FINANCIAL CONDITION REPORT ON EXAMINATION

OF THE

BANKERS CONSECO LIFE INSURANCE COMPANY

AS OF DECEMBER 31, 2023

EXAMINER: **THOMAS J. ALLEN, CFE**

DATE OF REPORT: **JUNE 6, 2025**

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June 23, 2025

Honorable Adrienne A. Harris
Superintendent of Financial Services
New York, New York 10004

Dear Adrienne A. Harris:

In accordance with instructions contained in Appointment No. 32654, dated April 16, 2024, and annexed hereto, an examination has been made into the condition and affairs of Bankers Conseco Life Insurance Company, hereinafter referred to as "the Company." The Company's home office is located at 350 Jericho Turnpike, Suite 304, Jericho, NY 11753. The Company's administrative office is located at 11299 Illinois Street, Suite 200, Carmel, IN 46032.

Wherever "Department" appears in this report, it refers to the New York State Department of Financial Services.

The report indicating the results of this examination is respectfully submitted.

1. EXECUTIVE SUMMARY

The material violation contained in this report is summarized below.

The Company violated Section 4211(b) of the New York Insurance Law by failing to file a written notice of the election of a director with the Superintendent at least ten days prior to such successor taking office and exercising their duties. (See item 3E of this report.)

2. SCOPE OF EXAMINATION

The examination of the Company was a full-scope examination as defined in the National Association of Insurance Commissioners' ("NAIC's") *Financial Condition Examiners Handbook, 2024 Edition* (the "Handbook"). The examination covers the five-year period from January 1, 2019, to December 31, 2023. The examination was conducted observing the guidelines and procedures in the Handbook and, where deemed appropriate by the examiner, transactions occurring subsequent to December 31, 2023, but prior to the date of this report (i.e., the completion date of the examination) were also reviewed.

The examination was conducted on a risk-focused basis in accordance with the provisions of the Handbook published by the NAIC. The Handbook guidance provides for the establishment of an examination plan based on the examiner's assessment of risk in the insurer's operations and utilizing that evaluation in formulating the nature and extent of the examination. The examiner planned and performed the examination to evaluate the current financial condition as well as identify prospective risks that may threaten the future solvency of the insurer. The examiner identified key processes, assessed the risks within those processes and evaluated the internal control systems and procedures used to mitigate those risks. The examination also included assessing the principles used and significant estimates made by management, evaluating the overall financial statement presentation, and determining management's compliance with New York statutes and Department guidelines, Statutory Accounting Principles as adopted by the Department, and annual statement instructions.

The examination was called by the State of Indiana in accordance with the Handbook guidelines, through the NAIC's Financial Examination Electronic Tracking System. The examination was conducted as part of the CNO Financial Group, Inc. ("CNO") coordinated examination. The State of Indiana served as the lead state with participation from the states of Illinois, New York, Pennsylvania and Texas. Since the lead and participating states are all accredited by the NAIC, all states deemed it appropriate to rely on each other's work.

Information about the Company's organizational structure, business approach and control environment were utilized to develop the examination approach. The Company's risks and management activities were evaluated incorporating the NAIC's nine branded risk categories. These categories are as follows:

- Pricing/Underwriting
- Reserving

- Operational
- Strategic
- Credit
- Market
- Liquidity
- Legal
- Reputational

The Company was audited annually, for the years 2019 through 2023, by the accounting firm of PricewaterhouseCoopers LLP ("PwC"). The Company received an unqualified opinion in all years under examination. Certain audit workpapers of the accounting firm were reviewed and relied upon in conjunction with this examination. The Company utilizes the internal audit department of its parent, CNO, to assess the internal control function and to ensure compliance with the Sarbanes-Oxley Act of 2002 ("SOX") and the NAIC's Model Audit Rule ("MAR"). Where applicable, SOX or MAR workpapers and reports were reviewed, and portions were relied upon for this examination.

The examiner reviewed the prior report on examination which did not contain any violations, recommendations or comments.

This report on examination is confined to financial statements and comments on those matters which involve departure from laws, regulations, or rules, or which require explanation or description.

3. DESCRIPTION OF COMPANY

A. History

The Company was incorporated as a stock accident and health insurance Company under the laws of the State of New York on April 29, 1987, under the name American Accident and Health Insurance Company. The Company was licensed on June 24, 1987, and commenced business on July 13, 1987.

The Company was incorporated with initial resources of $300,000 through the sale of 100 shares of common stock for $3,000 per share. ln 1995, the company received a cash contribution to surplus from its parent company, American Travellers Life Insurance Company, in the amount of $9,953,047.

Effective December 31, 1991, Arista Insurance Company ("Arista") assumed 100% of the Company's liabilities under a transfer and assumption agreement. Concurrently, the Company entered into a stock purchase agreement with Arista, whereby Arista purchased 100% of the Company's issued and outstanding stock. On December 20, 1995, American Travellers Life Insurance Company purchased all the outstanding shares of the Company from Arista. In 1996, the name of the Company was changed to American Travellers Insurance Company of New York; and Conseco, Inc. ("Conseco"), an Indiana company, acquired the American Travellers Group and became the ultimate parent of the Company. On September 30, 1997, the Company became licensed to write life insurance and annuity business in New York and changed its name to Conseco Life Insurance Company of New York.

In 1998, the Company increased its capital from $300,000 to $2,000,000 by increasing the par value of each of the 100 authorized and issued shares of the Company's common stock from $3,000 to $20,000 and by decreasing its paid in and contributed surplus by $1,700,000.

On December 29, 2000, and December 21, 2001, the Company received cash contributions to paid in and contributed surplus from its immediate parent, Conseco Senior Health Insurance Company ("Conseco Senior Health"), in the amount of $3,000,000 and $5,000,000, respectively.

CNO, a Delaware corporation, became the successor to Conseco in connection with the bankruptcy reorganization, which became effective September 8, 2003.

On December 23, 2003, and December 23, 2004, the Company received additional cash contributions to paid in and contributed surplus from Conseco Senior Health in the amounts of $1,000,000 and $5,000,000, respectively.

On June 30, 2005, the ownership of the Company was transferred from Conseco Senior Health to Conseco Life Insurance Company of Texas ("Conseco Life of Texas") through a 100% stock dividend; and in June 2006, the Company adopted its present name.

The Company received a contribution to surplus of $6,000,000 on September 30, 2005, and an additional cash contribution to surplus of $1,000,000 on December 28, 2005, from Conseco Life of Texas.

In 2006 and 2007, the Company received surplus contributions from its parent, Conseco Life of Texas, in the amounts of $17,000,000 and $24,500,000, respectively.

On March 26, 2013, and December 23, 2016, the Company respectively received cash contributions from its parent, Conseco Life of Texas, in the amounts of $5,000,000 and $10,500,000.

On June 21, 2017, and September 25, 2017, the Company received surplus contributions from Conseco Life of Texas in the amounts of $10,000,000 and $2,000,000, respectively.

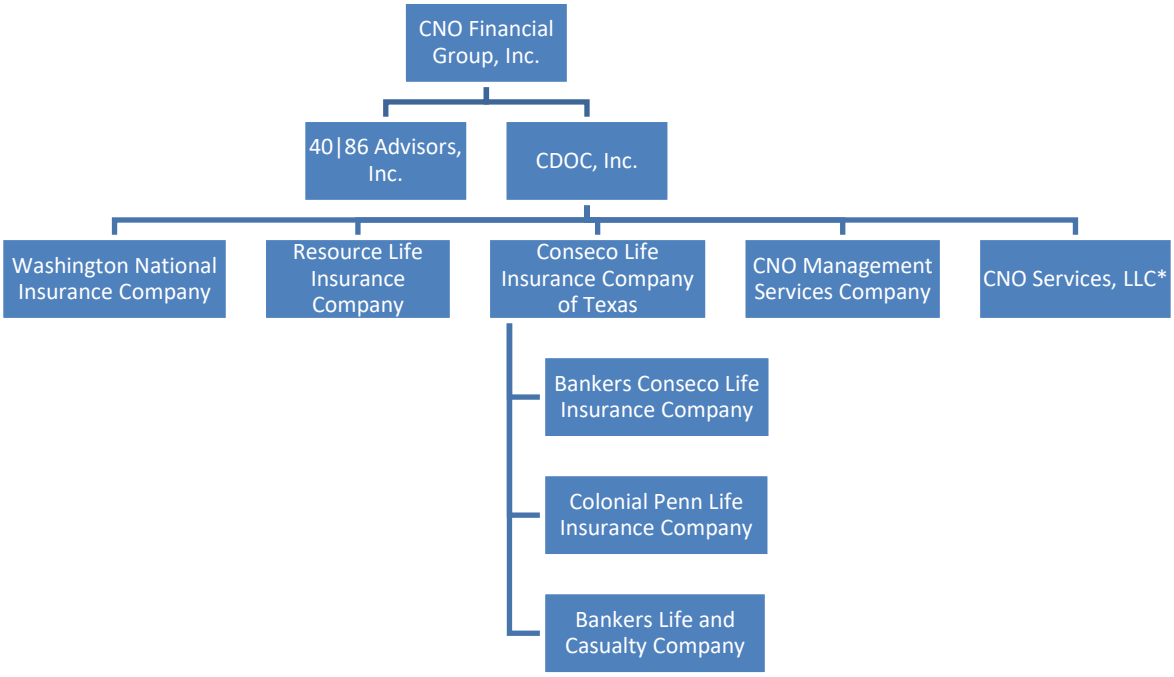
As of December 31, 2023, the Company has common capital stock of $2,000,000, gross paid in and contributed surplus of $98,253,047 and unassigned funds (surplus) of $(19,768,919).

B. Holding Company

The Company is a wholly owned subsidiary of Conseco Life of Texas. Conseco Life of Texas is in turn a wholly owned subsidiary of CDOC, Inc., a Delaware domiciled corporation. The ultimate parent of the Company is CNO, a Delaware publicly held financial services holding company.

C. Organizational Chart

An organization chart reflecting the relationship between the Company and significant entities in its holding company system as of December 31, 2023, follows:



*CNO Services, LLC ownership is split among CDOC, Inc. (89.1%), CNO (9.9%) and CNO Management Services Company (1.0%).

D. Service Agreements

The Company had three significant service agreements in effect with affiliates during the examination period.

Type of Agreement and Department File Number	Effective Date	Provider of Services	Recipient of Services	Specific Services Covered	Expense* For Each Year of the Examination
Investment Advisory File No. 27006	01/01/2000	40|86 Advisors, Inc. (formerly known as Conseco Capital Management, Inc.)	The Company	Supervise and direct the composition of the portfolio of investable assets, including the purchase, retention, and disposition thereof, according to the Company's written investment objectives and policies.	2019 $(1,043,747) 2020 $(1,139,756) 2021 $(1,229,139) 2022 $ (997,611) 2023 $ (998,694)
Services Agreement File No. 27006	01/01/2000	CNO Services, LLC (formerly known as Conseco Services, LLC)	The Company	Corporate secretary, actuarial, strategic planning and oversight, functional support, internal audit, licensing, human resources, purchasing, real estate and facilities, compliance, data processing, corporate tax, policyholder services, underwriting, claims, sales, marketing, telemarketing, financial, legal, and clerical support.	2019 $(12,384,597) 2020 $(10,032,119) 2021 $(10,402,636) 2022 $(11,844,141) 2023 $(10,649,539)
Amend. No. 1 File No. 29447	04/01/2001			Amends Section 4.i Policyholder Services	
Amend. No. 2 File No. 30037	03/01/2002			Amends Section 4.i Policyholder Services	
Amend. No. 3 File No. 37632	09/01/2007			Recognizes name change, change in principal office, and updates various services.	

Type of Agreement and Department File Number	Effective Date	Provider of Services	Recipient of Services	Specific Services Covered	Expense* For Each Year of the Examination
Services Agreement File No. 35906 Amend. No. 1 File No. 35906A	05/01/2007 06/16/2015	Bankers Life and Casualty Company	The Company	Paymaster services to agents, managers, and administrative staff; real estate and facilities services; and field support services related to selling of products in New York.	2019 $ 0** 2020 $(576,761)** 2021 $(636,951)** 2022 $(500,752)** 2023 $(429,850)**

*Amount of Expense Incurred by the Company

**The disclosures of net expenses incurred for marketing and clerical services under the amended and restated Services Agreement (File No. 35906, effective May 1, 2007) between the Company and Bankers Life and Casualty Company were overstated in Note 10(E) or 10(F) of the Company's 2019-2023 Annual Statements by the amounts below. The amounts in the chart above have been adjusted for these overstatements. The expenses were properly recorded and reported in the financial statements.

Year	Disclosure Overstatement
2019	$992,914
2020	$753,756
2021	$878,782
2022	$691,822
2023	$908,441

The Company should enhance its internal controls over annual statement preparation to help ensure related party expense disclosures are properly reported.

In response to the Department's recommendation, the Company agreed to include a multi-department review to ensure related party expense disclosures are properly reported.

Since January 1, 2004, the Company has filed a life-nonlife consolidated income tax return with CNO and its subsidiaries.

E. Management

The Company's by-laws provide that the board of directors shall be comprised of not less than seven and not more than 13 directors. Directors are elected for a period of one year at the annual meeting of the stockholders held in June of each year. As of December 31, 2023, the board

of directors consisted of seven members. At least one regular meeting of the board is held each year in addition to the annual meeting in June.

The seven board members and their principal business affiliation, as of December 31, 2023, were as follows:

Name and Residence	Principal Business Affiliation	Year First Elected
Steven M. DePerrior* New York	Managing Principal The Burke Group	2004
Scott L. Goldberg Illinois	Chairman of the Board and President Bankers Conseco Life Insurance Company	2014
Paul H. McDonough Minnesota	Executive Vice President and Chief Financial Officer Bankers Conseco Life Insurance Company	2019
Michellen A. Wildin Iowa	Senior Vice President, Accounting Bankers Conseco Life Insurance Company	2023
Jeremy D. Williams Indiana	Senior Vice President, Valuation Actuary Bankers Conseco Life Insurance Company	2023
Ian F. Wismann* New York	Chief Operations Officer Great Connections	2001
Ronald L. Wobbeking* Florida	Retired Executive	2007

* Not affiliated with the Company or any other company in the holding company system

On January 21, 2025, Joel T. Koehneman was elected to the board of directors, replacing Michellen A. Wildin.

The examiner's review of the minutes of the meetings of the board of directors and its committees indicated that meetings were well attended and that each director attended a majority of meetings.

Section 4211(b) of the New York Insurance Law states, in part:

> "Whenever any directors of such a company shall have resigned and successors shall have been chosen pursuant to the provisions of the bylaws, such successors shall not take office nor exercise their duties until ten days after written notice of their election shall have been filed in the office of the superintendent"

The examiner reviewed the Department's records for filings made in accordance with Section 4211(b) of the New York Insurance Law and noted that, for one director elected as a successor on December 19, 2023, the filing was not received by the Department in a timely manner as the notification was filed after the successor was elected and had taken office.

The Company violated Section 4211(b) of the New York Insurance Law by failing to file a written notice of the election of a director with the Superintendent at least ten days prior to such successor taking office and exercising their duties. The Company is directed to come into compliance with Section 4211(b) of the New York Insurance Law.

The following is a listing of the principal officers of the Company as of December 31, 2023:

Name	Title
Scott L. Goldberg	Chairman of the Board and President
Rachel J. Spehler	Vice President, Deputy General Counsel and Secretary
Thomas B. Kleyle	Vice President, Corporate Finance and Treasurer
Eric R. Johnson	Executive Vice President, Investments
Paul H. McDonough	Executive Vice President and Chief Financial Officer
Karen J. DeToro	Executive Vice President and Chief Actuary
Rocco F. Tarasi, III	Executive Vice President and Chief Marketing Officer
Matthew J. Zimpfer	Executive Vice President, General Counsel and Assistant Secretary
John R. Kline	Senior Vice President and Chief Accounting Officer
Nathan Richardson	Senior Vice President, Sales and Distribution
Gregory D. Turner	Senior Vice President, Project Management
Jeremy D. Williams	Senior Vice President, Valuation Actuary
Nicholas Mann*	Senior Director, Regulatory Affairs

*Designated consumer services officer per Section 216.4(c) of 11 NYCRR 216 (Insurance Regulation 64)

On January 1, 2024, John R. Kline retired from the Company as Senior Vice President and Chief Accounting Officer and was replaced in such position by Michellen A. Wildin.

On January 1, 2024, Karen J. DeToro resigned as Executive Vice President and Chief Actuary of the Company and was replaced by Jeremy D. Williams, who was promoted to Executive Vice President and Chief Actuary.

On January 1, 2024, Kent A. Dinius replaced Jeremy D. Williams as Senior Vice President, Valuation Actuary.

On November 14, 2024, Brian T. Schneider was elected Treasurer of the Company in addition to his existing title as Vice President and Chief Risk Officer of the Company, replacing Thomas B. Kleyle.

On December 13, 2024, Benjamin J. Tesnar was elected Vice President and Chief Information Security Officer of the Company.

On December 31, 2024, Kirk A. Anderson was appointed Vice President, Business Controller of the Company.

On January 21, 2025, Joel T. Koehneman replaced Michellen A. Wildin as Chief Accounting Officer of the Company.

4. TERRITORY AND PLAN OF OPERATIONS

The Company is authorized to write life insurance, annuities and accident and health insurance as defined in paragraphs 1, 2 and 3 of Section 1113(a) of the New York Insurance Law.

The Company is licensed to transact business in New York only. In 2023, all life premiums, accident and health premiums, and annuity considerations were received from New York. Policies are written on a non-participating basis.

A. Statutory and Special Deposits

As of December 31, 2023, the Company had a $415,000 (par value) of United States Treasury Note on deposit with the State of New York, its domiciliary state, for the benefit of all policyholders, claimants and creditors of the Company.

B. Direct Operations

The Company sells individual life, individual accident and health, and individual annuity insurance products. Individual life insurance includes graded benefit final expense, simplified issue whole life, and traditional universal life products. Individual accident and health insurance includes Medicare supplement and long-term care products, while the individual annuity insurance includes single premium deferred fix annuities. The Company also has closed blocks of annuity and long-term care products.

The Company's agency operations are conducted through a career agency force and on a direct response basis. The Company offers graded benefit final expense and simplified issue whole life insurance through direct response. Direct response sales are facilitated by telemarketing representatives who are salaried employees of an affiliate of the Company. The Company offers Medicare supplement and long-term care products through career agents of Bankers Life and Casualty Company who are appointed by the Company.

C. Reinsurance

As of December 31, 2023, the Company had reinsurance treaties in effect with nine companies, of which three were authorized, accredited, or certified. The Company's life business is reinsured on a catastrophe and yearly renewable term loss basis. Reinsurance is provided on an automatic or facultative basis.

The maximum retention limit for individual life contracts is $400,000. The total face amount of life insurance ceded as of December 31, 2023, was $28,744,217, which represents 2.3% of the total face amount of life insurance in force.

The total face amount of life insurance assumed as of December 31, 2023, was $3,285,294.

The Company reported reserve credits taken for reinsurance ceded totaling $92,098, all of which were authorized or accredited.

The Company renewed its life catastrophe reinsurance agreement, effective for the period January 1, 2023, through January 1, 2024. Coverage for 2023 is provided by a pool of domestic and Lloyd's reinsurers. Coverage is triggered if there is an event impacting three or more covered lives, with coverage structured and priced in three layers: (i) up to $6 million after a $2 million deductible ($3 million reinsurer's per occurrence limit), (ii) up to $30 million after $5 million deductible ($15 million reinsurer's per occurrence limit), and (iii) up to $60 million after $20 million deductible ($30 million reinsurer's per occurrence limit). Ceded premiums under the agreements are $9,498 as of December 31, 2023.

5. FINANCIAL STATEMENTS

The following statements show the assets, liabilities, capital and surplus as of December 31, 2023, as contained in the Company's 2023 filed annual statement, a condensed summary of operations and a reconciliation of the capital and surplus account for each of the years under review. The examiner's review of a sample of transactions did not reveal any differences which materially affected the Company's financial condition as presented in its financial statements contained in the December 31, 2023 filed annual statement.

A. Independent Accountants

The firm of PwC was retained by the Company to audit the Company's statutory basis statements of financial position as of December 31 of each year in the examination period, and the related statutory-basis statements of operations, capital and surplus, and cash flows for the year then ended.

PwC concluded that the statutory financial statements presented fairly, in all material respects, the financial position of the Company at the respective audit dates. Balances reported in these audited financial statements were reconciled to the corresponding years' annual statements with no discrepancies noted.

B. Net Admitted Assets

Bonds	$571,364,725
Stocks:	
Preferred stocks	1,000,000
Cash, cash equivalents and short-term investments	11,608,124
Contract loans	7,158,422
Other invested assets	15,880,603
Investment income due and accrued	6,637,125
Premiums and considerations:	
Uncollected premiums and agents' balances in the course of collection	297,450
Deferred premiums, agents' balances and installments booked but deferred and not yet due	8,539,587
Current federal and foreign income tax recoverable and interest thereon	1,540,802
Net deferred tax asset	7,010,351
Receivables from parent, subsidiaries and affiliates	6,186
Health care and other amounts receivable	42,368
Total admitted assets	$631,085,742

C. Liabilities, Capital and Surplus

Aggregate reserve for life policies and contracts	$234,431,358
Aggregate reserve for accident and health contracts	286,279,874
Liability for deposit-type contracts	464,601
Contract claims:	
Life	2,654,819
Accident and health	2,805,792
Premiums and annuity considerations for life and accident and health contracts received in advance	736,722
Contract liabilities not included elsewhere:	
Other amounts payable on reinsurance	31,023
Interest maintenance reserve	13,604,105
Commissions to agents due or accrued	27,019
General expenses due or accrued	1,225,002
Taxes, licenses and fees due or accrued, excluding federal income taxes	39,570
Unearned investment income	81,510
Amounts withheld or retained by company as agent or trustee	575
Amounts held for agents' account	534
Remittances and items not allocated	71,447
Miscellaneous liabilities:	
Asset valuation reserve	3,878,183
Payable to parent, subsidiaries and affiliates	1,411,322
Unclaimed funds	2,858,157
Total liabilities	$550,601,615
Common capital stock	$ 2,000,000
Gross paid in and contributed surplus	98,253,047
Unassigned funds (surplus)	(19,768,919)
Surplus	$ 78,484,128
Total capital and surplus	$ 80,484,128
Total liabilities, capital and surplus	$631,085,742

D. Condensed Summary of Operations

	2019	2020	2021	2022	2023
Premiums and considerations	$65,921,248	$63,381,609	$70,072,555	$ 78,980,135	$ 88,004,138
Investment income	24,170,681	24,735,830	25,240,623	26,531,557	27,936,303
Legal recoveries from settlements with third parties	9,584,100	0	0	315,000	9,150,000
Total income	$99,676,029	$88,117,439	$95,313,179	$105,826,692	$125,090,441
Benefit payments	$41,411,583	$46,930,278	$44,766,705	$ 49,541,806	$ 51,590,836
Increase in reserves	26,751,014	10,633,017	14,895,451	21,966,354	40,494,710
Commissions	4,898,677	5,203,823	7,062,262	6,375,600	7,629,984
General expenses and taxes	20,615,198	18,879,123	19,996,329	20,843,089	17,906,688
Increase in loading on deferred and uncollected premiums	193,167	241,433	(12,570)	(49,790)	899,444
Penalties from regulatory authorities	0	75,000	0	0	0
Total deductions	$93,869,639	$81,962,674	$86,708,177	$ 98,677,059	$118,521,663
Net gain (loss)	$ 5,806,390	$ 6,154,764	$ 8,605,002	$ 7,149,633	$ 6,568,778
Federal and foreign income taxes incurred	2,452,142	1,259,553	1,928,781	594,057	1,682,697
Net gain (loss) from operations before net realized capital gains (losses)	$ 3,354,248	$ 4,895,212	$ 6,676,221	$ 6,555,577	$ 4,886,081
Net realized capital gains (losses)	(3,048,936)	(1,812,340)	718,152	0	70,296
Net income	$ 305,312	$ 3,082,872	$ 7,394,373	$ 6,555,577	$ 4,956,377

E. Capital and Surplus Account

	2019	2020	2021	2022	2023
Capital and surplus, December 31, prior year	$59,443,759	$61,528,575	$64,773,285	$70,943,203	$76,720,303
Net income	$ 305,312	$ 3,082,872	$ 7,394,373	$ 6,555,577	$ 4,956,377
Change in net unrealized capital gains (losses)	161,989	(36,647)	(12,294)	0	0
Change in net deferred income tax	2,059,123	314,866	(681,330)	(653,141)	(740,294)
Change in non-admitted assets	(1,775,375)	65,473	1,083,251	826,589	388,847
Change in asset valuation reserve	1,333,767	(181,855)	(1,614,081)	(951,924)	(841,105)
Net change in capital and surplus for the year	$ 2,084,816	$ 3,244,710	$ 6,169,919	$ 5,777,099	$ 3,763,825
Capital and surplus, December 31, current year	$61,528,575	$64,773,285	$70,943,203	$76,720,303	$80,484,128

6. SUMMARY AND CONCLUSIONS

Following are the recommendation and violation contained in this report:

Item	Description	Page No(s).
A	The Company should enhance its internal controls over annual statement preparation to help ensure related party expense disclosures are properly reported.	9
B	The Company violated Section 4211(b) of the New York Insurance Law by failing to file a written notice of the election of a director with the Superintendent at least ten days prior to such successor taking office and exercising their duties.	11

Respectfully submitted,

Thomas J. Allen, CFE
Examination Resources, LLC

STATE OF IOWA)
) SS:
COUNTY OF POLK)

Thomas J. Allen, being duly sworn, deposes and says that the foregoing report, subscribed by him, is true to the best of his knowledge and belief.

NOTARIAL SEAL IOWA
JESUS RODRIGUEZ
Commission Number 855808
My Comm. Expires 05/02/2027

Thomas J. Allen

Subscribed and sworn to before me
this 20th day of June 2025

Respectfully submitted,

/s/
Rory P. Cummings
Associate Insurance Examiner

STATE OF NEW YORK)
) SS:
COUNTY OF NEW YORK)

Rory P. Cummings, being duly sworn, deposes and says that the foregoing report, subscribed by him, is true to the best of his knowledge and belief.

/s/
Rory P. Cummings

Subscribed and sworn to before me

this_____ day of _____

APPOINTMENT NO. 32654

NEW YORK STATE

DEPARTMENT OF FINANCIAL SERVICES

*I, **ADRIENNE A. HARRIS**, Superintendent of Financial Services of the State of New York, pursuant to the provisions of the Financial Services Law and the Insurance Law, do hereby appoint:*

THOMAS J. ALLEN
(EXAMINATION RESOURCES, LLC)

as a proper person to examine the affairs of the

BANKERS CONSECO LIFE INSURANCE COMPANY

and to make a report to me in writing of the condition of said

COMPANY

with such other information as he shall deem requisite.

In Witness Whereof, I have hereunto subscribed my name and affixed the official Seal of the Department at the City of New York

this 16th day of April, 2024

ADRIENNE A. HARRIS
Superintendent of Financial Services

By: Mark McLeod

MARK MCLEOD
DEPUTY CHIEF - LIFE BUREAU