quarter of 2023, the Company made surplus contributions of \$350,000 and \$107,916 to Essence Healthcare of Georgia, Inc., and Essence Healthcare PPO, Inc., respectively. In the third quarter of 2023, the Company made a surplus contribution of \$500,000 to Essence Healthcare PPO, Inc. In the fourth quarter of 2023 the Company established liabilities for capital contributions of \$400,000 to Essence Healthcare of GA, Inc., \$750,000 to Essence Healthcare of OH, Inc., and \$8,200,000 to Essence Healthcare PPO, Inc. In the first quarter of 2024, the Company made a surplus contribution of \$9,300,000 to Essence Healthcare PPO, Inc. In the second quarter of 2024, the Company made a surplus contribution of \$7,000,000 to Essence Healthcare PPO, Inc. In the third quarter of 2024, the Company made a surplus contribution of \$6,100,000 to Essence Healthcare PPO, Inc.

- B. Detail of Related Party Transactions - None
- C. Transactions With Related Party Who Are Not Reported on Schedule Y - No Significant Changes
- D. Amounts Due To or From Related Parties - No Significant Changes
- E. Material management contracts

The Company and LGHC have entered into a Tax Allocation Agreement. The Company and its affiliate, Lumeris Healthcare Outcomes, LLC, have entered into an Intercompany Services Agreement. Pursuant to this agreement, Lumeris Healthcare Outcomes, LLC and the Company provide general and administrative services to each other on a cost-reimbursement basis. The Intercompany Services Agreement requires both parties to pay all invoices within 30 days of receipt

- F. Guarantees or Contingencies - No Significant Changes
- G. Nature of Relationships that Could Affect Operations - No Significant Changes
- H. Amount Deducted for Investment in Upstream Company - No Significant Changes
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - No Significant Changes
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - No Significant Changes
- K. Foreign Subsidiary Value Using CARVM - No Significant Changes
- L. Downstream Holding Company Value Using Look-Through Method - No Significant Changes
- M. All SCA Investments - Not Applicable

Notes to the Financial Statements

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)

- N. Investment in Insurance SCAs - No Significant Changes
- O. SCA and SSAP No. 48 Entity Loss Tracking - No Significant Changes

11. Debt

- A. Debt, Including Capital Notes - No Significant Changes
- B. FHLB (Federal Home Loan Bank) Agreements - None

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

- A. Defined Benefit Plan - None
- B. Investment Policies and Strategies of Plan Assets - No Significant Changes
- C. Fair Value of Each Class of Plan Assets - No Significant Changes
- D. Expected Long-Term Rate of Return for the Plan Assets - No Significant Changes
- E. Defined Contribution Plans - No Significant Changes
- F. Multiemployer Plans - No Significant Changes
- G. Consolidated/Holding Company Plans - No Significant Changes
- H. Postemployment Benefits and Compensated Absences - No Significant Changes
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - No Significant Changes

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

- A. Outstanding Shares - No Significant Changes
- B. Dividend Rate of Preferred Stock - No Significant Changes
- C. Dividend Restrictions - No Significant Changes
- D. Ordinary Dividends - None
- E. Company Profits Paid as Ordinary Dividends - No Significant Changes
- F. Surplus Restrictions - No Significant Changes
- G. Surplus Advances - No Significant Changes
- H. Stock Held for Special Purposes - No Significant Changes
- I. Changes in Special Surplus Funds - No Significant Changes
- J. Unassigned Funds (Surplus) - No Significant Changes
- K. Company-Issued Surplus Debentures or Similar Obligations - None
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - No Significant Changes
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - No Significant Changes

14. Liabilities, Contingencies and Assessments - No Significant Changes

15. Leases - No Significant Changes

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - No Significant Changes

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

- A. Transfers of Receivables Reported as Sales - No Significant Changes
- B. Transfer and Servicing of Financial Assets - None
- C. Wash Sales - None

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - No Significant Changes

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - No Significant Changes

20. Fair Value Measurements

A. Fair Value Measurement

The Company follows SSAP No. 100, Fair Value Measurements (SSAP No. 100), for the Company's financial assets and liabilities that are measured at fair value.

The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy that prioritizes the inputs to valuation techniques used to measure fair value into three broad levels. The hierarchy gives the highest priority to fair values determined using unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to fair values determined using unobservable inputs (Level 3). An asset's or liability's classification is determined based on the lowest level input that is significant to its measurement.

For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level3). The levels of the fair value hierarchy are as follows:

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

- Level 1: Inputs are unadjusted, quoted prices for identical assets or liabilities in active markets at the measurement date.
- Level 2: Inputs are other than quoted prices included in level 1 that are observable for the asset or liability through corroboration with market data at the measurement date.
- Level 3: Inputs are unobservable and reflect management's best estimate of what market participants would use in pricing the asset or liability at the measurement date.

Fair value of actively traded fixed-income and equity securities is based on quoted market prices. Fair value of inactive traded fixed-income securities is based on quoted market prices of identical or similar securities based on observable inputs like interest rates using a market valuation approach is generally classified as Level 2. Investments measured based on the practical expedient being net asset value (NAV), based on the NAV of the fund as provided for in the audited financial statements and other fund reporting, are generally classified as Level 3.

(1) Fair value at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock - Mutual Funds	\$ 984,000	\$	\$	\$	\$ 984,000
Cash Equivalents - MM Mutual Funds	8,237,352				8,237,352
Total assets at fair value/NAV	<u>\$ 9,221,352</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$ 9,221,352</u>
b. Liabilities at fair value					
Total liabilities at fair value	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

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

(4) Inputs and techniques used for Level 2 and Level 3 fair values - None

(5) Derivatives - None

B. Other Fair Value Disclosures - None

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 105,750,397	\$ 112,416,588	\$ 9,001,426	\$ 96,748,971	\$	\$	\$
Common Stock	28,894,992	28,894,992	984,000		27,910,992		
Cash Equivalents	8,237,352	8,237,352	8,237,352				

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items - No Significant Changes

22. Events Subsequent

Type I. – Recognized Subsequent Events

None

Type II. – Nonrecognized Subsequent Events

None

23. Reinsurance - No Significant Changes

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate - No Significant Changes

B. Method Used to Record - No Significant Changes

C. Amount and Percent of Net Retrospective Premiums - No Significant Changes

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - No Significant Changes

E. Risk-Sharing Provisions of the Affordable Care Act (ACA) - None

25. Change in Incurred Claims and Claim Adjustment Expenses

A. Reasons for Changes in the Provision for Incurred Claim and Claim Adjustment Expenses Attributable to Insured Events of Prior Years

Reserves for claims and claim adjustment expenses as of December 31, 2023 were \$112,871,909. As of September 30, 2024, \$105,156,457 has been paid for incurred claims and claims adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$5,077,434 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$2,638,018 favorable prior-year development since December 31, 2023 to September 30, 2024. The change 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.

B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Claims and Claim Adjustment Expenses - None

26. Intercompany Pooling Arrangements - No Significant Changes

Notes to the Financial Statements

- 27. **Structured Settlements** - No Significant Changes
- 28. **Health Care Receivables** - No Significant Changes
- 29. **Participating Policies** - No Significant Changes
- 30. **Premium Deficiency Reserves** - No Significant Changes
- 31. **Anticipated Salvage and Subrogation** - No Significant Changes

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?..... NO
- 1.2 If yes, has the report been filed with the domiciliary state?..... NO
- 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?..... NO
- 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
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
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
Removed Lumeris ARO Louisiana, LLC.....
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group?..... NO
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?..... NO
- 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?..... NO
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..... 12/31/2021
- 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..... 12/31/2021
- 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)..... 06/20/2023
- 6.4 By what department or departments?
Missouri Department of Insurance Financial Institutions and Professional Regulation.....
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?..... N/A
- 6.6 Have all of the recommendations within the latest financial examination report been complied with?..... N/A
- 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?..... NO
- 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?..... NO
- 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?..... NO
- 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 affiliates primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 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
 - (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?..... NO
- 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?..... NO
- 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?..... NO
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:..... \$

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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.) NO

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: \$

13. Amount of real estate and mortgages held in short-term investments: \$

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? YES

14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book / Adjusted Carrying Value	Current Quarter Book / Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock		
14.23 Common Stock	11,731,467	27,910,992
14.24 Short-Term Investments		
14.25 Mortgage Loans on Real Estate		
14.26 All Other		
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	11,731,467	27,910,992
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? NO

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? NO
If no, attach a description with this statement.

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 \$

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*? YES

17.1 For all agreements that comply with the requirements of the *Financial Condition Examiners Handbook*, complete the following:

1	2
Name of Custodian(s)	Custodian Address
BMO Harris Private Bank	13205 Manchester Road, St. Louis, MO 63131

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	2	3
Name(s)	Location(s)	Complete Explanation(s)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? NO

17.4 If yes, give full and complete information relating thereto:

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

17.5 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1	2
Name of Firm or Individual	Affiliation
BMO Harris Private Bank	U
AAM Insurance Investment Management	U

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? YES

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? YES

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
160344	BMO Harris Private Bank	I76JA5DDIWUWCSTTXS58	OCC	NO
109875	AAM Insurance Investment management	none	SEC	NO

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

- 18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?YES.....
- 18.2 If no, list exceptions:
.....
19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities?.....NO.....
20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities?.....NO.....
21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....NO.....

GENERAL INTERROGATORIES

PART 2 – HEALTH

- 1. Operating Percentages:
 - 1.1 A&H loss percent 92.390 %
 - 1.2 A&H cost containment percent 3.323 %
 - 1.3 A&H expense percent excluding cost containment expenses 11.347 %
- 2.1 Do you act as a custodian for health savings accounts? NO
- 2.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 2.3 Do you act as an administrator for health savings accounts? NO
- 2.4 If yes, please provide the balance of the funds administered as of the reporting date. \$
- 3. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? YES
- 3.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? NO

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 Business Ceded	8 Type of Reinsurer	9 Certified Reinsurer Rating (1 through 6)	10 Effective Date of Certified Reinsurer Rating
Accident & Health - Non-Affiliates									
93572	43-1235868	01/01/2024	RGA Reinsurance Company	MO	SSL/I	MR	Authorized		

SCHEDULE T – PREMIUMS AND OTHER CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

		Direct Business Only									
		1	2	3	4	5	6	7	8	9	10
States, Etc.		Active Status (a)	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Program Premiums	Life & Annuity Premiums & Other Considerations	Property/Casualty Premiums	Total Columns 2 Through 8	Deposit-Type Contracts
1.	Alabama	AL	N								
2.	Alaska	AK	N								
3.	Arizona	AZ	N								
4.	Arkansas	AR	L	576,550						576,550	
5.	California	CA	N								
6.	Colorado	CO	N								
7.	Connecticut	CT	N								
8.	Delaware	DE	N								
9.	District of Columbia	DC	N								
10.	Florida	FL	N								
11.	Georgia	GA	N								
12.	Hawaii	HI	N								
13.	Idaho	ID	N								
14.	Illinois	IL	L	124,559,317						124,559,317	
15.	Indiana	IN	L	564,100						564,100	
16.	Iowa	IA	N								
17.	Kansas	KS	N								
18.	Kentucky	KY	L	3,543,713						3,543,713	
19.	Louisiana	LA	N								
20.	Maine	ME	N								
21.	Maryland	MD	N								
22.	Massachusetts	MA	N								
23.	Michigan	MI	N								
24.	Minnesota	MN	N								
25.	Mississippi	MS	N								
26.	Missouri	MO	L	477,217,678						477,217,678	
27.	Montana	MT	N								
28.	Nebraska	NE	N								
29.	Nevada	NV	N								
30.	New Hampshire	NH	N								
31.	New Jersey	NJ	N								
32.	New Mexico	NM	N								
33.	New York	NY	N								
34.	North Carolina	NC	N								
35.	North Dakota	ND	N								
36.	Ohio	OH	N								
37.	Oklahoma	OK	N								
38.	Oregon	OR	N								
39.	Pennsylvania	PA	N								
40.	Rhode Island	RI	N								
41.	South Carolina	SC	N								
42.	South Dakota	SD	N								
43.	Tennessee	TN	N								
44.	Texas	TX	L								
45.	Utah	UT	N								
46.	Vermont	VT	N								
47.	Virginia	VA	N								
48.	Washington	WA	L								
49.	West Virginia	WV	N								
50.	Wisconsin	WI	N								
51.	Wyoming	WY	N								
52.	American Samoa	AS	N								
53.	Guam	GU	N								
54.	Puerto Rico	PR	N								
55.	U.S. Virgin Islands	VI	N								
56.	Northern Mariana Islands	MP	N								
57.	Canada	CAN	N								
58.	Aggregate Other Alien	OT	XXX								
59.	Subtotal	XXX		606,461,358						606,461,358	
60.	Reporting entity contributions for employee benefits plans	XXX									
61.	Total (Direct Business)	XXX		606,461,358						606,461,358	
Details of Write-Ins											
58001.		XXX									
58002.		XXX									
58003.		XXX									
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX									
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX									

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG 7 4. Q – Qualified - Qualified or accredited reinsurer
 2. R – Registered – Non-domiciled RRGs 5. N – None of the above - Not allowed to write business in the state 50
 3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Entity Name		FEIN	State of Domicile	NAIC #
Lumeris Group Holdings Corporation		26-1245470	DE	
	Lumeris Holdings, LLC	80-0968618	DE	
	Lumeris Solutions Company, LLC	43-1861242	DE	
	Lumeris Health Outcomes MO, LLC	47-2472489	NC	
	Lumeris ARO, LLC	26-3628710	MO	
		82-3463296	FL	
		88-1789122	DE	
		88-1764234	DE	
		92-3102119	DE	
		93-3879347	CO	
		99-0904611	NY	
		93-3633636	IL	
		93-1400012	DE	
		93-2085084	NJ	
		93-1435438	DE	
		99-2822679	MO	
		99-3260508	DE	
		99-3288876	DE	
		99-3374021	DE	
		99-2822679	DE	
		84-3677241	DE	
		84-5172897	MO	
		87-1943889	CA	
		99-2894234	DE	
		46-4071746	CA	
		20-8185682	MO	11699
		86-3230767	GA	17058
		30-1295719	OH	17275
		88-0718243	MO	17254
	Essence Plan Holdings, LLC			
	Provider's Choice LLC			
	Medicare Partners MSSP II, LLC			
	Medicare Partners MSSP III, LLC			
	Medicare Partners MSSP IV, LLC			
	Medicare Partners MSSP V, LLC			
	Esse Health ACO, LLC (49%)			
	Rancho Health Management, LLC (49%)			
	Lumeris MSSP ACO, LLC			
	Essence Healthcare of California, Inc.			
	Essence Healthcare, Inc.			
	Essence Healthcare of Georgia, Inc.			
	Essence Healthcare of Ohio, Inc.			
	Essence Healthcare PPO, Inc.			

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Yes/No)	*
4597	Lumeris Grp		26-3628710				Lumeris Healthcare Outcomes, LLC	MO	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		43-1861242				Lumeris Solutions Company, LLC	DE	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		80-0968618				Lumeris Holdings, LLC	DE	NIA	Lumeris Group Holdings Corporation	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		26-1245470				Lumeris Group Holdings Corporation	DE	UDP	JDlinx, LLC	Ownership	55.600	JDlinx, LLC	NO	
4597	Lumeris Grp	11699	20-8185682				Essence Healthcare, Inc.	MO	RE	Lumeris Group Holdings Corporation	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		47-2472489				Forecast Health Inc.	NC	NIA	Lumeris Solutions Company, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		82-3463296				LHO of Florida, LLC	FL	NIA	Lumeris Health Outcomes MO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		84-3677241				Essence Plan Holdings, LLC	DE	NIA	Lumeris Group Holdings Corporation	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp	17058	86-3230767				Essence Healthcare of Georgia, Inc	GA	DS	Essence Healthcare, Inc.	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		84-5172897				Esse Health ACO, LLC	MO	NIA	Essence Plan Holdings, LLC	Ownership	49.000	JDlinx, LLC	NO	
4597	Lumeris Grp		87-1943889				Rancho Health Management, LLC	CA	NIA	Essence Plan Holdings, LLC	Ownership	49.000	JDlinx, LLC	NO	
4597	Lumeris Grp		99-2894234				Lumeris MSSP ACO, LLC	DE	NIA	Essence Plan Holdings, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		46-4071746				Essence Healthcare of California, Inc.	CA	NIA	Essence Plan Holdings, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp	17254	88-0718243				Essence Healthcare PPO, Inc.	MO	DS	Essence Healthcare, Inc.	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp	17275	30-1295719				Essence Healthcare of Ohio, Inc.	OH	DS	Essence Healthcare, Inc.	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		88-1789122				Lumeris ARO, LLC	DE	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		88-1764234				Lumeris ARO St. Louis, LLC	DE	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		92-3102119				Lumeris ARO Arkansas, LLC	DE	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		93-1400012				Lumeris ARO Ohio, LLC	DE	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		93-1435438				Lumeris ARO Oklahoma, LLC	DE	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		93-2085084				Lumeris ARO New Jersey, LLC	NJ	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		98-0904611				Lumeris ARO NY IPA, LLC	NY	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		93-3633636				Lumeris ARO Illinois, LLC	IL	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		93-3879347				Lumeris ARO Colorado, LLC	CO	NIA	Lumeris ARO, LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		99-2822679				Provider's Choice, LLC	MO	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		99-3260508				Medicare Partners MSSP II, LLC	DE	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		99-3266090				Medicare Partners MSSP III, LLC	DE	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		99-3288876				Medicare Partners MSSP IV, LLC	DE	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	
4597	Lumeris Grp		99-3374021				Medicare Partners MSSP V, LLC	DE	NIA	Lumeris Holdings LLC	Ownership	100.000	JDlinx, LLC	NO	

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Asterisk	Explanation
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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.....

August Filing

2. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.....	N/A.....
---	----------

EXPLANATION:

1.
2.

BARCODES:

1. 
1 1 6 9 9 2 0 2 4 3 6 5 0 0 0 3

2.

OVERFLOW PAGE FOR WRITE-INS

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 and comm		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
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	160,842,458	157,824,165
2. Cost of bonds and stocks acquired	28,494,987	32,619,577
3. Accrual of discount	136,173	205,563
4. Unrealized valuation increase / (decrease)	(6,207,827)	(8,546,922)
5. Total gain (loss) on disposals	(319,686)	(184,166)
6. Deduct consideration for bonds and stocks disposed of	41,388,855	20,713,538
7. Deduct amortization of premium	245,670	362,221
8. Total foreign exchange change in book / adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	141,311,579	160,842,458
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	141,311,579	160,842,458

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

NAIC Designation	1 Book / Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book / Adjusted Carrying Value End of First Quarter	6 Book / Adjusted Carrying Value End of Second Quarter	7 Book / Adjusted Carrying Value End of Third Quarter	8 Book / Adjusted Carrying Value December 31 Prior Year
Bonds								
1. NAIC 1 (a)	92,094,551	(1,024)	3,626,236	(313,983)	118,228,564	92,094,551	88,153,308	119,725,874
2. NAIC 2 (a)	24,268,986		775,000	281,739	27,798,244	24,268,986	23,775,725	27,927,018
3. NAIC 3 (a)	472,055			15,500	473,405	472,055	487,555	477,100
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	116,835,592	(1,024)	4,401,236	(16,744)	146,500,213	116,835,592	112,416,588	148,129,992
Preferred Stock								
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	116,835,592	(1,024)	4,401,236	(16,744)	146,500,213	116,835,592	112,416,588	148,129,992

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$...; NAIC 2 \$...; NAIC 3 \$...; NAIC 4 \$...; NAIC 5 \$...; NAIC 6 \$...

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book / Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
7709999999 Total		XXX			

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		1,647,106
2. Cost of short-term investments acquired		3,337,518
3. Accrual of discount		94,169
4. Unrealized valuation increase / (decrease)		
5. Total gain (loss) on disposals		(9,970)
6. Deduct consideration received on disposals		5,068,823
7. Deduct amortization of premium		
8. Total foreign exchange change in book / adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		

(SI-04) Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-04) Schedule DB - Part B - Verification - Futures Contracts

NONE

(SI-05) Schedule DB - Part C - Section 1

NONE

(SI-06) Schedule DB - Part C - Section 2

NONE

(SI-07) Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION

(Cash Equivalents)

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	9,074,028	5,928,953
2. Cost of cash equivalents acquired.....	551,249,041	880,988,676
3. Accrual of discount.....		15,578
4. Unrealized valuation increase / (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	552,085,716	877,859,179
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book / adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	8,237,352	9,074,028
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	8,237,352	9,074,028

(E-01) Schedule A - Part 2

NONE

(E-01) Schedule A - Part 3

NONE

(E-02) Schedule B - Part 2

NONE

(E-02) Schedule B - Part 3

NONE

(E-03) Schedule BA - Part 2

NONE

(E-03) Schedule BA - Part 3

NONE

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds: U.S. Governments									
912828-2R-0	UNITED STATES TREASURY		04/03/2024	Unknown	XXX	(1,024)	(110,000)	(326)	1.A
0109999999 - Bonds: U.S. Governments						(1,024)	(110,000)	(326)	XXX
2509999997 - Subtotals - Bonds - Part 3						(1,024)	(110,000)	(326)	XXX
2509999998 - Summary Item from Part 5 for Bonds (N/A to Quarterly)									
2509999999 - Subtotals - Bonds						(1,024)	(110,000)	(326)	XXX
Common Stocks: Parent, Subsidiaries and Affiliates Other									
	Essence Healthcare PPO, Inc		09/30/2024	Subsidiary		13,100,000	XXX		XXX
5929999999 - Common Stocks: Parent, Subsidiaries and Affiliates Other						13,100,000	XXX		XXX
5989999997 - Subtotals - Common Stocks - Part 3						13,100,000	XXX		XXX
5989999998 - Summary Item from Part 5 for Common Stocks (N/A to Quarterly)									
5989999999 - Subtotals Common Stocks						13,100,000	XXX		XXX
5999999999 - Subtotals Preferred and Common Stocks						13,100,000	XXX		XXX
6009999999 - Totals						13,098,976	XXX	(326)	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock 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	Foreign	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, NAIC Designation Modifier and SVO Administrative Symbol
Bonds: U.S. Governments																					
38378T-AL-4	GNR 2013-071 LA - CMO/RMBS		09/01/2024	Paydown	XXX	509	509	519	519						519		(10)	(10)	10	10/20/2042	1.A
38379U-F7-6	GNR 16-105 VA - CMBS		09/01/2024	Paydown	XXX	18,708	18,708	18,720	18,706				(1)		18,705		4	4	250	05/16/2031	1.A
38379U-VC-7	GNR 2016-087 A - CMBS		09/01/2024	Paydown	XXX	3,837	3,837	3,903	3,856			(3)			3,853		(15)	(15)	56	09/16/2052	1.A
38380B-4G-7	GNR 2016-160 AV - CMO/RMBS		09/01/2024	Paydown	XXX	19,304	19,304	19,575	19,418			(10)			19,407		(104)	(104)	390	10/20/2031	1.A
38381E-UB-2	GNR 2022-013 AE - CMBS		09/01/2024	Paydown	XXX	5,991	5,991	5,894	5,924			5			5,929		62	62	60	09/16/2054	1.A
0109999999 - Bonds: U.S. Governments						48,350	48,350	48,612	48,423			(9)			48,413		(63)	(63)	766	XXX	XXX
Bonds: U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
3128MM-T9-4	FH G18575 - RMBS		09/01/2024	Paydown	XXX	9,913	9,913	10,208	10,123			(16)			10,107		(193)	(193)	198	11/01/2030	1.A
31306X-QQ-9	FH J20463 - RMBS		09/01/2024	Paydown	XXX	4,908	4,908	5,084	4,984			(12)			4,972		(64)	(64)	82	09/01/2027	1.A
3132D5-6B-3	FH SB8066 - RMBS		09/01/2024	Paydown	XXX	12,848	12,848	13,167	13,159			(17)			13,142		(294)	(294)	128	08/01/2035	1.A
3132D5-6C-1	FH SB8067 - RMBS		09/01/2024	Paydown	XXX	15,485	15,485	15,927	15,921			(25)			15,896		(411)	(411)	156	09/01/2035	1.A
3132D5-6U-1	FH SB8083 - RMBS		09/01/2024	Paydown	XXX	18,678	18,678	19,224	19,155			(25)			19,130		(451)	(451)	187	01/01/2036	1.A
3132DV-7B-5	FH SD8090 - RMBS		09/01/2024	Paydown	XXX	12,249	12,249	12,683	12,716			(19)			12,697		(449)	(449)	163	09/01/2050	1.A
3133KN-D8-3	FH RA6427 - RMBS		09/01/2024	Paydown	XXX	5,578	5,578	4,903	4,933			13			4,947		631	631	113	12/01/2051	1.A
3136AK-3W-1	FNR 2014-64 BH - CMO/RMBS		09/01/2024	Paydown	XXX	658	658	665	658			1			659		(1)	(1)	13	03/25/2044	1.A
3136AK-4D-2	FNR 2014-64 LV - CMO/RMBS		09/01/2024	Paydown	XXX	6,096	6,096	6,414	6,195			(15)			6,179		(84)	(84)	122	11/25/2027	1.A
3136AL-7C-9	FNR 2014-91 PG - CMO/RMBS		09/01/2024	Paydown	XXX	24,174	24,174	25,405	24,234			14			24,248		(74)	(74)	482	01/25/2042	1.A
3136AL-PK-1	FNR 2014-77 MV - CMO/RMBS		09/01/2024	Paydown	XXX	35,165	35,165	36,512	35,337			(80)			35,257		(92)	(92)	744	10/25/2029	1.A
3136AP-EE-8	FNR 2015-47 GA - CMO/RMBS		09/01/2024	Paydown	XXX	1,185	1,185	1,195	1,189			2			1,191		(6)	(6)	25	06/25/2044	1.A
3136AQ-7G-9	FNR 2016-10 LD - CMO/RMBS		09/01/2024	Paydown	XXX	9,621	9,621	10,034	9,737			(20)			9,717		(96)	(96)	176	10/25/2043	1.A
3136AQ-K8-2	FNR 2015-94 LD - CMO/RMBS		09/01/2024	Paydown	XXX	5,850	5,850	6,110	5,901			10			5,911		(61)	(61)	114	08/25/2043	1.A
3136AR-TE-8	FNA 2016-M03 A2 - CMBS		09/01/2024	Paydown	XXX	1,721	1,721	1,739	1,724			(1)			1,723		(1)	(1)	31	02/25/2026	1.A
3136AY-6S-7	FNA 2017-M15 AV2 - CMBS		09/01/2024	Paydown	XXX	274,184	274,184	283,309	276,585		(2,140)	(2,140)			274,445		(262)	(262)	5,047	11/25/2024	1.A
3136BB-GK-2	FNR 2020-054 VC - CMO/RMBS		09/01/2024	Paydown	XXX	20,981	20,981	21,898	21,623			(44)			21,579		(599)	(599)	280	02/25/2032	1.A
3137AY-YA-3	FHR 4170 PE - CMO/RMBS		09/01/2024	Paydown	XXX	5,799	5,799	5,874	5,839			(3)			5,835		(36)	(36)	87	01/15/2033	1.A
3137B6-AY-7	FHR 4272 DC - CMO/RMBS		09/01/2024	Paydown	XXX	689	689	693	691			3			694		(5)	(5)	12	04/15/2043	1.A
3137BF-E9-8	FHMS K-041 A2 - CMBS		09/01/2024	Paydown	XXX	403,711	403,711	400,431	402,013			649			402,662		1,049	1,049	9,117	10/25/2024	1.A
3137BF-XT-3	FHMS K-042 A2 - CMBS		09/01/2024	Paydown	XXX	48,959	48,959	47,888	48,477			256			48,733		226	226	855	12/25/2024	1.A
3137BP-P2-9	FHR 4579 BA - CMO/RMBS		09/01/2024	Paydown	XXX	5,645	5,645	5,826	5,686			(8)			5,678		(33)	(33)	112	01/15/2043	1.A
3138AW-3K-7	FN AJ5301 - RMBS		09/01/2024	Paydown	XXX	2,460	2,460	2,653	2,699			(3)			2,696		(236)	(236)	63	11/01/2041	1.A
3138WA-VT-1	FN AS1525 - RMBS		09/01/2024	Paydown	XXX	9,350	9,350	9,616	9,499			(16)			9,483		(133)	(133)	187	01/01/2029	1.A
3138WE-RN-1	FN AS4992 - RMBS		09/01/2024	Paydown	XXX	2,618	2,618	2,712	2,745			(2)			2,743		(125)	(125)	59	05/01/2045	1.A
3138WE-U6-4	FN AS5104 - RMBS		09/01/2024	Paydown	XXX	7,106	7,106	7,287	7,341			(5)			7,337		(230)	(230)	163	06/01/2045	1.A
3138WH-KE-1	FN AS7492 - RMBS		09/01/2024	Paydown	XXX	325	325	339	358			(2)			357		(32)	(32)	9	07/01/2046	1.A
3140X9-S6-3	FN FM5940 - RMBS		09/01/2024	Paydown	XXX	17,722	17,722	18,367	18,320			(20)			18,301		(579)	(579)	242	02/01/2051	1.A
31418C-S5-4	FN MA3239 - RMBS		09/01/2024	Paydown	XXX	1,967	1,967	2,044	2,155			(5)			2,150		(183)	(183)	53	01/01/2048	1.A
31418D-SL-7	FN MA4122 - RMBS		09/01/2024	Paydown	XXX	19,245	19,245	19,702	19,668			(23)			19,645		(401)	(401)	194	09/01/2035	1.A
31418D-SM-5	FN MA4123 - RMBS		09/01/2024	Paydown	XXX	16,053	16,053	16,735	16,774			(49)			16,725		(672)	(672)	214	09/01/2035	1.A
31418D-W4-0	FN MA4266 - RMBS		09/01/2024	Paydown	XXX	16,276	16,276	16,609	16,567			(13)			16,555		(279)	(279)	162	02/01/2041	1.A
31418E-WK-2	FN MA5149 - RMBS		09/01/2024	Paydown	XXX														(2)	09/01/2038	1.A
54627R-AL-4	LASGOV 22A A1 - ABS		08/01/2024	Paydown	XXX	107,550	107,550	107,550	107,550						107,550				3,888	02/01/2029	1.A FE
0909999999 - Bonds: U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,124,766	1,124,766	1,138,802	1,130,556			(1,613)			1,128,943		(4,177)	(4,177)	23,474	XXX	XXX
Bonds: Industrial and Miscellaneous (Unaffiliated)																					
05526D-AZ-8	BAT CAPITAL CORP		08/15/2024	Maturity @ 100.00	XXX	475,000	475,000	487,417	476,345			(1,345)			475,000				15,305	08/15/2024	2.A FE
06540L-AW-7	BANK 2021-BNK37 A1 - CMBS		09/01/2024	Paydown	XXX	50,399	50,399	50,399	50,388			(3)			50,385		14	14	399	11/18/2064	1.A
06540X-BC-4	BANK 2019-BNK22 A1 - CMBS		09/01/2024	Paydown	XXX	57,315	57,315	57,314	57,276			(5)			57,271		44	44	792	11/17/2062	1.A
12592K-BC-7	COMM 2014-UBS5 A4 - CMBS		09/12/2024	Paydown	XXX	815,749	815,749	884,482	831,110			(14,679)			816,431		(682)	(682)	22,440	09/12/2047	1.A
14316N-AC-3	CARMX 2021-1 A3 - ABS		09/16/2024	Paydown	XXX	49,364	49,364	49,355	49,363			1			49,364				110	12/15/2025	1.A FE
23291Y-AC-9	DLAA 2021-1 A3 - ABS		09/17/2024	Paydown	XXX	77,385	77,385	77,374	77,383			1			77,384		1	1	344	04/17/2026	1.A FE
26444B-AA-2	DUK A A1 - ABS		07/01/2024	Paydown	XXX	77,814	77,814	77,814	77,814						77,814				1,008	07/01/2028	1.A FE
61763X-AE-6	MSBAM 2014-C18 A4 - CMBS		08/16/2024	Paydown	XXX	588,951	588,951	640,806	599,059			(8,802)			590,258		(1,307)	(1,307)	14,892	10/18/2047	1.A
80287U-AC-3	SRT 2022-B A3 - ABS		09/20/2024	Paydown	XXX	310,667	310,667	310,515	310,633			27			310,660		7	7	6,914	11/20/2025	1.A FE
88240T-AA-9	ERCOTT 2022 A1 - ABS		08/01/2024	Paydown	XXX	19,785	19,785	19,784	19,786						19,786		(1)	(1)	844	08/01/2036	1.A FE
92936M-AF-4	WPP FINANCE 2010	C	09/19/2024	Maturity @ 100.00	XXX	300,000	300,000	303,561	300,381			(381)			300,000				11,250	09/19/2024	2.B FE

E05

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book / Adjusted Carrying Value	Change in Book / Adjusted Carrying Value					16 Book / Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest / Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	
										11 Unrealized Valuation Increase / (Decrease)	12 Current Year's (Amortization) / Accretion	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in B. / A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.								
92939F-AU-3	WFRBS 2014-C21 A5 - CMBS		07/17/2024	Paydown	XXX	399,528	399,528	439,590	401,886		(2,357)		(2,357)		399,528				8,572	08/16/2047	1.A	
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)							3,221,958	3,221,958	3,398,411	3,251,423		(27,543)		(27,543)		3,223,880		(1,922)	(1,922)	82,869	XXX	XXX
2509999997 – Subtotals - Bonds - Part 4							4,395,074	4,395,074	4,585,826	4,430,402		(29,165)		(29,165)		4,401,236		(6,162)	(6,162)	107,110	XXX	XXX
2509999998 – Summary Item from Part 5 for Bonds (N/A to Quarterly)																						
2509999999 – Subtotals - Bonds							4,395,074	4,395,074	4,585,826	4,430,402		(29,165)		(29,165)		4,401,236		(6,162)	(6,162)	107,110	XXX	XXX
6009999999 – Totals							4,395,074	XXX	4,585,826	4,430,402		(29,165)		(29,165)		4,401,236		(6,162)	(6,162)	107,110	XXX	XXX

(E-06) Schedule DB - Part A - Section 1

NONE

(E-06) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)

NONE

(E-06) Schedule DB - Part A - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-07) Schedule DB - Part B - Section 1

NONE

(E-07) Schedule DB - Part B - Section 1 - Broker Name

NONE

(E-07) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)

NONE

(E-07) Schedule DB - Part B - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-08) Schedule DB - Part D - Section 1

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged By Reporting Entity

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged To Reporting Entity

NONE

(E-10) Schedule DB - Part E

NONE

(E-11) Schedule DL - Part 1

NONE

(E-12) Schedule DL - Part 2

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	
BMO Harris Bank – Chicago, IL					24,425,633	17,873,143	24,639,469	XXX
0199998 – Deposits in ... depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories								XXX
0199999 – Total Open Depositories					24,425,633	17,873,143	24,639,469	XXX
0299998 – Deposits in ... depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories								XXX
0299999 – Total Suspended Depositories								XXX
0399999 – Total Cash on Deposit					24,425,633	17,873,143	24,639,469	XXX
0499999 – Cash in Company's Office			XXX	XXX				XXX
0599999 – Total					24,425,633	17,873,143	24,639,469	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book / Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
All Other Money Market Mutual Funds								
38141W-26-5	GOLDMAN:FS GOVT ADM		09/30/2024	4.600	XXX	7,880,537	102,648	45,301
60934N-10-4	FEDERATED HRMS GV O INST		09/27/2024	4.800	XXX	356,815		13,889
8309999999 – All Other Money Market Mutual Funds						8,237,352	102,648	59,191
8609999999 – Total Cash Equivalents						8,237,352	102,648	59,191