Member Insurer FAQs

About AssessConnect

AssessConnect is a secure "one-stop shop" for guaranty associations to manage member company contact information for the receipt of assessment notices, tax notices, and other important communications. AssessConnect also serves as a portal for companies to view assessment invoices and pay assessments for participating states. The most current list of participating state Guaranty Associations can be found on NOLHGA's website— AssessConnect.

Below are several frequently asked questions. If you have any other questions or general feedback, please email help@assessconnect.com. The AssessConnect website terms of use can be found here: Terms of Use.

View a 90-second video tutorial of how to use AssessConnect here: AssessConnect

Accessing AssessConnect

✓ How do I access AssessConnect?

Member insurer employees and/or representatives can access AssessConnect by visiting www.assessconnect.com and using their company email address. You do not need to create an account because AssessConnect user access is established and validated using the email domain from the NAIC licensing record and/or information provided by each individual Guaranty Association. No password is needed for a company to log; instead, a secure link process is used.

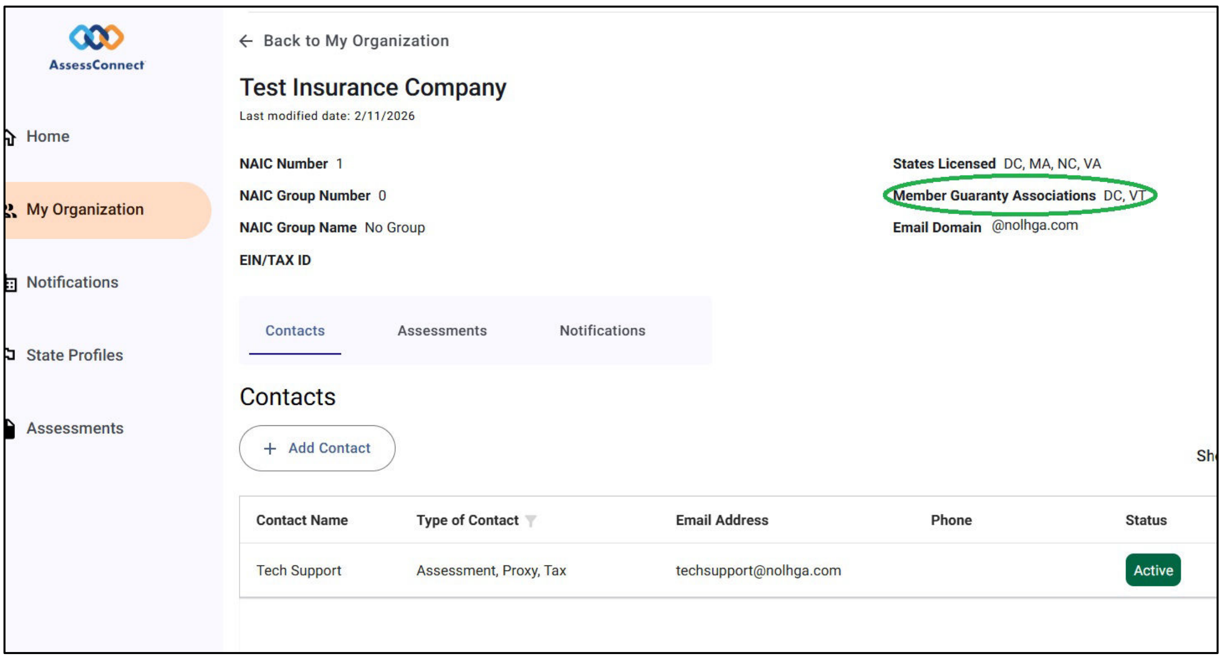
✓ Why am I not receiving a "magic link" when I try to log in?

Many companies have filters to block potentially malicious websites and emails. Depending on the types of security your company has in place, there may be a delay in receiving the link. Companies may need to have www.assessconnect.com "whitelisted" or otherwise ensure that noreply@assessconnect.com is considered a "safe sender" and can send you a "magic link" without triggering your SPAM filter. You may need to contact your company's IT department for assistance.

AssessConnect uses company email domain names as part of its security validation process. If you get an error message that your company's domain name is not recognized, or encounter any other issues, please email help@assessconnect.com to resolve the issue.

✓ How do I know if my company is a member of a State Guaranty Association?

Membership determination is based on each individual state's Guaranty Association law. All members are subject to potential assessments. In general, if your company is licensed to write life or health business in a state, it is a member. A copy of the Guaranty Association Laws for each state is available for reference on NOLHGA's website—Guaranty Association Laws. For participating states, AssessConnect includes each company's state membership status within the "My Organization" Tab.



✓ What if a company from my organization is missing?

Each validated user should have access to the records of all companies within their organization. If any company is missing from your list of companies within the "My Organization" tab, please contact help@assessconnection.com to resolve the issue.

Company Contact Information

Companies are generally required by various state laws to keep contact information up to date with the relevant State Guaranty Associations.

✓ What company contact information is required?

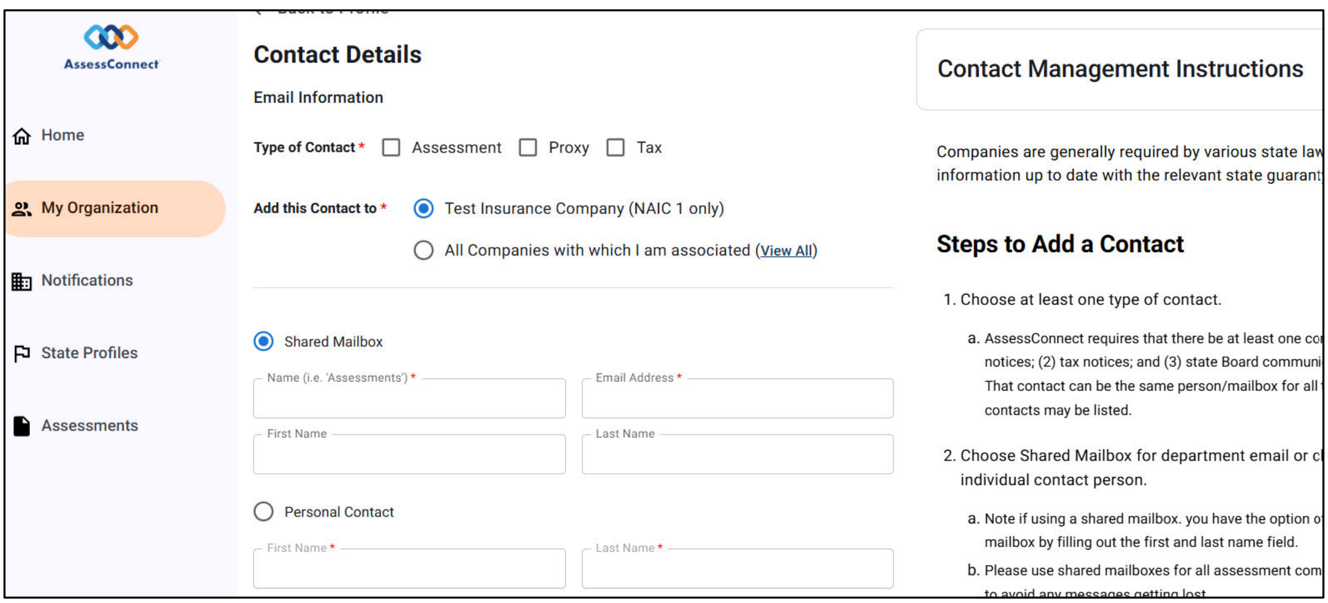
AssessConnect maintains three types of contacts: (1) assessments—for assessment invoices and other assessment-related communications; (2) tax—for tax certificates where applicable; and (3) proxy—for State Guaranty Association Board communications such as annual meeting and proxy notices. The contact can be the same person/mailbox for all three, or multiple contacts may be included.

Each contact must have an email address. We encourage using shared mailboxes for all assessment communications whenever possible to avoid messages getting lost. A phone number and mailing address are strongly recommended but not required.

✓ How do I update my company's contact information, including adding, deleting, and editing contact information?

Contact information is easy to update by going to www.assessconnect.com.

1. Enter your company email address in the "Insurance Company Users" field. No password is required. A secure link will be sent to the email provided.
2. Once you have logged into AssessConnect, click the "My Organization" tab on the left-hand side of the screen. The "My Organization" tab should include a complete list of all companies you are associated with.
3. Click on the "+Add Contact" button. This will take you to a screen with a contact form that includes directions and tips for adding and maintaining contacts.



Please note where applicable, AssessConnect uses the Assessment Contact reported on the company's most recent NAIC Quarterly Financial Statement Electronic -Jurat Page. This contact is imported directly from the filing and is considered the primary Assessment Contact for this Company. If this information is incorrect, please update with the NAIC accordingly.

Company Profile: Demographic & Licensing Information

AssessConnect includes a Profile for all licensed insurers nationwide that are included in our database, including the Company Name, NAIC number, NAIC Group Name, NAIC group number, EIN/Tax ID, States Licensed, Email Domain and membership status within each Guaranty Association. The Profile for each insurer you are associated with can be viewed by logging into AssessConnect, navigating to the "My Organization Tab," and selecting "Go to Profile" in the last column of each company listed in your organization.

✓ Where does the company demographic and licensing information come from?

All information in each company's record generally comes from two primary sources: (1) licensing records maintained in each state insurance department; and (2) NAIC filings made by the member insurer.

✓ What do I do if the information appears to be incorrect?

If there appears to be an error in your company's information, please email help@assessconnect.com and we will work with you as appropriate to address the issue.

✓ How do I update company merger or change of ownership information?

AssessConnect generally receives merger information from imports of state insurance department records and updates the company records contained in AssessConnect on at least a quarterly basis. However, records can be delayed or inaccurate. Companies also have the option of providing more frequent updates to AssessConnect by emailing help@assessconnect.com. NOLHGA staff will verify the merger information and update the records accordingly.

Assessment Invoices & Payment

✓ How will I be notified when an assessment invoice is due?

Each listed Assessment Contact within AssessConnect will receive an email notification when an assessment is made by a Guaranty Association utilizing AssessConnect. One email is sent to all Assessment Contacts in the database for each relevant company. In other words, if you have the same email address listed for multiple companies, you will receive an email for each company. The Assessment Email notification will include a link to view and pay the assessment within AssessConnect.

✓ How do I view and pay invoices in AssessConnect?

Once you log into www.assessconnect.com, there are three ways to view assessment information. If you have an invoice due, there should be a **(!)** icon next to the Company name in your "My Organization" list.

- To view all assessments for your organization across all companies in your group, click the "Assessments" tab on the left-hand side of the screen. You can then search for assessments by state, NAIC number, etc., and also view your organization's payment status.
- To access an assessment for a single company, click on the "My Organization" tab and select "Go to Profile" for a specific company. Once in the company profile, you will see three tabs below the company's general demographic information: "Contacts", "Notifications", and "Assessments". Click on the "Assessments" tab.
- You can also access information on a specific assessment by clicking on the "Notifications" tab on the left-hand side of the screen and searching for a specific assessment notification.

Using any of the above processes, if you click on a specific assessment, you can view and download supporting calculations and invoices by using the relevant buttons. You can also pay via ACH in most states by clicking on the "Pay Now" button. If the Pay Now button is grayed out, this means the state does not participate in AssessConnect ACH payments.

✓ Who do I contact if I have questions about an invoice or other documentation related to an assessment in AssessConnect?

For any questions related to a specific assessment, please contact the State Guaranty Association that issued the assessment directly. AssessConnect is a platform operated by NOLHGA for State Guaranty Associations to manage assessments. NOLHGA does not directly issue any assessments. If you have problems accessing the invoice or logging in, please email help@assessconnect.com.

✓ How do I get proof of payment?

For all participating State Guaranty Associations, once you have paid the invoice, payment is received and marked as "paid" in the system, you can download a copy of the invoice that is marked PAID and contains the date of payment. In many states, this serves as a "certificate of contribution." Language to his effect is usually contained on the invoice. The invoices are maintained in the system so you can log in later (e.g., year-end) and download any applicable documentation.

For states in which companies may receive a tax credit for certain assessment payments, some State Guaranty Associations issue a tax certificate or certificate of contribution that is separate from the invoice. Starting in 2027, these will generally be available in AssessConnect for the previous year on or before January 31

Annual Meeting & Proxy Notices

✓ My company received an annual meeting notice—what do I do with it?

In general, state laws require State Guaranty Associations to circulate annual meeting notices to member companies. These are sent at various points in the year, usually on a set number of dates, such as 60 or 90 days before a member meeting. Some states require the filing of proxy ballots for the election of the Board of Directors. If there is a link in the annual meeting notice you received directing you to fill out a proxy ballot, please do so in a timely manner.

You can also fill out proxy ballots by logging into www.assessconnect.com, clicking on the "Notifications" tab on the left-hand side of the screen, and searching for the relevant notice. Notices sent to any company in the group can be viewed here. You can also go to "My Organization" and click on the "Notifications" tab under the company demographic information. If a proxy ballot needs to be returned, a **(!)** icon will be present next to the company name on the "My Organization" page.