



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2020
OF THE CONDITION AND AFFAIRS OF THE
Oscar Insurance Company

NAIC Group Code	4818 (Current Period)	4818 (Prior Period)	NAIC Company Code	15777	Employer's ID Number	47-3185443
Organized under the Laws of	Texas		State of Domicile or Port of Entry	TX		
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health[X] Dental Service Corporation[] Other[]		Property/Casualty[] Vision Service Corporation[] Is HMO Federally Qualified? Yes[] No[X] N/A[]		Hospital, Medical & Dental Service or Indemnity[] Health Maintenance Organization[]	
Incorporated/Organized	01/02/2015		Commenced Business	01/01/2016		
Statutory Home Office	1999 Bryan Street, Suite 900 (Street and Number)		Dallas, TX, US 75201 (City or Town, State, Country and Zip Code)			
Main Administrative Office	750 North Saint Paul Place, Suite 1340 (Street and Number)		Dallas, TX, US 75201 (City or Town, State, Country and Zip Code)			
			(646)403-3677 (Area Code) (Telephone Number)			
Mail Address	75 Varick Street, 5th Floor (Street and Number or P.O. Box)		New York, NY, US 10013 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	75 Varick Street, 5th Floor (Street and Number)		New York, NY, US 10013 (City or Town, State, Country and Zip Code)			
			(646)403-3677 (Area Code) (Telephone Number)			
Internet Web Site Address	www.hioscar.com					
Statutory Statement Contact	Aaron Crawford (Name)		(646)403-3677 (Area Code)(Telephone Number)(Extension)			
	FinancialReporting@hioscar.com (E-Mail Address)		(212)226-1283 (Fax Number)			

OFFICERS

Name	Title
Mario Schlosser	Chief Executive Officer
Joel Klein	Chief Policy & Strategy Officer
Fausto Palazzetti	Chief Actuary
Dennis Weaver	Chief Clinical Officer
Sid Sankaran	Chief Financial Officer
Meghan Joyce	Chief Operating Officer
Isaac Council	Chief Technology Officer

OTHERS

Harold Greenberg, Secretary

DIRECTORS OR TRUSTEES

Mario Schlosser	Joel Klein
Dennis Weaver	Kareem Zaki
Joel Cutler	Jed Feldman
Sid Sankaran	

State of New York
County of New York ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) Joel Klein	(Signature) Sid Sankaran	(Signature) Mario Schlosser
(Printed Name) 1.	(Printed Name) 2.	(Printed Name) 3.
Chief Policy & Strategy Officer	Chief Financial Officer	Chief Executive Officer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this _____ day of _____, 2020

a. Is this an original filing? Yes[X] No[]

b. If no, 1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

(Notary Public Signature)

ASSETS

		Current Statement Date			4
		1	2	3	
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds	102,935,445		102,935,445	10,797,011
2.	Stocks:				
2.1	Preferred stocks				
2.2	Common stocks				
3.	Mortgage loans on real estate:				
3.1	First liens				
3.2	Other than first liens				
4.	Real estate:				
4.1	Properties occupied by the company (less \$.....0 encumbrances)				
4.2	Properties held for the production of income (less \$.....0 encumbrances)				
4.3	Properties held for sale (less \$.....0 encumbrances)				
5.	Cash (\$.....49,699,090), cash equivalents (\$.....41,740,785) and short-term investments (\$.....52,521,080)	143,960,955		143,960,955	112,989,441
6.	Contract loans (including \$.....0 premium notes)				
7.	Derivatives				
8.	Other invested assets				
9.	Receivables for securities	4,207,124		4,207,124	
10.	Securities lending reinvested collateral assets				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	251,103,524		251,103,524	123,786,452
13.	Title plants less \$.....0 charged off (for Title insurers only)				
14.	Investment income due and accrued	460,134		460,134	412,230
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection	5,234,966		5,234,966	
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)				
15.3	Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers	81,924,813		81,924,813	121,630,389
16.2	Funds held by or deposited with reinsured companies				
16.3	Other amounts receivable under reinsurance contracts	49,482,081	39,917,515	9,564,566	13,319,716
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset				
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets (\$.....0)				
22.	Net adjustments in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				2,000,000
24.	Health care (\$.....6,730,382) and other amounts receivable	15,811,795	9,006,992	6,804,803	4,499,264
25.	Aggregate write-ins for other-than-invested assets	5,194,161	883,368	4,310,793	3,806,012
26.	TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	409,211,474	49,807,875	359,403,599	269,454,063
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	TOTAL (Lines 26 and 27)	409,211,474	49,807,875	359,403,599	269,454,063
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.	Prepaid Exoense	75,094	75,094		
2502.	Deposits	227,292	227,292		
2503.	Receivables from CMS	4,310,793		4,310,793	3,806,012
2598.	Summary of remaining write-ins for Line 25 from overflow page	580,982	580,982		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	5,194,161	883,368	4,310,793	3,806,012

LIABILITIES, CAPITAL AND SURPLUS

		Current Period			Prior Year
		1 Covered	2 Uncovered	3 Total	4 Total
1.	Claims unpaid (less \$.....53,085,687 reinsurance ceded)	26,988,669		26,988,669	20,667,947
2.	Accrued medical incentive pool and bonus amounts	77,988		77,988	
3.	Unpaid claims adjustment expenses	1,455,863		1,455,863	933,381
4.	Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act	150,408,214		150,408,214	64,088,505
5.	Aggregate life policy reserves				
6.	Property/casualty unearned premium reserve				
7.	Aggregate health claim reserves	2,139,043		2,139,043	1,809,350
8.	Premiums received in advance				6,104,215
9.	General expenses due or accrued	4,829,235		4,829,235	2,335,001
10.1	Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized gains (losses))				
10.2	Net deferred tax liability				
11.	Ceded reinsurance premiums payable	142,201,381		142,201,381	149,967,420
12.	Amounts withheld or retained for the account of others				
13.	Remittances and items not allocated				
14.	Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current)				
15.	Amounts due to parent, subsidiaries and affiliates	9,857,650		9,857,650	1,109,216
16.	Derivatives				
17.	Payable for securities	4,772,889		4,772,889	
18.	Payable for securities lending				
19.	Funds held under reinsurance treaties with (\$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers)				
20.	Reinsurance in unauthorized and certified (\$.....0) companies				
21.	Net adjustments in assets and liabilities due to foreign exchange rates				
22.	Liability for amounts held under uninsured plans	27,365		27,365	
23.	Aggregate write-ins for other liabilities (including \$.....0 current)	4,936,860		4,936,860	4,794,403
24.	Total liabilities (Lines 1 to 23)	347,695,157		347,695,157	251,809,438
25.	Aggregate write-ins for special surplus funds	X X X	X X X		5,576,326
26.	Common capital stock	X X X	X X X	1,000,000	1,000,000
27.	Preferred capital stock	X X X	X X X		
28.	Gross paid in and contributed surplus	X X X	X X X	232,345,272	186,286,547
29.	Surplus notes	X X X	X X X	2,000,000	2,000,000
30.	Aggregate write-ins for other-than-special surplus funds	X X X	X X X		
31.	Unassigned funds (surplus)	X X X	X X X	(223,636,830)	(177,218,248)
32.	Less treasury stock, at cost:				
32.1	0 shares common (value included in Line 26 \$.....0)	X X X	X X X		
32.2	0 shares preferred (value included in Line 27 \$.....0)	X X X	X X X		
33.	Total capital and surplus (Lines 25 to 31 minus Line 32)	X X X	X X X	11,708,442	17,644,625
34.	Total Liabilities, capital and surplus (Lines 24 and 33)	X X X	X X X	359,403,599	269,454,063
DETAILS OF WRITE-INS					
2301.	Payable to CVS	4,936,860		4,936,860	4,794,403
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)	4,936,860		4,936,860	4,794,403
2501.	ACA 9010 Tax (Data Year Portion)	X X X	X X X		5,576,326
2502.	.....	X X X	X X X		
2503.	.....	X X X	X X X		
2598.	Summary of remaining write-ins for Line 25 from overflow page	X X X	X X X		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	X X X	X X X		5,576,326
3001.	.....	X X X	X X X		
3002.	.....	X X X	X X X		
3003.	.....	X X X	X X X		
3098.	Summary of remaining write-ins for Line 30 from overflow page	X X X	X X X		
3099.	TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above)	X X X	X X X		

STATEMENT OF REVENUE AND EXPENSES

		Current Year To Date		Prior Year To Date	Prior Year Ended December 31
		1 Uncovered	2 Total	3 Total	4 Total
1.	Member Months	X X X	866,851	624,240	809,679
2.	Net premium income (including \$.....0 non-health premium income)	X X X	67,262,651	79,273,872	74,813,322
3.	Change in unearned premium reserves and reserves for rate credits	X X X	(6,705,808)	2,631,898	
4.	Fee-for-service (net of \$.....0 medical expenses)	X X X			
5.	Risk revenue	X X X			
6.	Aggregate write-ins for other health care related revenues	X X X	1,084,024		1,530,543
7.	Aggregate write-ins for other non-health revenues	X X X		1,530,543	
8.	Total revenues (Lines 2 to 7)	X X X	61,640,867	83,436,313	76,343,865
Hospital and Medical:					
9.	Hospital/medical benefits		173,558,676	120,836,846	173,182,796
10.	Other professional services		22,698,455	26,787,105	35,061,669
11.	Outside referrals				
12.	Emergency room and out-of-area		4,506,788	4,072,678	5,313,764
13.	Prescription drugs		42,716,437	33,562,635	47,677,735
14.	Aggregate write-ins for other hospital and medical				
15.	Incentive pool, withhold adjustments and bonus amounts		77,988		
16.	Subtotal (Lines 9 to 15)		243,558,344	185,259,264	261,235,964
Less:					
17.	Net reinsurance recoveries		206,024,472	139,274,184	195,835,372
18.	Total hospital and medical (Lines 16 minus 17)		37,533,872	45,985,080	65,400,592
19.	Non-health claims (net)				
20.	Claims adjustment expenses, including \$..... 10,278,902 cost containment expenses		15,237,842	13,607,592	17,715,125
21.	General administrative expenses		29,044,211	28,614,023	35,566,300
22.	Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only)		(2,399,903)		3,199,871
23.	Total underwriting deductions (Lines 18 through 22)		79,416,022	88,206,695	121,881,888
24.	Net underwriting gain or (loss) (Lines 8 minus 23)	X X X	(17,775,155)	(4,770,382)	(45,538,023)
25.	Net investment income earned		1,223,512	4,181,587	4,768,687
26.	Net realized capital gains (losses) less capital gains tax of \$.....0		169,765	18,786	87,813
27.	Net investment gains or (losses) (Lines 25 plus 26)		1,393,277	4,200,373	4,856,500
28.	Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....0) (amount charged off \$.....0)]				
29.	Aggregate write-ins for other income or expenses				
30.	Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	X X X	(16,381,878)	(570,009)	(40,681,523)
31.	Federal and foreign income taxes incurred	X X X			
32.	Net income (loss) (Lines 30 minus 31)	X X X	(16,381,878)	(570,009)	(40,681,523)
DETAILS OF WRITE-INS					
0601.	Other revenue	X X X	1,084,024		1,530,543
0602.	.....	X X X			
0603.	.....	X X X			
0698.	Summary of remaining write-ins for Line 6 from overflow page	X X X			
0699.	TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	X X X	1,084,024		1,530,543
0701.	Misc Income	X X X		1,530,543	
0702.	.....	X X X			
0703.	.....	X X X			
0798.	Summary of remaining write-ins for Line 7 from overflow page	X X X			
0799.	TOTALS (Lines 0701 through 0703 plus 0798) (Line 7 above)	X X X		1,530,543	
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	17,644,625	58,407,788	58,407,788
34.	Net income or (loss) from Line 32	(16,381,878)	(570,009)	(40,681,523)
35.	Change in valuation basis of aggregate policy and claim reserves			
36.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....0			
37.	Change in net unrealized foreign exchange capital gain or (loss)			
38.	Change in net deferred income tax			
39.	Change in nonadmitted assets	(35,613,030)	(27,150,310)	(3,608,187)
40.	Change in unauthorized and certified reinsurance			
41.	Change in treasury stock			
42.	Change in surplus notes			2,000,000
43.	Cumulative effect of changes in accounting principles			
44.	Capital Changes:			
44.1	Paid in			
44.2	Transferred from surplus (Stock Dividend)			
44.3	Transferred to surplus			
45.	Surplus adjustments:			
45.1	Paid in	46,058,725	1,526,549	1,526,547
45.2	Transferred to capital (Stock Dividend)			
45.3	Transferred from capital			
46.	Dividends to stockholders			
47.	Aggregate write-ins for gains or (losses) in surplus			
48.	Net change in capital and surplus (Lines 34 to 47)	(5,936,183)	(26,193,770)	(40,763,163)
49.	Capital and surplus end of reporting period (Line 33 plus 48)	11,708,442	32,214,018	17,644,625
DETAILS OF WRITE-INS				
4701.	.....			
4702.	.....			
4703.	.....			
4798.	Summary of remaining write-ins for Line 47 from overflow page			
4799.	TOTALS (Lines 4701 through 4703 plus 4798) (Line 47 above)			

CASH FLOW

		1	2	3
		Current	Prior	Prior
		Year	Year	Year Ended
		To Date	To Date	December 31
Cash from Operations				
1.	Premiums collected net of reinsurance	90,355,217	64,182,288	105,953,056
2.	Net investment income	1,427,236	3,864,559	4,226,704
3.	Miscellaneous income	721,700	2,307,000	2,518,934
4.	TOTAL (Lines 1 to 3)	92,504,153	70,353,847	112,698,694
5.	Benefit and loss related payments	12,002,507	138,641,963	173,055,374
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	3,930,392	40,763,786	53,066,227
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)			
10.	TOTAL (Lines 5 through 9)	15,932,899	179,405,749	226,121,601
11.	Net cash from operations (Line 4 minus Line 10)	76,571,254	(109,051,902)	(113,422,907)
Cash from Investments				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds	15,163,722	508,000	10,492,417
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	72,371	18,786	87,813
12.7	Miscellaneous proceeds	565,765		
12.8	TOTAL investment proceeds (Lines 12.1 to 12.7)	15,801,858	526,786	10,580,230
13.	Cost of investments acquired (long-term only):			
13.1	Bonds	107,460,321	4,857,688	10,719,704
13.2	Stocks			
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)	107,460,321	4,857,688	10,719,704
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)	(91,658,463)	(4,330,902)	(139,474)
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	46,058,723	1,526,549	1,526,549
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)			
17.	Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	46,058,723	1,526,549	1,526,549
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)	30,971,514	(111,856,255)	(112,035,832)
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year	112,989,441	225,025,273	225,025,273
19.2	End of period (Line 18 plus Line 19.1)	143,960,955	113,169,018	112,989,441

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

20.0001				
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EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10
		2	3							
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
Total Members at end of:										
1. Prior Year	61,023	60,652	371							
2. First Quarter	109,445	108,542	331					572		
3. Second Quarter	106,378	105,548	246					584		
4. Third Quarter	109,438	108,621	212					605		
5. Current Year										
6. Current Year Member Months	866,851	859,004	2,603					5,244		
Total Member Ambulatory Encounters for Period:										
7. Physician	71,759	70,944	225					590		
8. Non-Physician	40,948	40,403	70					475		
9. Total	112,707	111,347	295					1,065		
10. Hospital Patient Days Incurred	20,464	19,992	70					402		
11. Number of Inpatient Admissions	3,292	3,227	13					52		
12. Health Premiums Written (a)	303,054,319	297,877,455	840,132					4,336,732		
13. Life Premiums Direct										
14. Property/Casualty Premiums Written										
15. Health Premiums Earned	303,054,319	297,877,455	840,132					4,336,732		
16. Property/Casualty Premiums Earned										
17. Amount Paid for Provision of Health Care Services	213,807,498	210,126,821	779,135					2,901,542		
18. Amount Incurred for Provision of Health Care Services	243,558,344	238,716,316	831,085					4,010,943		

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

CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

Aging Analysis of Unpaid Claims						
1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 days	6 Over 120 Days	7 Total
0199999 Individually Listed Claims Unpaid						
0299999 Aggregate Accounts Not Individually Listed - Uncovered						
0399999 Aggregate Accounts Not Individually Listed - Covered	8,691,299	70,969	35,920	13,261	2,190	8,813,639
0499999 Subtotals	8,691,299	70,969	35,920	13,261	2,190	8,813,639
0599999 Unreported claims and other claim reserves						71,260,717
0699999 Total Amounts Withheld						
0799999 Total Claims Unpaid						80,074,356
0899999 Accrued Medical Incentive Pool And Bonus Amounts						77,988

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID-PRIOR YEAR-NET OF REINSURANCE

Line of Business		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	2	3	4		
		On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid Dec 31 of Prior Year	On Claims Incurred During the Year		
1.	Comprehensive (hospital & medical)	4,551,212	41,201,470	17,969,590	10,058,676	22,520,802	22,477,297
2.	Medicare Supplement						
3.	Dental only						
4.	Vision only						
5.	Federal Employees Health Benefits Plan						
6.	Title XVIII - Medicare		3,252,049		1,099,446		
7.	Title XIX - Medicaid						
8.	Other health						
9.	Health subtotal (Lines 1 to 8)	4,551,212	44,453,519	17,969,590	11,158,122	22,520,802	22,477,297
10.	Healthcare receivables (a)	8,802,331	3,690,818	927,573	14,809,782	9,729,904	10,031,242
11.	Other non-health						
12.	Medical incentive pools and bonus amounts				77,988		
13.	Totals (Lines 9 - 10 + 11 + 12)	(4,251,119)	40,762,701	17,042,017	(3,573,672)	12,790,898	12,446,055

(a) Excludes \$.00 loans or advances to providers not yet expensed.

Notes to Financial Statement

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Policies

The financial statements of Oscar Insurance Company. are present on the bases of accounting practices prescribed or permitted by the Texas Department of Insurance (TDI).

The Texas Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Texas for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Texas 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 Texas. The state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

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

		SSAP #	F/S Page	F/S Line #	Nine Months Ended September 30, 2020		Twelve Months Ended December 31, 2019
NET INCOME:							
(1)	Net income (loss), OH SAP (Page 4, Line 22, Column 2)	XXX	XXX	XXX	\$(16,381,878)		\$(40,681,523)
(2)	State Prescribed Practices that are not permitted						
(3)	State Permitted Practices that are not prescribed						
(4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$(16,381,878)		\$(40,681,523)
SURPLUS							
(5)	Statutory Surplus, OH SAP (Page 3, Line 22, Column 2)	XXX	XXX	XXX	\$11,708,442		\$17,644,625
(6)	State Prescribed Practices that are not permitted						
(7)	State Permitted Practices that are not prescribed						
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$11,708,442		\$17,644,625

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned ratably over the terms of the related insurance policies. Ceded premiums are earned ratably over the terms of the applicable reinsurance contracts. Expense incurred in connection with acquiring new insurance business, including acquisition cost such as marketing are charged to operations as incurred.

In addition, The Company used the following accounting polices:

- (1) Short-term investments are states at amortized cost
- (2) Bonds not backed by other loans are stated at amortized costs using the interest method
- (3-9) Not applicable
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from prior period.
- (13) The company’s Pharmacy Benefit Manager- CVS Health has a contractually guaranteed minimum pharmaceutical rebates. These amounts determine the company’s estimated receivable adjusted for payments received.

Notes to Financial Statement

D. Going Concern

As of September 30, 2020, the management team has evaluated The Company's operations and financial position. No uncertainties or doubt exists about The Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

The Company had no Accounting Changes or Corrections of Errors in 2020 or 2019.

3. Business Combinations and Goodwill

The Company had no Business Combinations or Goodwill in 2020 or 2019.

4. Discontinued Operations

The Company had no discontinued operations in 2020 or 2019.

5. Investments

A-K. Not applicable

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted from Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase/ (Decrease) (1 minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	7 Admitted Restricted To Total Admitted Assets (b)
a.	Subject to contractual obligation for which liability is not shown							
b.	Collateral held under security lending agreements							
c.	Subject to repurchase agreements							
d.	Subject to reverse repurchase agreements							
e.	Subject to dollar repurchase agreements							
f.	Subject to dollar reverse repurchase agreements							
g.	Placed under option contracts							
h.	Letter stock or securities restricted as to sale-excluding FHLB capital stock							
i.	FHLB capital stock							
j.	On deposit with states	\$ 4,197,955	\$ 3,568,796	\$ 629,159		\$ 4,197,955	1.03 %	1.17 %
k.	On deposit with other regulatory bodies							
l.	Pledged as collateral to FHLB (including assets backing funding agreements)							
m.	Pledged as collateral not captured in other categories							
n.	Other restricted assets							
o.	Total Restricted Assets	\$ 4,197,955	\$ 3,568,796	\$ 629,159		\$ 4,197,955	1.03 %	1.17 %

(2)-(4) Not applicable

M-Q. Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

Notes to Financial Statement

B. The Company has no investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

A. Due and accrued income was excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

B. The total amount excluded was \$0.

8. Derivative Instruments

The Company had no Derivative Instruments in 2020 or 2019.

9. Income Taxes

A.

(1) The components of the net deferred tax asset/(liability) at September 30, 2020 are as follows:

		9/30/2020			12/31/2019			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Description		Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	\$39,122,750	\$0	\$39,122,750	\$35,682,556	\$0	\$35,682,556	\$3,440,194	\$0	\$3,440,194
(b)	Statutory Valuation Allowance Adjustments	\$39,122,750	\$0	\$39,122,750	\$35,604,532	\$0	\$35,604,532	\$3,518,218	\$0	\$3,518,218
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	\$0	\$0	\$0	\$78,024	\$0	\$78,024	\$(78,024)	\$0	\$(78,024)
(d)	Deferred Tax Assets Nonadmitted									
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$0		\$0	\$78,024		\$78,024	\$(78,024)		\$(78,024)
(f)	Deferred Tax Liabilities	\$0		\$0	\$78,024		\$78,024	\$(78,024)	\$0	\$(78,024)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)				—		—	—		—

(2) Admission Calculation Components SSAP No. 101

No Significant Change

Notes to Financial Statement

Description		9/30/2020			12/31/2019			Change		
		(1) Ordinary	(2) Ordinary	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.									
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)									
	1.Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.									
	2.Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold									
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)									
(d)	Deferred Tax Assets Admitted as the result of application	—	—	—	—	—	—	—	—	—

(3) Threshold Limitation

	2020	2019
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	290%	441%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$11,708,442	\$17,644,625

(4) No. The Company did not use tax-planning strategies

B-D. Not applicable.

E. (1)-(2) At September 30, 2020, the Company had unused operating loss carryforwards available to offset against future taxable income of \$144,568,115. The origination and expiration of the carryforwards are as follows:

Amount	Origination Date	Expiration Date
\$42,077,254	December 31, 2016	December 31, 2031
\$46,721,629	December 31, 2017	December 31, 2032
\$13,193,526	December 31, 2018	December 31, 2033
\$39,135,512	December 31, 2019	December 31, 2034
\$3,440,194	December 31, 2020	December 31, 2035

F. The Company’s federal income tax return will be consolidated with various operating affiliates. MHI is the ultimate filing parent.

G. Not applicable.

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

A. Mulberry Health Inc. funds the Company in order to support ongoing operations and meet the reserve requirements established by the Texas State Department of Insurance.

B. Not Applicable

C. A summary of the contributions is as follows:

Notes to Financial Statement

Fiscal Year Ended	Amount
2019	\$3,526,547
2020	\$46,058,723
Total at September 30, 2020	\$49,585,270

The cash and receivables from parent was accounted for as a capital contribution credited to additional paid in capital and common stock.

D. The Company was due to pay \$9,857,650 to its various affiliates as of September 30, 2020 for operating expenses paid on The Company’s behalf. The Company is billed 30 days following the close of the month and will then reimburse these amounts 15 days after receipt of invoice.

E. None

F. Certain general and administrative costs, including personnel and facility costs as well as charges for legal, marketing and accounting services are paid by Mulberry Management Corporation and subsequently reimbursed by affiliated companies.

G. All outstanding shares of the Company are owned by the parent company, Mulberry Health Inc., an insurance holding company domiciled in the State of Delaware.

H. The Company owns no shares of an upstream, intermediate, or ultimate parent, either directly or indirectly.

I-O. None

11. Debt

The Company had no debt in 2020 or 2019.

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

A - I. The Company did not have a retirement plan, deferred compensation plan, or other postretirement benefits plan at September 30, 2020 and 2019.

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

(1) The company has 1,400,000 million shares, with a par value of \$1.00, that are authorized, with 1,000,000 issued and outstanding as of September 30, 2020. . All shares are Class A shares.

(2) No preferred stock has been authorized.

(3) Under Texas law, the Company may pay cash dividends only from earned surplus determined on a statutory basis. Further, the Company is restricted (on the basis of the lower of 10% of the Company’s statutory surplus as shown by its last statement on file with the superintendent, or one hundred percent of adjustment net investment income for such period) as to the amount of dividends it may declare or pay in any twelve month period without the prior approval of the TDI.

(4)-(8) Not applicable.

(9) Changes in balances of special surplus funds from the prior year of \$0 is due to the Consolidated Appropriations Act of 2016 which imposed the Health Insurance Provider’s fee.

(10) Not applicable.

(11) The Company issued the following surplus debentures or similar obligations:

Date Issued	Rate of Interest	Par Value (Face Amount of Notes)	Carrying Value of Note	Interest And/Or Principal Paid Current Year	Total Interest And/Or Principal Paid	Unapproved Interest And/Or Principal	Date of Maturity
12/31/2019	0.4 %	\$ 2,000,000	\$ —	\$ —	\$ —	\$ 16,667	1/31/2030
1311999 Total		\$ 2,000,000	\$ —	\$ —	\$ —	\$ 16,667	XXX

The surplus note in the amount of \$2,000,000, listed in the above table, was issued to Mulberry Health, Inc. (parent) in exchange for cash.

The Company has outstanding \$2,000,000 of 0.4% debentures due in 2030 issued on 12/31/2019. The carrying amount of the debt is \$2,000,000 with an effective rate of 0.4%. The Company is required to make quarterly interest payments of \$5,556. Interest paid during 2020 was \$0.

Notes to Financial Statement

(12)- (13) Not applicable

14. Liabilities, Contingencies and Assessments

- A. The Company did not have any contingent commitments at September 30, 2020 or 2019.
- B. The Company did not have any contingent assessments at September 30, 2020 or 2019.
- C. The Company did not have any gain contingencies at September 30, 2020 or 2019.
- D. The Company did not have any claims related to extra contractual obligation and bath faith losses stemming from lawsuits at September 30, 2020 or 2019.
- E. The Company did not have any product liabilities at September 30, 2020 or 2019.
- F. The Company did not have any other contingencies at September 30, 2020 or 2019.

15. Leases

The Company did not have any material lease obligations at September 30, 2020 and 2019.

A. Lessee Operating Lease

- 1. The Company has entered into non-cancelable operating leases for certain equipment and office space. The Company shares rent expense with its affiliates and Patent. Rent expense amounts are allocated to the Company based on the Company's proportionate share of the total lease commitments. Rent expense incurred by the Company under these operating lease commitments was approximately \$255,172and\$792,900 as of September 30, 2020and 2019, respectively, and is included in general administrative expenses in the statement of revenue and expense.
- 2. At September 30, 2020 , the minimum aggregate rental commitments are as follow.

2021	\$82,196
2022	\$27,591
2023 and thereafter	\$0
Total future minimum lease payments	\$109,787
- 3. The Company did not participate in sale - leaseback transactions

B. Lessor Leases

Leasing is not a significant part of the Company's business activities.

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

The Company did not have any financial instruments with off-balance sheet risk or financial instruments with concentration of credit risk at September 30, 2020 or 2019.

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

- A - C. The Company does not participate in any transfer of receivables, financial assets or wash sales.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

- A. The Company did not serve as an Administrative Services Only for uninsured accident and health plans or the uninsured portion of partially insured plans for the period September 30, 2020 and 2019.
- B. The Company did not serve as an Administrative Services Contract (ASC) plan administrator for uninsured accident and health plans or the uninsured portion of partially insured plans for the period ended September 30, 2020 and 2019.
- C. Medicare or other similarly structured cost based reimbursement contracts for the period ended September 30, 2020.

(1) Revenue recorded from the Company's Medicare Part D contract related to uninsured portion of the plan for the year 2020 is \$0. The Medicare Part D Federal Reinsurance subsidy deposit and Low- Income Cost Sharing (LICS) subsidy deposit received from Centers for Medicare & Medicaid Services (CMS) for 2020 is \$401,179.

Notes to Financial Statement

- (2) As of September 30, 2020, the company has recorded receivable from Centers for Medicare & Medicaid Services (CMS) related to Medicare Part D Federal Reinsurance and Low- Income Cost Sharing (LICS) in the amount of \$1,677.
- (3) In connection with the Company's Medicare Part D Federal Reinsurance and Low- Income Cost Sharing (LICS), in 2020 the Company has recorded allowance and reserve for adjustment of recorded revenues in the amount of \$0 at September 30, 2020 and 2019.
- (4) The Company has made no adjustment to the revenue resulting from audit of receivables related to revenues recorded in the prior period.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company has no direct premiums written or produced by managing agents or third-party administrators.

Notes to Financial Statement

20. Fair Value Measurements

The NAIC SAP defines fair value, establishes a framework for measuring fair value, and outlines the disclosure requirements related to fair value measurements. The fair value hierarchy is as follows:

Level 1 - Quoted (unadjusted) prices for identical assets in active markets.

Level 2 - Other observable inputs, either directly or indirectly, including:

- Quoted prices for similar assets in active markets;
- Quoted prices for identical or similar assets in nonactive markets (few transactions, limited information, noncurrent prices, high variability over time, etc.);
- Inputs other than quoted prices that are observable for the asset (interest rates, yield curves, volatilities, default rates, etc.);
- Inputs that are derived principally from or corroborated by other observable market data.

Level 3 - Unobservable inputs that cannot be corroborated by observable market data.

The estimated fair values of bonds, short-term investment and cash equivalents are based on quoted market prices, where available. The Company obtains one price for each security primarily from a third-party pricing service (“pricing service”), which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, making adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, non-binding broker quotes, benchmark yields, credit spreads, default rates and prepayment speeds.

In instances in which the inputs used to measure fair value fall into different levels of the fair value hierarchy, the fair value measurement has been determined based on the lowest-level input that is significant to the fair value measurement in its entirety. The Company's assessment of the significance of a particular item to the fair value measurement in its entirety requires judgment, including the consideration of inputs specific to the asset or liability.

A. Fair Value

1. Fair Value Measurements 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					
Perpetual Preferred stock					
Industrial and Misc					
Parent, Subsidiaries and Affiliates					
Total Perpetual Preferred Stocks					
Bonds					
U.S. Governments					
Industrial and Misc					
Hybrid Securities					
Parent, Subsidiaries and Affiliates					
Total Bonds					
Common Stock					
Industrial and Misc					
Parent, Subsidiaries and Affiliates					
Total Common Stocks					
Derivative assets					
Interest rate contracts					
Foreign exchange contracts					
Credit contracts					
Commodity futures contracts					
Commodity forward contracts					
Total Derivatives					
Separate account assets					
Total assets at fair value/NAV					
b. Liabilities at fair value					
Derivative liabilities					
Total liabilities at fair value					

There were no transfers between Levels 1 and 2 during the nine months ended September 30, 2020 and the year ended December 31, 2019.

2. The Company does not have any financial assets with a fair value hierarchy of Level 3 that were measured and reported at fair value for the nine months ended September 30, 2020 and the year ended December 31, 2019 .

Notes to Financial Statement

3. Transfers between fair value hierarchy levels, if any, are recorded as of the beginning of the reporting period in which the transfer occurs. There were no transfers between Levels 1, 2, or 3 of any financial assets or liabilities during the nine months ended September 30, 2020 and the year ended December 31, 2019.
4. Fair values of debt and equity securities are based on quoted market prices, where available. The Company obtains one price for each security primarily from a pricing service, which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, and, if necessary, makes adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, benchmark yields, credit spreads, default rates, prepayment speeds and non-binding broker quotes.
5. The Company does not have any derivative assets and liabilities.

B. Fair Value Combination - Not applicable.

C. Fair Value Hierarchy at September 30, 2020:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	103,290,173	102,935,445	—	103,290,173	—	—	—
Short Term	52,549,934	52,521,080	—	52,549,934	—	—	—
Cash Equivalents	41,740,981	41,740,785	21,574,569	20,166,412	—	—	—
Total	197,581,088	197,197,310	21,574,569	176,006,519	—	—	—

D. Not Practicable to Estimate Fair Value - Not applicable.

E. Investments Measured Using the NA V Practical Expedient - Not applicable.

Notes to Financial Statement

21. Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Not applicable.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable.

F. Subprime-Mortgage-Related Risk Exposure

Not applicable.

G. Retained Assets

Not applicable.

H. Insurance-Linked Securities (ILS) Contracts

Not applicable.

22. Events Subsequent

Type I – Recognized Subsequent Events:

In August 2020, the Company received cash contributions in the amount of \$16,000,000 from Mulberry Health, Inc. which was treated as a Type I Subsequent event in accordance with SSAP No.9 Subsequent Events. The Company accounted for the contribution in it's June 30, 2020 surplus and as a receivable from its parent company Mulberry Health, Inc.

Type II – Unrecognized Subsequent Events:

There have been no Type II events. Subsequent Events have been considered through November 15, 2020for the statutory quarterly 2020 statements issued on November 15, 2020.

On January 1, 2020, the Company was subject to an annual fee under Section 9010 of the federal Affordable Care Act (ACA). This annual fee will be allocated to individual health insurers based on the ratio of the amount of the entity’s net premiums written during the preceding calendar year to the amount of health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity’s portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1 of the year the fee is due. As of September 30, 2020, the Company has written health insurance subject to the ACA assessment, expects to conduct health insurance business in 2021,and estimates their portion of the annual health insurance industry fee to be payable on September 30, 2021 to be \$—. This amount is reflected in special surplus. This assessment is expected to impact risk based capital (RBC) by 0%. Reporting the ACA assessment as of September 30, 2020, would not have triggered an RBC action level.

In December 2019, the Further Consolidated Appropriations Act was enacted which repealed the annual fee on health insurance providers applying to calendar years beginning after December 31, 2020 (fee years after the 2020 fee year). Accordingly, there is no amount reflected in the Company's current year aggregate write-ins for special surplus funds related to this payable as of September 30, 2020 (for fee year 2021). There was also no resulting impact to the Company's RBC to assess as of December 31, 2020 as a result of this repeal.

Notes to Financial Statement

Description		Current Year	Prior Year
A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	No	
B.	ACA fee assessment payable for the upcoming year	\$0	\$5,576,326
C.	ACA fee assessment paid	\$5,599,738	\$0
D.	Premium written subject to ACA 9010 assessment	\$0	\$304,307,910
E.	Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 14)	\$11,708,442	
F.	Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 14 minus 22B above)	\$11,708,442	
G.	Authorized Control Level (Five-Year Historical Line 15)	\$4,030,831	
H.	Would reporting the ACA assessment as of December 31, 2018 have triggered an RBC action level (YES/NO)?	No	

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes() No (X)

(2) Have any policies issued by the corporation been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled, either directly or indirectly, by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes() No (X)

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premiums or other similar credit?

Yes() No (X)

a. Not applicable

b. The total amount of reinsurance credits taken as an asset or reduction of a liability is \$162,477,835.
(both private reinsurance and the Transitional Reinsurance Program).

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits for other reinsurance agreements with the same insurer, exceed the total of direct premium collected under the reinsured policies.

Yes() No (X)

Section 3 – Ceded Reinsurance Report – Part B

(1) The estimated change in surplus for elimination of all reinsurance amounts would be \$25,375,843

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement.

Yes() No (X)

B. Uncollectable Reinsurance - Not applicable.

C. Commutation of Reinsurance - Not applicable.

D. Certified Reinsurer Downgraded or Status Subject to Revocation - Not applicable.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Accrued retrospective premium adjustments - The Company estimates accrued retrospective premium adjustments for its Medicare Advantage insurance business through a mathematical approach that estimates the Part D risk corridor payment.

Notes to Financial Statement

B. Accrued retrospective premium adjustments - The company records accrued retrospective premium as an adjustment to earned premium.

C. Retrospective rating features - the amount of net premium written by the company at September 30, 2020 that are subject to retrospective rating feature is \$(30,999), that represented 0.05% of the total net premiums written. No other net premiums written by the company are subject to retrospective rating features.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act - Accrued retrospective premium adjustments - None

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

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

The company had zero balances for the risk corridors program due a lack of sufficient data to estimate the recoverable amounts.

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

Description		Amount
a.	Permanent ACA Risk Adjustment Program	
	Assets	
	1 Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	
	Liabilities	
	2 Risk adjustment user fees payable for ACA Risk Adjustment	\$147,175
	3 Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)	\$137,054,662
	Operations (Revenue & Expense)	
	4 Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$(143,227,110)
	5 Reported in expenses as ACA risk adjustment user fees (incurred/paid)	\$(147,273)
b.	Transitional ACA Reinsurance Program	
	Assets	
	1 Amounts recoverable for claims paid due to ACA Reinsurance	
	2 Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	
	3 Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	
	Liabilities	
	4 Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	
	5 Ceded reinsurance premiums payable due to ACA Reinsurance	
	6 Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	
	Operations (Revenue & Expense)	
	7 Ceded reinsurance premiums due to ACA Reinsurance	
	8 Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	
	9 ACA Reinsurance contributions - not reported as ceded premium	
c.	Temporary ACA Risk Corridors Program	
	Assets	
	1 Accrued retrospective premium due to ACA Risk Corridors	
	Liabilities	
	2 Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	
	Operations (Revenue & Expense)	
	3 Effect of ACA Risk Corridors on net premium income (paid/received)	
	4 Effect of ACA Risk Corridors on change in reserves for rate credits	

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

Notes to Financial Statement

					Differences		Adjustments			Unsettled Balances as of the Reporting Date	
	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Ref	Cumulative Balance from Prior Years (Col 1 - 3 +7)	Cumulative Balance from Prior Years (Col 2 - 4 +8)
	1	2	3	4	5	6	7	8	A B C D E F G H I J	9	10
	Receivable	Payable	Receivable	Payable	Receivable	Payable	Receivable	Payable		Receivable	Payable
a. Permanent ACA Risk Adjustment											
1.Premium - adjustments receivable											
2.Premium - adjustments (payable)		\$60,888,634		\$66,184,151		\$(5,295,517)		\$15,392,514		\$0	\$10,096,997
3.Subtotal ACA Permanent Risk Adjustment		\$60,888,634		\$66,184,151	\$—	\$(5,295,517)	\$—	\$15,392,514		\$0	\$10,096,997
b. Transitional ACA											
1.Amounts recoverable for										—	
2.Amounts recoverable for claims unpaid											
3.Amounts receivable relating to											
4.Liabilities for contributions payable due to ACA Reinsurance if not reported as											
5.Ceded reinsurance premiums											
6.Liability for amounts held under uninsured plans											
7.Subtotal ACA Transitional Reinsurance Program	\$—		\$—	\$—	\$—	\$—	\$—			—	
c. Temporary ACA Risk Corridors Program									I J		
1.Accrued retrospective premium											
2.Reserve for rate credits or policy experience rating refunds											
3.Subtotal ACA Risk Corridors Program											
d.Total for ACA Risk Sharing Provisions	\$—	\$60,888,634	\$—	\$66,184,151	\$—	\$(5,295,517)	\$—	\$15,392,514		\$0	\$10,096,997

B. Adjustments recorded to the 2019 accrual estimates for new market data received in 2020.

STATEMENT AS OF **September 30, 2020** OF THE **Oscar Insurance Company**

Notes to Financial Statement

(4) Roll forward of risk corridors asset and liability balances by program benefit year

Risk Corridors Program Year	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col1-3)	Prior Year Accrued Less Payments (Col 2-4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col1-3 +7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	Payable	Receivable	Payable	Receivable	Payable	Receivable	Payable		Receivable	Payable
a. 2014									A		
1.Accrued retrospective premium											
2.Reserve for rate credits or policy experience rating refunds									B		
b.2015									C		
1.Accrued retrospective premium											
2.Reserve for rate credits or policy experience rating refunds									D		
c. 2016									E		
1.Accrued retrospective premium											
2.Reserve for rate credits or policy experience rating refunds									F		
d.Total for risk corridors											

25. Change in Incurred Claims and Claim Adjustment Expenses

Reserves as of December 31, 2019 were \$22,477,297. As of September 30, 2020, \$4,551,212 has been paid for insured claims attributable to insured events of the prior years. Claim adjustment expenses are assumed paid for current year. Reserves remaining for prior years are now \$17,969,590 as a result of re-estimation of unpaid claims and claim adjustment principally on our health line of business. Therefore, there has been a \$43,505 unfavorable prior-year development December 31, 2019 to September 30, 2020 . The increase(decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements

The Company had no intercompany pooling arrangements in September 30, 2020 or 2019.

27. Structured Settlements

The Company had no structured settlements as of September 30, 2020 or 2019.

Notes to Financial Statement

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
9/30/2020	\$6,611,633	\$0			
6/30/2020	\$6,040,183	\$6,283,369	\$0	\$0	\$0
3/31/2020	\$5,478,227	\$5,210,247	\$0	\$3,690,818	\$0
12/31/2019	\$4,745,089	\$4,441,340	\$0	\$4,356,959	\$0
9/30/2019	\$4,184,082	\$4,147,615	\$0	\$2,903,289	\$103,300
6/30/2019	\$4,432,616	\$4,441,599	\$0	\$3,760,962	\$386,225
3/31/2019	\$3,796,379	\$3,795,153	\$0	\$2,903,852	\$1,703,986
12/31/2018	\$7,724,696	\$6,506,550	\$0	\$7,724,696	\$136,834
9/30/2018	\$6,618,961	\$6,488,790	\$4,070,481	\$2,548,480	\$1,534
6/30/2018	\$5,800,078	\$6,222,927	\$4,248,600	\$1,058,470	\$494,688
3/31/2018	\$4,682,920	\$4,274,205	\$3,636,212	\$364,172	\$682,535
12/31/2017	\$2,068,922	\$2,068,922	\$0	\$504,204	\$1,564,000

29. Participating Policies

The Company did not have any participating contracts as of September 30, 2020 or 2019.

30. Premium Deficiency Reserves

- (1) Liability carried for premium deficiency reserves

\$799,968
- (2) Date of the most recent evaluation of this liability

September 30, 2020
- (3) Was anticipated investment income utilized in this calculation?

NO

31. Anticipated Salvage and Subrogation

The Company does not anticipate any salvage or subrogation as of September 30, 2020 or 2019.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes[] No[X]
- 1.2 If yes, has the report been filed with the domiciliary state?

Yes[] No[] N/A[X]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes[] No[X]
- 2.2 If yes, date of change:

.....
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes[X] No[]
- 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[X] No[]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes:
Add a new entity- Oscar Health Plan of North Carolina, Inc. NAIC #16852
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group?

Yes[] No[X]
- 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?

Yes[] No[X]
- If yes, complete and file the merger history data file with the NAIC.
- 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	2	3
Name of Entity	NAIC Company Code	State of Domicile
.....		

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

Yes[] No[] N/A[X]
- If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

.....12/31/2016.....
- 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.

.....12/31/2016.....
- 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).

.....10/03/2018.....
- 6.4 By what department or departments?

Texas Department of Insurance
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes[] No[] N/A[X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with?

Yes[] No[] N/A[X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes[] No[X]
- 7.2 If yes, give full information
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?

Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
.....		 No	 No	 No	 No

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes[X] No[]
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended?

Yes[] No[X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes[] No[X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes[] No[X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$..... 0

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes[] No[X]
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$..... 0
13. Amount of real estate and mortgages held in short-term investments:

\$..... 0

GENERAL INTERROGATORIES (Continued)

INVESTMENT

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

14.2 If yes, please complete the following:

Yes[] No[X]

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

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

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

Yes[] No[X]
Yes[] No[] N/A[X]

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

16.3 Total payable for securities lending reported on the liability page

\$ 0
\$ 0
\$ 0

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

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

Yes[X] No[]

1 Name of Custodian(s)	2 Custodian Address
State Street Bank and Trust Company	801 Pennsylvania Avenue Kansas City, MO 64105 ...

17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

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

Yes[] No[X]

1 Old Custodian	2 New Custodian	3 Date of Change	4 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 Name of Firm or Individual	2 Affiliation
Goldman Sachs Asset Management, L.P.	 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?

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?

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.

Yes[X] No[]
Yes[X] No[]

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107738	Goldman Sachs Asset Management, L.P.	CF5M58QA35CFPUX70H17 ...	SEC	 NO

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?

18.2 If no, list exceptions:

Yes[X] No[]

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?

Yes[] No[X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:

GENERAL INTERROGATORIES (Continued)

- 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?

Yes[] No[X]

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?

Yes[] No[X]

GENERAL INTERROGATORIES

PART 2 - HEALTH

1. Operating Percentages:	
1.1 A&H loss percent	 73.670%
1.2 A&H cost containment percent	 16.680%
1.3 A&H expense percent excluding cost containment expenses	 55.160%
2.1 Do you act as a custodian for health savings accounts?	Yes[] No[X]
2.2 If yes, please provide the amount of custodial funds held as of the reporting date.	\$..... 0
2.3 Do you act as an administrator for health savings accounts?	Yes[] No[X]
2.4 If yes, please provide the balance of the funds administered as of the reporting date.	\$..... 0
3. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes[X] No[]
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?	Yes[] No[X]

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 and Health - Non-affiliates									
23680	47-0698507	01/01/2020	ODYSSEY REINS CO	CT	SSL/I	CMM	Authorized		
23680	47-0698507	01/01/2020	ODYSSEY REINS CO	CT	SSL/I	MR	Authorized		
22276	63-0202590	01/01/2020	BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	QA/I	CMM	Authorized		
00000	AA-1320000	01/01/2020	Axa France Vie	FRA	QA/I	CMM	Unauthorized		
23680	47-0698507	01/01/2020	ODYSSEY REINS CO	CT	SSL/G	CMM	Authorized		
22276	63-0202590	01/01/2020	BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	QA/G	CMM	Authorized		

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS
Current Year to Date - Allocated by States and Territories

		1	Direct Business Only							
			2	3	4	5	6	7	8	9
State, Etc.		Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Federal Employees Health Benefits Program Premiums	Life and Annuity Premiums and Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 7	Deposit-Type Contracts
1.	Alabama (AL)	N								
2.	Alaska (AK)	N								
3.	Arizona (AZ)	N								
4.	Arkansas (AR)	N								
5.	California (CA)	N								
6.	Colorado (CO)	L	2,171,900						2,171,900	
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)	N								
15.	Indiana (IN)	N								
16.	Iowa (IA)	L								
17.	Kansas (KS)	L	3,210,256						3,210,256	
18.	Kentucky (KY)	N								
19.	Louisiana (LA)	N								
20.	Maine (ME)	N								
21.	Maryland (MD)	N								
22.	Massachusetts (MA)	N								
23.	Michigan (MI)	L	5,892,047						5,892,047	
24.	Minnesota (MN)	N								
25.	Mississippi (MS)	N								
26.	Missouri (MO)	L	5,758,616						5,758,616	
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)	L								
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)	L	33,271,891						33,271,891	
44.	Texas (TX)	L	245,355,681	4,336,732					249,692,413	
45.	Utah (UT)	N								
46.	Vermont (VT)	N								
47.	Virginia (VA)	L	3,057,196						3,057,196	
48.	Washington (WA)	N								
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)	X X X								
59.	Subtotal	X X X	298,717,587	4,336,732					303,054,319	
60.	Reporting entity contributions for Employee Benefit Plans	X X X								
61.	Total (Direct Business)	X X X	298,717,587	4,336,732					303,054,319	
DETAILS OF WRITE-INS										
58001.	.....	X X X								
58002.	.....	X X X								
58003.	.....	X X X								
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X								
58999.	TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X								

(a) Active Status Counts:

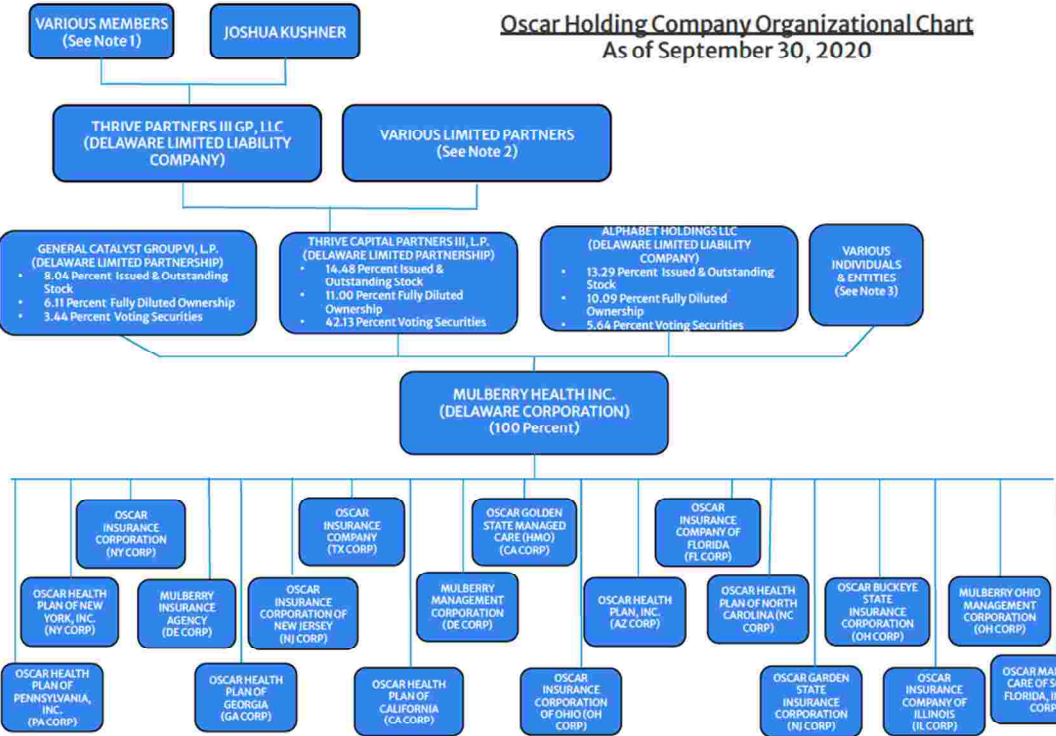
- L Licensed or Chartered - Licensed insurance carrier or domiciled RRG
- E Eligible - Reporting entities eligible or approved to write surplus lines in the state
- N None of the above Not allowed to write business in the state

9

48

- R Registered - Non-domiciled RRGs
- Q Qualified - Qualified or accredited reinsurer

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



Definitions

Issued & Outstanding Stock: means economic interest as a percentage of all preferred and common stock of Mulberry Health Inc., not including shares issuable upon the exercise of warrants and options

Fully Diluted Ownership: means economic interest as a percentage of all preferred and common stock of Mulberry Health Inc., including shares issuable upon the exercise of warrants and options

Voting Securities: means the votes entitled to be cast by a holder of preferred or common stock as a percentage of total votes entitled to be cast

Key

Note 1: No such member has limited liability company interests in Thrive Partners III GP, LLC that represent 10 Percent or more voting control of Thrive Partners III GP, LLC

Note 2: Such limited partners are passive investors and do not control Thrive Capital Partners III, L.P.

Note 3: No such individual or entity owns 10 Percent or more of Mulberry's Issued & Outstanding Stock, Fully Diluted Ownership, or Voting Securities. Such entities include Thrive Capital Partners II, L.P. (which owns 3.97 Percent of the Issued & Outstanding Stock, 3.02 Percent of the Fully Diluted Ownership, and 8.14 Percent of the Voting Securities of Mulberry Health Inc.), Thrive Capital Partners V, L.P. (which owns 0.58 Percent of the Issued & Outstanding Stock, 0.44 Percent of the Fully Diluted Ownership, and 0.25 Percent of the Voting Securities of Mulberry Health Inc.), Thrive Capital Partners VI Growth, L.P. (which owns 1.22 Percent of the Issued & Outstanding Stock, 0.93 Percent of the Fully Diluted Ownership, and 0.52 Percent of the Voting Securities of Mulberry Health Inc.), Claremount TW, L.P. (which owns 0.49 Percent of the Issued & Outstanding Stock, 0.37 Percent of the Fully Diluted Ownership, and 1.42 Percent of the Voting Securities of Mulberry Health Inc.), Claremount V Associates, L.P. (which owns 0.01 Percent of the Issued & Outstanding Stock, 0.01 Percent of the Fully Diluted Ownership, and 0.005 Percent of the Voting Securities of Mulberry Health Inc.) and Claremount VI Associates, L.P. (which owns 0.02 Percent of the Issued & Outstanding Stock, 0.02 Percent of the Fully Diluted Ownership, and 0.01 Percent of the Voting Securities of Mulberry Health Inc.). Thrive Capital Partners II, L.P., Thrive Capital Partners V, L.P., Thrive Capital Partners VI Growth, L.P., Claremount TW, L.P., Claremount V Associates, L.P., and Claremount VI Associates, L.P. are each controlled by Joshua Kushner.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q16

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Comp-any Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domic-iliary Loca-tion	Rela-tion-ship to Report-ing 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? (Y/N)	*
4818 ..	Mulberry Health	00000	461315570 ..	.....	.....	N/A	Mulberry Health Inc.	DE ..	UDP ..	Thrive Capital Partners III, LP	Ownership	 42.1	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	00000	473979452 ..	.....	.....	N/A	Mulberry Management Corporation	DE ..	NIA ..	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	00000	301007548 ..	.....	.....	N/A	Mulberry Ohio Management Corporation	OH ..	NIA ..	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	00000	844784269 ..	.....	.....	N/A	Mulberry Insurance Agency	DE ..	NIA ..	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16416	825264817 ..	.....	.....	N/A	Oscar Buckeye State Insurance Corporation	OH ..	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16231	371867604 ..	.....	.....	N/A	Oscar Garden State Insurance Corporation	NJ ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16337	824782428 ..	.....	.....	N/A	Oscar Health Plan Inc.	AZ ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	15829	473103726 ..	.....	.....	N/A	Oscar Health Plan of California	CA ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16634	833894406 ..	.....	.....	N/A	Oscar Health Plan of Georgia	GA ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	00000	822830708 ..	.....	.....	N/A	Oscar Insurance Company of Illinois	IL ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16597	832766385 ..	.....	.....	N/A	Oscar Health Plan of New York, Inc.	NY ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16590	833324290 ..	.....	.....	N/A	Oscar Health Plan of Pennsylvania, INC.	PA ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	15777	473185443 ..	.....	.....	N/A	Oscar Insurance Company	TX ...	RE ..	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16374	825440359 ..	.....	.....	N/A	Oscar Insurance Company of Florida	FL ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	15585	471142944 ..	.....	.....	N/A	Oscar Insurance Company of New Jersey	NJ ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	15281	462043136 ..	.....	.....	N/A	Oscar Insurance Corporation	NY ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16202	364859637 ..	.....	.....	N/A	Oscar Insurance Corporation of Ohio	OH ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16852	844470932 ..	.....	.....	N/A	Oscar Health Plan of North Carolina, Inc.	NC ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	16854	843281623 ..	.....	.....	N/A	Oscar Managed Care of South Florida, Inc	FL ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....
4818 ..	Mulberry Health	00000	.....	.....	.....	N/A	Oscar Golden State Managed Care (HMO)	CA ...	IA ...	Mulberry Health Inc.	Ownership	 100.0	Joshua Kushner	 N ....	.....

Asterisk	Explanation
0000001	.....

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

No

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

Explanations:

Bar Codes:

Medicare Part D Coverage Supplement



15777202036500003

2020

Document Code: 365

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1197. Summary of remaining write-ins for Line 11 (Lines 1104 through 1196) .....	.....	.....	.....	.....
2504. Prepaid taxes	580,982	580,982	.....	.....
2597. Summary of remaining write-ins for Line 25 (Lines 2504 through 2596)	580,982	580,982	.....	.....

STATEMENT AS OF **September 30, 2020** OF THE **Oscar Insurance Company**
SCHEDULE A - VERIFICATION

Real Estate		
	1	2
	Year To Date	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)		

SCHEDULE B - VERIFICATION

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets		
	1	2
	Year To Date	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)		

SCHEDULE D - VERIFICATION

Bonds and Stocks		
	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	10,797,011	10,274,626
2. Cost of bonds and stocks acquired	107,456,384	10,717,443
3. Accrual of discount	17,936	288,757
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	97,395	9,397
6. Deduct consideration for bonds and stocks disposed of	15,163,722	10,492,417
7. Deduct amortization of premium	269,559	795
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)	102,935,445	10,797,011
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	102,935,445	10,797,011

QS102

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)	102,656,795	133,088,455	59,923,631	(198,870)	100,919,059	102,656,795	175,622,750	99,943,763
2. NAIC 2 (a)								
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	102,656,795	133,088,455	59,923,631	(198,870)	100,919,059	102,656,795	175,622,750	99,943,763
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	102,656,795	133,088,455	59,923,631	(198,870)	100,919,059	102,656,795	175,622,750	99,943,763

(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 \$.....72,687,295; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0

SCHEDULE DA - PART 1

Short - Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals	52,521,080	X X X	52,504,234	79,036	

SCHEDULE DA - Verification

Short-Term Investments

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	89,146,752	76,561,970
2.	Cost of short-term investments acquired	51,849,608	191,600,693
3.	Accrual of discount	175,318	1,497,204
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals	72,299	69,508
6.	Deduct consideration received on disposals	88,433,748	180,439,488
7.	Deduct amortization of premium	289,149	143,135
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)	52,521,080	89,146,752
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	52,521,080	89,146,752

SI04 Schedule DB - Part A Verification NONE

SI04 Schedule DB - Part B Verification NONE

SI05 Schedule DB Part C Section 1 NONE

SI06 Schedule DB Part C Section 2 NONE

SI07 Schedule DB - Verification NONE

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	2,597,337	126,162,259
2.	Cost of cash equivalents acquired	156,291,088	105,467,262
3.	Accrual of discount	3,212	11,065
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals		
6.	Deduct consideration received on disposals	117,150,852	229,043,249
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)	41,740,785	2,597,337
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	41,740,785	2,597,337

E01 Schedule A Part 2 NONE

E01 Schedule A Part 3 NONE

E02 Schedule B Part 2 NONE

E02 Schedule B Part 3 NONE

E03 Schedule BA Part 2 NONE

E03 Schedule BA Part 3 NONE

SCHEDULE D - PART 3

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

1	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 and Administrative Symbol
Bonds - U.S. Governments									
912828YP9 ..	UNITED STATES TREASURY		04/01/2020 ..	Unknown	X X X	(835)			1
912828ZX1 ..	UNITED STATES TREASURY		08/18/2020 ..	FED BUY	X X X	25,400,159	25,410,000	4,316	1
91282CAC5 ..	UNITED STATES TREASURY		08/31/2020 ..	FED BUY	X X X	9,688,140	9,690,000	1,053	1
0599999	Subtotal - Bonds - U.S. Governments				X X X	35,087,465	35,100,000	5,369	X X X
Bonds - U.S. Special Revenue, Special Assessment									
3133ELU28 ..	FEDERAL FARM CREDIT BANKS FUNDING CORP		07/07/2020 ..	FED BUY	X X X	1,900,000	1,900,000		1
3134GW2U9 ..	FEDERAL HOME LOAN MORTGAGE CORP		08/20/2020 ..	FED BUY	X X X	3,800,000	3,800,000		1
3135G05N9 ..	FEDERAL NATIONAL MORTGAGE ASSOCIATION		07/27/2020 ..	FED BUY	X X X	500,000	500,000		1
3199999	Subtotal - Bonds - U.S. Special Revenue, Special Assessment				X X X	6,200,000	6,200,000		X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)									
025816BM0 ..	AMERICAN EXPRESS CO		08/31/2020 ..	Morgan Stanley	X X X	623,538	600,000	1,292	1FE
037833CQ1 ..	APPLE INC		08/31/2020 ..	Morgan Stanley	X X X	309,945	300,000	2,128	1FE
05565QBU1 ..	BP CAPITAL MARKETS PLC	C	07/22/2020 ..	Morgan Stanley	X X X	520,050	500,000	4,105	1FE
06051GGS2 ..	BANK OF AMERICA CORP		07/22/2020 ..	BANC OF AMERICA SECURITIES LLC	X X X	1,756,283	1,750,000	12,788	1FE
06367TG38 ..	BANK OF MONTREAL	C	09/30/2020 ..	Various	X X X	1,274,789	1,225,000	1,619	1FE
06406RAK3 ..	BANK OF NEW YORK MELLON CORP		08/31/2020 ..	Morgan Stanley	X X X	956,709	925,000	451	1FE
064159KD7 ..	BANK OF NOVA SCOTIA	C	09/29/2020 ..	PERSHING LLC	X X X	963,443	925,000	755	1FE
10373QAJ9 ..	BP CAPITAL MARKETS AMERICA INC		06/30/2020 ..	BOFA SECURITIES INC.	X X X	(2,398)		2,398	1FE
110122CLO ..	BRISTOL-MYERS SQUIBB CO		07/22/2020 ..	J.P. Morgan Securities LLC	X X X	602,554	579,000	2,844	1FE
110122CX4 ..	BRISTOL-MYERS SQUIBB CO		09/30/2020 ..	BANC OF AMERICA SECURITIES LLC	X X X	1,060,560	1,000,000	4,635	1FE
12189LAH4 ..	BURLINGTON NORTHERN SANTA FE LLC		08/31/2020 ..	BOFA SECURITIES INC.	X X X	181,332	175,000	2,476	1FE
12189LAL5 ..	BURLINGTON NORTHERN SANTA FE LLC		09/30/2020 ..	BANC OF AMERICA SECURITIES LLC	X X X	1,046,330	1,000,000	2,626	1FE
136069TY7 ..	CANADIAN IMPERIAL BANK OF COMMERCE	C	06/30/2020 ..	BOFA SECURITIES INC.	X X X	(538)		538	1FE
144141DC9 ..	DUKE ENERGY PROGRESS LLC		07/22/2020 ..	NATIONAL FINANCIAL SERVICES CORP.	X X X	1,817,480	1,750,000	9,392	1FE
14913R2B2 ..	CATERPILLAR FINANCIAL SERVICES CORP		06/30/2020 ..	CITIGROUP GLOBAL MKTS/SALOMON	X X X	(279)		279	1FE
17275RAV4 ..	CISCO SYSTEMS INC		06/30/2020 ..	PERSHING LLC	X X X	(248)		248	1FE
172967FT3 ..	CITIGROUP INC		08/13/2020 ..	BOFA SECURITIES INC.	X X X	2,114,445	2,000,000	7,250	1FE
244199BE4 ..	DEERE & CO		08/31/2020 ..	MARKET TAXES CORP	X X X	414,580	400,000	2,427	1FE
25468PDQ6 ..	TWDC ENTERPRISES 18 CORP		08/31/2020 ..	US BANCORP INVESTMENTS INC.	X X X	955,877	925,000	11,205	1FE
30231GAJ1 ..	EXXON MOBIL CORP		08/31/2020 ..	PERSHING LLC	X X X	283,209	275,000	3,223	1FE
437076BG6 ..	HOME DEPOT INC		08/31/2020 ..	PERSHING LLC	X X X	234,029	225,000	1,493	1FE
438516CC8 ..	HONEYWELL INTERNATIONAL INC		08/17/2020 ..	MIZUHO SECURITIES USA/FIXED INCOME	X X X	1,007,000	1,007,000		1FE
456837AG8 ..	ING GROEP NV	C	08/31/2020 ..	BARCLAYS CAPITAL INC	X X X	208,514	200,000	2,678	1FE
459200JX0 ..	INTERNATIONAL BUSINESS MACHINES CORP		08/31/2020 ..	Morgan Stanley	X X X	492,687	475,000	7,008	1FE
606822AP9 ..	MITSUBISHI UFJ FINANCIAL GROUP INC	C	08/31/2020 ..	PERSHING LLC	X X X	962,786	925,000	2,534	1FE
61744YAH1 ..	MORGAN STANLEY		06/30/2020 ..	BOFA SECURITIES INC.	X X X	(1,560)		1,560	1FE
63254AAW8 ..	NATIONAL AUSTRALIA BANK LTD (NEW YORK BR		09/29/2020 ..	BOFA SECURITIES INC.	X X X	414,548	400,000	3,583	1FE
677415CP4 ..	OHIO POWER CO		08/13/2020 ..	Wells Fargo Securities LLC	X X X	687,130	661,000	13,027	1FE
68389XBB0 ..	ORACLE CORP		08/31/2020 ..	BARCLAYS CAPITAL INC	X X X	1,008,413	975,000	7,245	1FE
68389XBK0 ..	ORACLE CORP		07/22/2020 ..	NATIONAL FINANCIAL SERVICES CORP.	X X X	1,017,420	1,000,000	6,808	1FE
718172AT6 ..	PHILIP MORRIS INTERNATIONAL INC		08/31/2020 ..	BOFA SECURITIES INC.	X X X	965,524	925,000	642	1FE
747525AE3 ..	QUALCOMM INC		07/22/2020 ..	NATIONAL FINANCIAL SERVICES CORP.	X X X	1,885,716	1,800,000	9,600	1FE
78013X6D5 ..	ROYAL BANK OF CANADA	C	06/30/2020 ..	SCOTIA CAPITAL (USA) INC.	X X X	(1,103)		1,103	1FE
86562MAQ3 ..	SUMITOMO MITSUI FINANCIAL GROUP INC	C	08/31/2020 ..	PERSHING LLC	X X X	964,627	925,000	3,577	1FE
86787EAT4 ..	TRUIST BANK		08/31/2020 ..	NATIONAL FINANCIAL SERVICES CORP.	X X X	233,737	225,000	475	1FE
87236YAE8 ..	TD AMERITRADE HOLDING CORP		08/31/2020 ..	MARKET TAXES CORP	X X X	960,132	925,000	11,446	1FE
89233P5T9 ..	TOYOTA MOTOR CREDIT CORP		07/22/2020 ..	US BANCORP INVESTMENTS INC.	X X X	1,356,186	1,300,000	1,430	1FE
89236TGZ2 ..	TOYOTA MOTOR CREDIT CORP		06/30/2020 ..	PERSHING LLC	X X X	(230)		230	1FE
91324PCN0 ..	UNITEDHEALTH GROUP INC		07/22/2020 ..	NATIONAL FINANCIAL SERVICES CORP.	X X X	1,853,408	1,750,000	1,466	1FE
95000U2B8 ..	WELLS FARGO & CO		08/31/2020 ..	NATIONAL FINANCIAL SERVICES CORP.	X X X	1,326,561	1,275,000	3,719	1FE
961214DQ3 ..	WESTPAC BANKING CORP	C	06/30/2020 ..	BANK OF NEW YORK	X X X	(28)		28	1FE

QE04

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 and Administrative Symbol
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					 X X X	 30,453,156	 29,322,000	 152,327	 X X X
8399997 Subtotal - Bonds - Part 3					 X X X	 71,740,621	 70,622,000	 157,696	 X X X
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					 X X X	 X X X	 X X X	 X X X	 X X X
8399999 Subtotal - Bonds					 X X X	 71,740,621	 70,622,000	 157,696	 X X X
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					 X X X	 X X X	 X X X	 X X X	 X X X
8999999 Subtotal - Preferred Stocks					 X X X	 X X X	 X X X	 X X X	 X X X
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					 X X X	 X X X	 X X X	 X X X	 X X X
9799999 Subtotal - Common Stocks					 X X X	 X X X	 X X X	 X X X	 X X X
9899999 Subtotal - Preferred and Common Stocks					 X X X	 X X X	 X X X	 X X X	 X X X
9999999 Total - Bonds, Preferred and Common Stocks					 X X X	 71,740,621	 X X X	 157,696	 X X X

SCHEDULE D - PART 4
Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of
During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and Admini- strative Symbol
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
00182EAZ2	ANZ NEW ZEALAND INTL LTD (LONDON BRANCH)	C	09/29/2020	Wells Fargo Securities LLC	X X X	806,648	800,000	807,117			(4,842)		(4,842)		802,275		4,373	4,373	25,544	02/03/2021	1FE
05531FAV5	TRUIST FINANCIAL CORP		08/31/2020	MARKET TAXES CORP	X X X	214,294	212,000	212,462			(238)		(238)		212,224		2,070	2,070	3,525	05/10/2021	1FE
404280BF5	HSBC HOLDINGS PLC	C	08/21/2020	Unknown	X X X	928,260	900,000	910,980			(3,359)		(3,359)		907,621		20,639	20,639	14,973	01/05/2022	1FE
438516BM7	HONEYWELL INTERNATIONAL INC		09/30/2020	US BANCORP INVESTMENTS INC.	X X X	304,872	300,000	300,690			(287)		(287)		300,403		4,469	4,469	5,103	11/01/2021	1FE
449786BJ0	ING BANK NV	C	08/31/2020	MARKET TAXES CORP	X X X	203,376	200,000	200,706			(284)		(284)		200,422		2,954	2,954	4,294	08/15/2021	1FE
46623EKG3	JPMORGAN CHASE & CO		08/17/2020	Call @ 100.00	X X X	500,000	500,000	501,140			(1,140)		(1,140)		500,000				11,475	08/15/2021	1FE
63254AAZ1	NATIONAL AUSTRALIA BANK LTD (NEW YORK BR		09/29/2020	NATIONAL FINANCIAL SERVICES CORP	X X X	370,814	360,000	369,246			(3,934)		(3,934)		365,312		5,503	5,503	12,521	09/20/2021	1FE
641062AJ3	NESTLE HOLDINGS INC		09/30/2020	MARKET TAXES CORP	X X X	1,538,295	1,500,000	1,532,520			(14,457)		(14,457)		1,518,063		20,232	20,232	47,533	09/24/2021	1FE
68389XBK0	ORACLE CORP		08/31/2020	BMO CAPITAL MARKETS CORP	X X X	1,015,670	1,000,000	1,017,420			(1,757)		(1,757)		1,015,663		7	7	8,814	09/15/2021	1FE
747525AE3	QUALCOMM INC		08/06/2020	CITIGROUP GLOBAL MKTS/SALOMON	X X X	1,889,208	1,800,000	1,885,716			(1,778)		(1,778)		1,883,938		5,270	5,270	11,550	05/20/2022	1FE
88579YBA8	3M CO		09/29/2020	MARKET TAXES CORP	X X X	1,177,588	1,150,000	1,173,196			(10,476)		(10,476)		1,162,719		14,869	14,869	36,129	09/14/2021	1FE
949746SA0	WELLS FARGO & CO		08/31/2020	Wells Fargo Securities LLC	X X X	1,264,696	1,245,000	1,249,574			(1,905)		(1,905)		1,247,669		17,027	17,027	28,760	07/26/2021	1FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	10,213,722	9,967,000	10,160,766			(44,456)		(44,456)		10,116,310		97,412	97,412	210,221	X X X	X X X
8399997	Subtotal - Bonds - Part 4				X X X	10,213,722	9,967,000	10,160,766			(44,456)		(44,456)		10,116,310		97,412	97,412	210,221	X X X	X X X
8399998	Summary Item from Part 5 for Bonds (N/A to Quarterly)				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
8399999	Subtotal - Bonds				X X X	10,213,722	9,967,000	10,160,766			(44,456)		(44,456)		10,116,310		97,412	97,412	210,221	X X X	X X X
8999998	Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
8999999	Subtotal - Preferred Stocks				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9799998	Summary Item from Part 5 for Common Stocks (N/A to Quarterly)				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9799999	Subtotal - Common Stocks				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9899999	Subtotal - Preferred and Common Stocks				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9999999	Total - Bonds, Preferred and Common Stocks				X X X	10,213,722	X X X	10,160,766			(44,456)		(44,456)		10,116,310		97,412	97,412	210,221	X X X	X X X

QE05

E06 Schedule DB Part A Section 1 NONE

E07 Schedule DB Part B Section 1 NONE

E08 Schedule DB Part D Section 1 NONE

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

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

E10 Schedule DB Part E NONE

E11 Schedule DL - Part 1 - Securities Lending Collateral Assets NONE

E12 Schedule DL - Part 2 - Securities Lending Collateral Assets NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1			2	3	4	5	Book Balance at End of Each Month			9
Depository			Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	During Current Quarter			*
							6	7	8	
							First Month	Second Month	Third Month	
open depositories										
TX DOI trust 3144			SD				2,402,250	2,402,250	2,102,250	X X X
Bank of America					7,414		82,995,515	29,117,223	46,274,109	X X X
0100002 Bank of Montreal, Chicago Branch 11/16/2020				0.200		347		1,300,000	1,300,000	X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories			X X X	X X X ..			1,239,928	22,731	22,731	X X X
0199999 Totals - Open Depositories			X X X	X X X ..	7,414	347	86,637,693	32,842,204	49,699,090	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories			X X X	X X X ..						X X X
0299999 Totals - Suspended Depositories			X X X	X X X ..						X X X
0399999 Total Cash On Deposit			X X X	X X X ..	7,414	347	86,637,693	32,842,204	49,699,090	X X X
0499999 Cash in Company's Office			X X X	X X X ..	X X X	X X X ..				X X X
0599999 Total Cash			X X X	X X X ..	7,414	347	86,637,693	32,842,204	49,699,090	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
Bonds - U.S. Governments - Issuer Obligations								
	UNITED STATES TREASURY		07/22/2020 ...	0.000	10/15/2020 ...	20,166,216		3,212
0199999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					20,166,216		3,212
0599999	Subtotal - Bonds - U.S. Governments					20,166,216		3,212
7699999	Subtotal - Bonds - Issuer Obligations					20,166,216		3,212
8399999	Subtotal - Bonds					20,166,216		3,212
All Other Money Market Mutual Funds								
857492649	SS INST INV:US GV MM IN		09/30/2020 ...	0.000	X X X	20,574,569		
993086123	WFB INSTITUTIONAL BANK DEPOSIT	SD	09/03/2019 ...	1.050	X X X	1,000,000		1,388
8699999	Subtotal - All Other Money Market Mutual Funds					21,574,569		1,388
8899999	Total Cash Equivalents					41,740,785		4,600

**INDEX TO HEALTH
QUARTERLY STATEMENT**

Accounting Changes and Corrections of Errors; Q10, Note 2; Q11

Accounting Practices and Policies; Q5; Q10, Note 1

Admitted Assets; Q2

Bonds; Q2; Q6; Q11.1; Q11.2; QE04; QE05

Bonuses; Q3; Q4; Q8; Q9

Borrowed Funds; Q3; Q6

Business Combinations and Goodwill; Q10, Note 3

Capital Gains (Losses)

 Realized; Q4

 Unrealized; Q4; Q5

Capital Stock; Q3; Q10, Note 13

Capital Notes; Q6; Q10, Note 11

Caps; QE06; QSI04

Cash; Q2; Q6; QE12

Cash Equivalents; Q2; Q6; QE13

Claims; Q3; Q4; Q8; Q9

Collars; QE06; QSI04

Commissions; Q6

Common Stock; Q2; Q3; Q6; Q11.1; Q11.2

Cost Containment Expenses; Q4

Contingencies; Q10, Note 14

Counterparty Exposure; Q10, Note 8; QE06; QE08

Debt; Q10, Note 11

Deferred Compensation; Q10, Note 12

Derivative Instruments; Q10, Note 8; QSI04; QSI05; QSI06; QSI07; QE06; QE07; QE08

Discontinued Operations; Q10, Note 4

Electronic Data Processing Equipment; Q2

Encumbrances; Q2; QSI01; QE01

Emergency Room; Q4

Expenses; Q3; Q4; Q6

Extinguishment of Liabilities; Q10, Note 17

Extraordinary Item; Q10, Note 21

Fair Value; Q7, Note 20

Fee for Service; Q4

Foreign Exchange; Q2; Q3; Q5; QSI01; QSI03; QE01; QE02; QE03; QE05

Forwards; QE06; QSI04

Furniture, Equipment and Supplies; Q2

Guaranty Fund; Q2

Health Care Receivables; Q2; Q9; Q10, Note 28

Holding Company; Q16

Hospital/Medical Benefits; Q4

Incentive Pools; Q3; Q4; Q8; Q9

Income; Q4; Q5; Q6

Income Taxes; Q2; Q3; Q4; Q5; Q10, Note 9

Incurred Claims and Claim Adjustment Expenses; Q10, Note 25

Intercompany Pooling; Q10, Note 26

Investment Income; Q10, Note 7

 Accrued; Q2

 Earned; Q2; QSI03

 Received; Q6

Investments; Q10, Note 5; Q11.1; Q11.2; QE08

Joint Venture; Q10, Note 6

Leases; Q10, Note 15

Limited Liability Company (LLC); Q10, Note 6

Limited Partnership; Q10, Note 6

Long-Term Invested Assets; Q2; QE03

Managing General Agents; Q10, Note 19

Medicare Part D Coverage; QSupp1

Member Months; Q4; Q7

Mortgage Loans; Q2; Q6; Q11.1; QSI01; QE02

Nonadmitted Assets; Q2; Q5; QSI01; QSI03

Off-Balance Sheet Risk; Q10, Note 16

Options; QE06; QSI04

Organizational Chart; Q11; Q14

Out-of-Area; Q4

Outside Referrals; Q4

Parent, Subsidiaries and Affiliates; Q2; Q3; Q10, Note 10; Q11.1

Participating Policies; Q10, Note 29

Pharmaceutical Rebates; Q10, Note 28

Policyholder Dividends; Q5; Q6

Postemployment Benefits; Q10, Note 12

Postretirement Benefits; Q10, Note 12

Preferred Stock; Q2; Q3; Q6; Q11.1; Q11.2

**INDEX TO HEALTH
QUARTERLY STATEMENT**

Premium Deficiency Reserves; Q10, Note 30

Premiums and Considerations

- Advance; Q3
- Collected; Q6
- Deferred; Q2
- Direct; Q7; Q13
- Earned; Q7
- Retrospective; Q2
- Uncollected; Q2
- Unearned; Q4
- Written; Q4; Q7

Prescription Drugs; Q4

Quasi Reorganizations; Q10, Note 13

Real Estate; Q2; Q6; QE01; QSI01

Redetermination, Contracts Subject to; Q10, Note 24

Reinsurance; Q9; Q10, Note 23

- Ceded; Q3; Q12
- Funds Held; Q2
- Payable; Q3
- Premiums; Q3
- Receivable; Q2; Q4
- Unauthorized; Q3; Q5

Reserves

- Accident and Health; Q3; Q4
- Claim; Q3; Q5; Q8
- Life; Q3

Retirement Plans; Q10, Note 12

Retrospectively Rated Policies; Q10, Note 24

Risk Revenue; Q4

Salvage and Subrogation; Q10, Note 31

Securities Lending; Q2; Q3; QE09; QE11

Servicing of Financial Assets; Q10, Note 17

Short-Term Investments; Q2; Q6; Q11.1; QSI03

Stockholder Dividends; Q5; Q6

Subsequent Events; Q10, Note 22

Surplus; Q3; Q5; Q6

Surplus Notes; Q3; Q5; Q6

Swaps; QE07; QSI04

Synthetic Assets; QSI04; QSI05

Third Party Administrator; Q10, Note 19

Treasury Stock; Q3; Q5

Uninsured Accident and Health; Q2; Q3; Q10, Note 18

Valuation Allowance; QSI01

Wash Sales; Q10, Note 17

Withholds; Q4; Q8