



STATE OF CONNECTICUT
INSURANCE DEPARTMENT

ORDER ADOPTING REPORT OF EXAMINATION

I, Andrew N. Mais Insurance Commissioner of the State of Connecticut, having fully considered and reviewed the Examination Report (the "Report") of **IdeaLife Insurance Company** (the "Company") as of December 31, 2020, do hereby adopt the findings and recommendations contained therein based on the following findings and conclusions,

TO WIT:

1. I, Andrew N. Mais, as the Insurance Commissioner of the State of Connecticut, and as such is charged with the duty of administering and enforcing the provisions of Title 38a of the Connecticut General Statutes ("CGS").
2. The Company is a domestic insurer authorized to transact the business of insurance in the State of Connecticut.
3. On January 10, 2022, the verified Report of the Company was filed with the Connecticut Insurance Department ("Insurance Department").
4. In accordance with Section 38a-14(e)(3) of the CGS, the Company was afforded a period of thirty (30) days within which to submit to the Insurance Department a written submission or rebuttal with respect to any matters contained in the Report.
5. On February 18, 2022, the Company notified the Insurance Department of certain responses and comments on certain items contained in the Report.
6. Following review of the Report, it was deemed necessary and appropriate to modify the Report. A copy of the Report is attached hereto and incorporated herein as Exhibit A.

NOW, THEREFORE, it is ordered as follows:

1. That the Report of the Company hereby is adopted as filed with the Insurance Department.
2. That the Company shall comply with all of the recommendations set forth in the Report, and that failure by the Company to so comply shall result in sanctions or administrative action as provided by Title 38a of the CGS.
3. Section 38a-14(e)(4)(A) of the CGS requires that:

“The secretary of the board of directors or similar governing body of the entity shall provide a copy of the report or summary to each director and shall certify to the commissioner, in writing, that a copy of the report or summary has been provided to each director.”

Please address the certification to the commissioner but send[ing] to the care/attention of William Arfanis, Supervising Examiner, of the Financial Regulation Division.

4. Section 38a-14(e)(4)(B) of the CGS requires that:

“Not later than one hundred twenty days after receiving the report or summary, the chief executive officer or the chief financial officer of the entity examined shall present the report or summary to the entity's board of directors or similar governing body at a regular or special meeting.”

This will be verified by the Insurance Department either through analysis or examination follow-up.

Dated at Hartford, Connecticut, this 23 day of February, 2022.



Andrew N. Mais
Insurance Commissioner



STATE OF CONNECTICUT
INSURANCE DEPARTMENT

EXAMINATION REPORT

OF

IDEALIFE INSURANCE COMPANY (NAIC #97764)

AS OF

DECEMBER 31, 2020

**IS A WHOLE, TRUE AND CORRECT COPY OF THE ORIGINAL DOCUMENT
ON FILE WITH THE CONNECTICUT INSURANCE DEPARTMENT**

**IN WITNESS WHEREOF, I hereunto, set my
hand and affix the official seal of the Insurance
Commissioner of the State of Connecticut
this 23 day of February 2022.**

A handwritten signature in black ink, appearing to read "A. Mais".

ANDREW N. MAIS
INSURANCE COMMISSIONER



STATE OF CONNECTICUT
INSURANCE DEPARTMENT

CERTIFIED COPY

I, ANDREW N. MAIS, INSURANCE COMMISSIONER OF THE STATE OF CONNECTICUT, HAVE COMPARED THE ANNEXED COPY WITH THE ORIGINAL RECORD ON FILE WITH THE DEPARTMENT OF INSURANCE AND DO HEREBY CERTIFY THAT IT IS A WHOLE, TRUE AND CORRECT COPY OF THE ORIGINAL RECORD.

WITNESS MY HAND AND SEAL OF THE INSURANCE COMMISSIONER OF THE STATE OF CONNECTICUT

THIS 23 DAY OF FEBRUARY, 2022

A handwritten signature in black ink, appearing to read "A. Mais", written over a horizontal line.

ANDREW N. MAIS
INSURANCE COMMISSIONER

Exhibit A

EXAMINATION REPORT

OF

**IDEALIFE INSURANCE COMPANY
(NAIC #97764)**

AS OF

DECEMBER 31, 2020

BY THE

CONNECTICUT INSURANCE DEPARTMENT



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January 10, 2022.

The Honorable Andrew N. Mais
Commissioner of Insurance
State of Connecticut Insurance Department
153 Market Street
Hartford, Connecticut 06103

Dear Commissioner Mais:

In compliance with your instructions and pursuant to the requirements of section 38a-14 of the General Statutes of the State of Connecticut (CGS), the undersigned has made an examination of the condition and affairs of

IDEALIFE INSURANCE COMPANY

(hereinafter referred to as the Company or IdeaLife), a corporation with capital stock, incorporated under the laws of the State of Connecticut and having its statutory home and main administrative office located at 120 Long Ridge Road, Stamford, Connecticut. The report of such examination is submitted herewith.

SCOPE OF EXAMINATION

The Financial Regulation Division of the Connecticut Insurance Department (the Department) conducted the previous examination of the Company as of December 31, 2015. The current examination which covers the subsequent five year period was conducted virtually.

A concurrent examination of General Re Life Corporation (GRL) was also performed.

As part of the examination planning procedures, the Department reviewed the following information:

- Board of Director (Board) minutes from 2016 through 2021;
- Statutory audit reports completed by the Company's independent certified public accountants, Deloitte and Touche, LLP (D&T) from 2016 through 2020;
- Management's Discussion and Analysis from 2016 through 2020;
- Statements of Actuarial Opinion from 2016 through 2020;
- Documentation supporting Section 404 of the Sarbanes-Oxley Act of 2002;
- Annual Statements filed with the Department from 2016 through 2020; and
- Reports of the Internal Audit Department from 2016 through 2020.

IDEALIFE INSURANCE COMPANY

A comprehensive review was made of the financial analysis files and documents submitted to the Financial Analysis Unit of the Department as well as Examination Jumpstart and Financial Analysis and Solvency Tracking System reports obtained from the National Association of Insurance Commissioners (NAIC) database.

Workpapers prepared by D&T in connection with its annual statutory audit were reviewed and relied on to the extent deemed appropriate.

We conducted our examination in accordance with the NAIC Financial Condition Examiners Handbook (Handbook). The Handbook requires that we plan and perform the examination to evaluate the financial condition, assess corporate governance, identify current and prospective risks of the company, and evaluate system controls and procedures used to mitigate those risks. An examination also includes identifying and evaluating significant risks that could cause an insurer's surplus to be materially misstated both currently and prospectively.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. This may include assessing significant estimates made by management and evaluating management's compliance with Statutory Accounting Principles. The examination does not attest to the fair presentation of the financial statements included herein. If, during the course of the examination an adjustment is identified, the impact of such adjustment will be documented separately following the Company's financial statements.

This examination report includes significant findings of fact and general information about the insurer and its financial condition. There may be other items identified during the examination that, due to their nature (e.g., subjective conclusions, proprietary information, etc.), are not included.

The Department's actuaries conducted an assessment of the Company's reserving risk.

Examination Resources, LLC (ER) was engaged to assist the Department in conducting a general controls review of the Company's financially significant information technology (IT) systems.

Eide Bailly LLP (Eide Bailly) was engaged to provide an individual for staff support for the examination.

Comments in this report are generally limited to significant differences and to items considered to be of a material nature.

Failure of items in this report to add to totals, or for totals to agree with captioned amounts is due to rounding.

HISTORY

The Company was incorporated June 15, 1981 under the laws of the State of Delaware and commenced business in January, 1983. The Company became licensed in the State of Connecticut on December 31, 1986 and on November 21, 1991, re-domesticated from Delaware to Connecticut.

IDEALIFE INSURANCE COMPANY

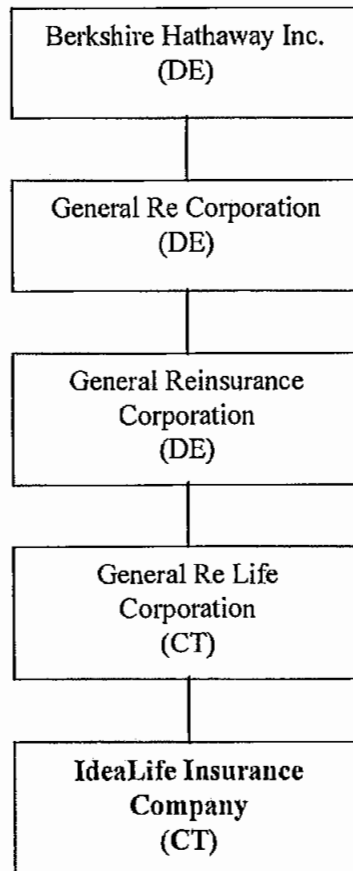
Ownership of the Company's parent, GRL, was transferred from Kolnische Ruckversicherungs-Gesellschaft, AG (KR), an affiliated company, to General Reinsurance Corporation (GRC) effective November 24, 2009. An exemption from the change of control was approved pursuant to Section 38a-133 of the CGS from the requirements of Sections 38a-130, 131, 132 and 136(i) of the CGS, to move the ownership of GRL from KR to GRC. Berkshire Hathaway Inc. (Berkshire) is the ultimate parent company.

The Company is a wholly owned subsidiary of GRL. GRL specializes in life, health and disability reinsurance services in North America. GRL is an indirect wholly owned subsidiary of General Re Corporation (GRN).

The Company maintains life, annuity, long-term care, and Medicare supplement blocks of business. The Company's business is primarily in closed blocks. The Company's function is to augment its parent's activities in the domestic reinsurance market. The Company has extensive reinsurance support from its parent, GRL, through reinsurance agreements.

ORGANIZATIONAL CHART

The following is a partial organizational chart that identifies the relationship of the Company to its parent and affiliates, as of December 31, 2020:



IDEALIFE INSURANCE COMPANY

MANAGEMENT AND CONTROL

The property and affairs of the Company are managed by a Board of not less than three nor more than nine persons who are elected at the annual meeting of the stockholders held on the second Wednesday of April of each year.

Regular meeting of the Board shall be held, as soon as practicable, after each annual meeting of the stockholders meeting for the purpose of electing officers and transacting other business.

The officers of the Company shall be a Chairman of the Board, a President, a Secretary and a Treasurer, each of whom shall be elected by the Board at the regular meeting following the annual meeting of the stockholders.

The Board may, by a resolution passed by a majority vote of the whole Board, designate an Executive committee, a Finance Committee and other special committees to serve at its discretion.

A quorum at any meeting of the Board shall be a majority of directors then in office.

The members of the Board serving the Company at December 31, 2020, were:

<u>Name</u>	<u>Title and Principal Business Affiliation</u>
Vincent A. DeMarco	President and Chief Executive Officer, General Re Life Corporation
Christopher Robert Bello	Vice President, Senior Counsel and Secretary, General Re Life Corporation and Unites States Aviation Underwriters, Inc.
James M. Greenwood	Senior Vice President, General Re Life Corporation

The officers serving the Company at December 31, 2020, were:

<u>Name</u>	<u>Title</u>
Vincent Antony DeMarco	President and Chief Executive Officer
Christopher Robert Bello	Vice President, Senior Counsel and Secretary
Edward Michael Nosenzo	Vice President and Treasurer
Eric Scott Schwartz	Vice President and Appointed Actuary

IDEALIFE INSURANCE COMPANY

RELATED PARTY AGREEMENTS

The following are the significant related party agreements in force with IdeaLife during the period of examination:

The Company is a participant in a Master Service Agreement whereby GRL, provides accounting, actuarial, and administrative services. GRL charges IdeaLife for the estimated time that GRL's employees are engaged in the Company's business and for the Company's share of certain common expenses.

IdeaLife joins with a group of approximately 800 affiliated companies in the filing of a consolidated federal income tax return by Berkshire, the common parent company of the Group. The consolidated tax liability is allocated among affiliates in the ratio that each affiliate's separate return tax liability bears to the sum of the separate return tax liabilities of all affiliates that are members of the consolidated group. No tax contingencies were recorded in 2020 and 2019.

The Company is a participant in a short-term investment pool which is governed by an agreement with affiliated companies, whereby participants pool funds and invest principally in discount notes.

IdeaLife is a party to a Master Loan Agreement which created an intercompany short-term loan program to reduce each affiliate's level of short term investments, yet allows the affiliate to retain sufficient liquidity to pay current obligations by borrowing funds as needed. IdeaLife had no loans outstanding as of December 31, 2020.

Investment management services are provided by New England Asset Management, Inc. (NEAM), an affiliate of the Company, under an Investment Management Agreement.

INSURANCE COVERAGE

GRN maintains financial institution fidelity bond coverage through an affiliate, Berkshire Hathaway Specialty Insurance Company. This bond protects for a single loss liability limit of \$10,000,000 and an aggregate amount of \$20,000,000, with a single loss deductible amount of \$10,000,000 against loss resulting from dishonest or fraudulent acts of its directors, officers and employees. This exceeds the suggested minimum limits of insurance pursuant to the Handbook.

In addition to the fidelity bond insurance, GRN maintains various other insurance coverages.

IDEALIFE INSURANCE COMPANY

TERRITORY AND PLAN OF OPERATION

Territory

The Company is licensed and/or authorized to transact business in forty-eight states and the District of Columbia.

Plan of Operation

The Company writes individual life, health, annuity, and Medicare supplement lines of business. Its primary function is to augment GRL's activities in the domestic reinsurance market. As of December 31, 2010, the Company has not been actively marketing any products and was primarily relying on GRL's to bring in new business.

Summary of Business Contracts

As of December 31, 2020, the Company had eight active arrangements. Five of these contracts were for assumed reinsurance and the other three arrangements were direct insurance plans that were administered by third party administrators (TPAs). Two of the three direct plans were for closed blocks of Medicare Supplement business, writing renewals only and a closed block of annuity and life business. The latter block was formally written by the Mutual Security Life Insurance Company and is ceded to GRL. The assumed individual life business from John Hancock was recaptured in the first quarter of 2021.

REINSURANCE

The following is a summary of significant retrocessional agreements with affiliated companies in effect as of December 31, 2020:

- a 100% quota share on a coinsurance and modified coinsurance basis is ceded to GRL, on a certain block of the Company's direct life business.
- a 90% quota share coinsurance is ceded to GRL, on original terms, of the Florida Medicare supplement business.
- a 100% quota share coinsurance, effective January 1, 2011, is ceded to GRL on original terms, for the Maine Medicare supplement business.
- a stop loss agreement with GRL was written covering a certain block of assumed life insurance business to limit the Company's underwriting loss to \$250,000 per year, excluding general insurance expenses.

The Company has not executed any new ceded reinsurance agreements or amended any existing agreements since January 1, 2006.

IDEALIFE INSURANCE COMPANY

INFORMATION TECHNOLOGY CONTROLS

ER performed a risk-based assessment and review of the Company's ITGCs in accordance with NAIC requirements as outlined in the Handbook. The guidance and direction used to perform the review of the Company's ITGCs was derived from Exhibit C Part 1 – Information Technology Planning Questionnaire (ITPQ) and Exhibit C Part 2 – Information Technology Work Program (collectively Exhibit C). The Company's responses to the ITPQ were evaluated, and certain controls within the IT control environment were tested to assess whether the selected controls were designed effectively and functioning properly.

ERs objectives were to obtain reasonable assurance about whether:

- the Company had a process in place to effectively identify, mitigate and manage its IT risks;
- the Company's control structure policies and procedures were suitably designed to achieve the control objectives specified in Exhibit C; and
- the Company's policies and procedures were in place during the examination period.

The objectives above were achieved through a combination of reviewing the Company's policies and procedures, testing in key areas related to Exhibit C, interviewing the Company's IT senior management, and reviewing IT risk assessment processes.

Based upon the risk-based assessment and review, the Company's ITGCs were determined to be effective.

ACCOUNTS AND RECORDS

The Company utilizes the SAP general ledger system, NEAM for investments and third party administrators for policy and claims management.

General ledger account balances were reconciled and traced to the amounts reported in the Annual Statement for 2020. Further detail analyses were performed on the individual accounts throughout the examination.

IDEALIFE INSURANCE COMPANY

FINANCIAL STATEMENTS

The following statements represent the Company's financial position, as filed by the Company as of December 31, 2020. No adjustments were made to surplus as a result of the examination.

ASSETS

	Assets	Nonadmitted Assets	Net Admitted Assets
Bonds	\$ 4,206,418		\$ 4,206,418
Cash, cash equivalents and short-term investments	15,630,156		15,630,156
Contract loans	1,169,955		1,169,955
Subtotals, cash and invested assets	21,006,529		21,006,529
Investment income due and accrued	14,278	\$ 2,725	11,553
Premiums and considerations:			
Uncollected premiums and agents balances in the course of collections	335,691		335,691
Reinsurance:			
Amounts recoverable from reinsurers	698,609		698,609
Funds held by or deposited with reinsured companies	84,850		84,850
Current federal and foreign income tax recoverable	22,021		22,021
Totals	<u>\$22,161,978</u>	<u>\$ 2,725</u>	<u>\$22,159,253</u>

LIABILITIES, SURPLUS AND OTHER FUNDS

Aggregate reserve for life contracts	\$6,753,921
Aggregate reserve for accident and health contracts	7,369
Contract claims:	
Life	602,461
Accident and health	2,541
Premiums and annuity considerations for life and accident and health contracts received in advance	83,996
Contract liabilities not included elsewhere:	
Other amounts payable on reinsurance	37,815
Commissions to agents due or accrued	38,719
Commissions and expense allowances payable on reinsurance assumed	400
Unearned investment income	31,983
Remittances and items not allocated	4,928
Miscellaneous liabilities:	
Payable to parent, subsidiaries and affiliates	24,241
Total liabilities	<u>7,588,374</u>
Common capital stock	2,500,000
Gross paid in and contributed surplus	4,900,000
Unassigned funds (surplus)	7,170,879
Surplus	12,070,879
Total capital and surplus	<u>14,570,879</u>
Total liabilities and surplus	<u>\$22,159,253</u>

IDEALIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

Premiums and annuity considerations for life and accident and health contracts	\$1,679,475
Net investment income	217,182
Commissions and expense allowances on reinsurance ceded	41,022
Reserve adjustments on reinsurance ceded	(760,569)
Miscellaneous Income:	
Aggregate write-ins for miscellaneous income	537,294
Totals	1,714,404
Death benefits	1,246,678
Annuity benefits	391,724
Disability benefits and benefits under accident and health contracts	12,743
Surrender benefits and withdrawals for life contracts	109,060
Increase in aggregate reserves for life and accident and health contracts	(10,248)
Totals	1,749,957
Commissions on premiums, annuity considerations and deposit-type contracts	10,496
Commissions and expense allowances on reinsurance assumed	10,550
General insurance expenses	123,380
Insurance taxes, licenses and fees	115,875
Totals	2,010,258
Net gain from operations before dividends to policyholders and federal income taxes	(295,854)
Dividends to policyholders and refunds to member	
Net gain from operations after dividends to policyholders and before federal income taxes	(295,854)
Federal and foreign income taxes incurred	(71,552)
Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses)	(224,302)
New realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax	625
Net income	<u>\$(223,677)</u>

CAPITAL AND SURPLUS ACCOUNT

Capital and surplus, December 31, prior year	\$14,794,556
Net income	(223,677)
Net change in capital and surplus for the year	(223,677)
Capital and surplus, December 31, current year	<u>\$14,570,879</u>

IDEALIFE INSURANCE COMPANY

<u>AGGREGATE RESERVE FOR LIFE CONTRACTS</u>	<u>\$6,753,921</u>
<u>AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS</u>	<u>\$7,369</u>
<u>CONTRACT CLAIMS:</u>	
<u>LIFE</u>	<u>\$602,461</u>
<u>ACCIDENT and HEALTH</u>	<u>\$2,541</u>

Virtually all of the Company's business is comprised of closed blocks of life, annuity and Medicare supplement policies. The Company cedes most of its assumed business to GRL, retaining only Individual Life business assumed from John Hancock Life Insurance Company, life insurance policy loans assumed from Mutual Security Life, annuities assumed from Mutual of America Life Insurance Company and Wilton Reinsurance Life Company of New York on a modified-coinsurance basis and 10% of Medicare supplement business administered by Actuarial Management Resources Inc. The reserving process for the Company is performed by the same personnel, utilizing similar actuarial assumptions and methodologies as GRL.

Department actuaries performed a risk-focused actuarial analysis of reserving risk to ensure that:

- the life reserves computations were performed correctly and the selected estimates were reasonable;
- the assumptions and methodologies used were accurate and appropriate; and
- the computation of ceded reinsurance credits were performed correctly.

Information provided by the Company included the following:

- 2020 Annual Statement;
- 2020 Actuarial Memorandum;
- 2020 Regulatory Asset Adequacy Issues Summary;
- assumption documentation and experience studies;
- 2020 year-end reserve calculation and documentation files; and
- interviews with Company staff and subsequent Company feedback on meeting notes.

Reserving Risk

Reserving risk analysis included:

- interviews with Company staff responsible for reserving and asset adequacy analysis;
- review of the actuarial opinion and memorandum regarding cash flow testing, asset adequacy analysis, assumptions, and methodologies provided by the Company;
- review of internal and external experience studies; and
- review of audit files detailing reserve reasonableness.

Conclusion

Based upon the risk-based assessment and review, no material findings were noted which affected the Company's ability to manage its reserving risk. The following was noted during the review:

IDEALIFE INSURANCE COMPANY

- The Company was not in compliance with Section 38a-53-2(a) of the CGS and the NAIC Annual Statement Instructions (Instructions), which requires the Appointed Actuary to present a report to the Board each year on the items within the scope of the Actuarial Opinion. It is recommended that the Company comply with the CGS and Instructions by ensuring the Actuarial Opinion and Actuarial Report are presented to the Board, and the minutes of the Board clearly document the presentation was made to the Board. It is noted that the Company is implementing procedures to comply.

CAPITAL AND SURPLUS

\$14,570,879

The reconciliation of surplus for the period under examination, January 1, 2016, through December 31, 2020, was as follows:

Surplus as of December 31, 2015	\$14,760,193
Net income	(203,557)
Change in nonadmitted assets	<u>14,243</u>
Surplus, December 31, 2020	<u>\$14,570,879</u>

RECOMMENDATION

PAGE

10 RESERVES

It is recommended that the Company comply with the CGS and Instructions by ensuring the Actuarial Opinion and Actuarial Report are presented to the Board, and the minutes of the Board clearly document the presentation was made to the Board.

CONCLUSION

As of December 31, 2020, the Company reported admitted assets of \$22,159,253, liabilities of \$7,588,374, and capital and surplus of \$14,570,879. During the period under examination, admitted assets increased \$2,245,599, liabilities increased \$2,434,913 and capital and surplus decreased \$189,314.

SUBSEQUENT EVENTS

- The COVID-19 pandemic has continued to develop throughout 2020 and 2021, with significant uncertainty remaining regarding the full effect of COVID-19 on the U.S. and global insurance and reinsurance industry. At the time of releasing this report, the examination team noted no significant financial impact to the Company as result of COVID – 19. The Department has been in communication with the Company regarding the impact of COVID-19 on its business operations and financial position including its Pandemic Plan. The Department will continue to closely monitor the impact of the pandemic on the Company and will take necessary action if a solvency concern arises

IDEALIFE INSURANCE COMPANY

- Effective March 1, 2021, the Company recaptured individual life business releasing policyholder benefit reserves of \$5.6 million.
- On May 13, 2021, the Company communicated to the Department that GRL's CEO Vincent DeMarco was planning to retire effective May 2022. Charles Shamieh (GRN Chairman of the Board) appointed Noel Harewood, an industry executive with 22 years of experience, to assume the CEO responsibilities. Mr. DeMarco resigned on the GRL and IdeaLife Board of Directors effective November 4, 2021, and Mr. Harewood was appointed his replacement.
- William Casill, Senior Vice President, Chief Actuary announced his retirement effective January 2022.

IDEALIFE INSURANCE COMPANY

SIGNATURE

In addition to the undersigned: William Arfanis, CFE; Ellen McCarthy, AFE; Chiffon King, AFE; Dawn Cormier, CPA; Robin Roberts, CFE; Wanchin Chou, FCAS, MAAA, CPCU; Lei Rao Knight, FSA, MAAA; Manual Hildago, FSA, MAAA, CFA; and the consulting firms of ER and Eide Bailly, participated in the examination.

I, Kevin Beaudoin, CFE, do solemnly swear that the foregoing report of examination is hereby represented to be a full and true statement of the condition and affairs of the subject insurer as of December 31, 2020, to the best of my information, knowledge and belief.

Respectfully submitted,

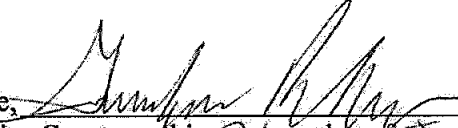


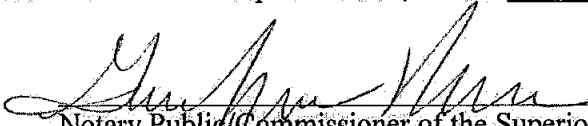
Kevin Beaudoin, CFE
Examiner In-Charge
Insurance Certified Financial Examiner
State of Connecticut
Insurance Department

State of Connecticut

ss

County of Hartford

Subscribed and sworn to before me, , Notary Public/Commissioner of the Superior Court, on this 26, day of January, 2022.


Notary Public/Commissioner of the Superior Court

My commission expires June 30, 2026

