NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Draft date: 11/17/26

Virtual Meeting

BLANKS (E) WORKING GROUP
Thursday, December 3, 2026
12:00 – 1:00 p.m. ET / 11:00 a.m. – 12:00 p.m. CT / 10:00 – 11:00 a.m. MT / 9:00 – 10:00 a.m. PT

ROLL CALL

Roy Eft, Chair	Indiana	Tadd Wegner	Nebraska
Steve Drutz, Vice Chair	Washington	Paul Lupo	New Jersey
David Phifer	Alaska	Tracy Snow	Ohio
Kim Hudson	California	Ryan Rowe	Oklahoma
Wayne Shepherd	Connecticut	Ryan Keeling	Oregon
Nicole Brittingham	Delaware	Diana Sherman	Pennsylvania
N. Kevin Brown	District of Columbia	Shawn Frederick	Texas
Carolina Herrera Wagoner/ Shalice Rivers	Florida	Jake Garn	Utah
		Justin E. Parr	West Virginia
Daniel Mathis	Iowa	Adrian Jaramillo/ Michael Erdman	Wisconsin
Jason Tippett	Michigan		
Danielle Smith/Kelly Hopper	Missouri		

NAIC Committee Support: Mary Caswell/Jill Youtsey/Julie Gann

AGENDA

1. Consider Adoption of its Aug. 26 Minutes—*Roy Eft (IN)* — Attachment 1

2. Consider Adoption of Items Previously Deferred—*Roy Eft (IN)*

   A. **2026-10BWG**—Update Life/Fraternal Liability lines 24.03 and 24.07 adding reference to book/adjusted carrying value (BACV) and adding an annual crosscheck to Schedule S. Add reference to use the BACV value to Schedule S, Part 3, Section 1, Column 15; Schedule S, Part 3, Section 2, Column 14; Schedule S, Part 4, Column 12; and Schedule S, Part 5, Column 20. — Attachment 2

3. Consider Adoption of Items Previously Exposed—*Roy Eft (IN)*

   A. **2026-18BWG Modified**— Add an investment characteristic code on Annual Schedule D, Part 1, Sections 1 and 2, Schedule D, Part 2, Section 1, and Schedule BA, Part 1, and Quarterly Schedule D, Part 3 and 4 to identify investments that have a rating from a CRP that is an SVO Excluded Rating (ER). — Attachment 3

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B. **2026-19BWG**—Update the definition of "qualified health actuary" in the Actuarial Opinion of the Health Annual Statement Instructions for the 2027 reporting year. Attachment 4

C. **2026-20BWG**—Add an interrogatory question to General Interrogatory Part 1, #40 to ask whether a reporting entity has residuals. Attachment 5

4. Consider Exposure of New Items—*Roy Eft (IN)*

A. **2026-21BWG**—Update the Life/Fraternal Schedule S, Part 4, Line 7 and Part 5, Line 11 instructions for the changes adopted in *Statement of Statutory Accounting Principles* (*SSAP) No. 61—Life, Deposit-Type and Accident and Health Reinsurance* to clarify reporting for derecognized interest maintenance reserve (IMR). Attachment 6

B. **2026-22BWG**—Update the Title Schedule P instructions to be consistent with revisions to the Property/Casualty (P/C) Schedule P instructions. Attachment 7

C. **2026-23BWG**—Revise the instructions for the date acquired on all investment schedules, excluding Schedule DB: Derivatives. Attachment 8

D. **2026-24BWG**—Update Asset Valuation Reserve (AVR) instructions and blank to include references to *SSAP No. 97— Investments in Subsidiary, Controlled and Affiliated Entities* for line A1-A6. Update the instructions for lines F1—F5 to correspond with lines A1—A6. Attachment 9

E. **2026-25BWG**—Add new reporting lines to Schedule DB: Derivatives and the Notes to the Financial Statements in accordance with the new *SSAP No. 109—Asset-Liability Management Derivatives*. Reporting lines have been renamed/reordered for consistency. Attachment 10

F. **2026-26BWG**—Update Schedule D, Part 1, Section 2 Investment Characteristic column by adding three new codes to identify investments in collateralized loan obligations (CLOs), collateralized bond obligations (CBOs), and collateralized debt obligations (CDOs). Attachment 11

G. **2026-27BWG**—Update Schedule BA, Notes to Financial Note 5S, and Asset Valuation Reserve (AVR) instructions to expand collateral loan instructions. Add new electronic only columns to Schedule BA, Part 1 to be completed only for collateral loans, and reported by collateral that secures the loan. Attachment 12

H. **2026-28BWG**—This proposal revises the format of Note 20C – Fair Value of Financial Instruments, moving from a free-form disclosure to established categories and reporting lines and/or totals that agree back to investment Attachment 13

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schedules. It deletes the existing Note 20D – Not Practical to Estimate Fair Value.

I. **2026-29BWG**—Update instructions with the interest maintenance reserves (IMR) changes effective Jan 1, 2028 which include: dedicated reporting lines on the balance sheet, revisions to the net investment income and the exhibit of capital gains and losses, expanded Notes to the Financial Statements, which includes the proof of reinvestment and a proposed actuarial IMR reconciliation, and updated IMR attestation. Revisions correspond to the revised *SSAP No. 7 – Asset Valuation Reserve and Interest Maintenance Reserve* changes (SAPWG #2023-14.) Revisions related to IMR that only impact the annual financial statements are captured in a separate proposal. Attachment 14

J. **2026-30BWG**—Update the IMR instructions to clarify the reporting of IMR in the Life/Fraternal and Separate Account blank. Attachment 15

K. **2026-31BWG**—Remove the list of restricted asset codes in the Investment Schedule General Instructions and the restricted asset columns for all the annual and quarterly investment schedules. Attachment 16

L. **2026-32BWG**—Expand the reporting presentation within the life blank of Schedule S — Part 3, Section 1 and Schedule S – Part 3, Section 2 to assist the Life Risk Based Capital (E) Working Group in the development of a more refined risk-based capital (RBC) framework to capture reinsurance risk, including recapture risk and counterparty risk. Attachment 17

M. **2026-33BWG**—Update the definition of Non Agency CLOs/CBOs/CDOs in the Investment Schedule General Instructions to clarify what should be reported in this line category. Attachment 18

N. **2026-34BWG**—Update the definition of Parent, Subsidiaries, and Affiliates in the Investment Schedule General Instructions to clarify what should be reported in this line category. Attachment 19

O. 2**026-35BWG**—Add a section to the Life/Fraternal Schedule S, Part 8 to report CLOs, CBOs, and CDOs and a section to report collateral loans to be consistent with the AVR blank updates. Break each group of investments into different sections to allow for easier future updates to lines. Attachment 20

P. **2026-36BWG**—Update the blank format of the Health Exhibit of Premiums, Enrollment, and Utilization (State Page) to list the Health Lines of Business as rows instead of columns. Attachment 21

Q. **2026-37BWG**— Update Note to Financial Note 10 – Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties and Note 14 – Attachment 22

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Liabilities, Contingencies, and Assessments to update the disclosure of commitments. Add a "Commitment for Investment" column to Schedule BA, Part 1; Schedule B, Parts 1 and 2; Schedule D, Part 1, Sections 1 and 2; Schedule D, Part 2, Section 1 and 2; and Schedule D, Part 3.

R. **2026-38BWG**—Add a new part to Note 5D in the Notes to Financial Statements to disclose the BACV of issuer credit obligations and asset-backed securities (ABS) that use private letter ratings (PLRs) in the statutory financial statements. Attachment 23

S. **2026-39BWG**—Update Life/Fraternal Liability Lines 24.03 and 24.07 to add reference to the applicable statements of statutory accounting principles for securities withheld from the reinsurer or deposited by the reinsurer with the ceding entity. Also add guidance or references to SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance to Schedule S, Part 3, Section 1, Column 15; Schedule S, Part 3, Section 2, Column 14; Schedule S, Part 4, Columns 9, 11 and 12; and Schedule S, Part 5, Columns 16, 17, 19 and 20. Attachment 24

5. Review the 2027 Proposed Charges for the Working Group—*Roy Eft (IN)* Attachment 25

6. Review State Filing Checklists—*Roy Eft (IN)* Attachment 26

7. Consider Adoption of the Editorial Listing—*Roy Eft (IN)* Attachment 27

8. Receive the Statutory Accounting Principles (E) Working Group Memorandum, Collateral Loans Backed by Mortgage Loans—*Roy Eft (IN)* Attachment 28

8. Discuss Any Other Matters Brought Before the Working Group—*Roy Eft (IN)*

The following documents are being provided as reference materials:

Summary of Comment Letters Attachment 29
Comment Letters Attachment 30

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Draft: 9/01/26

Blanks (E) Working Group
Virtual Meeting
August 26, 2026

The Blanks (E) Working Group of the Accounting Practices and Procedures (E) Task Force met Aug. 26, 2026. The following Working Group members participated: Roy Eft (IN), Chair; Steve Drutz, Vice Chair (WA); David Phifer (AK); Kim Hudson (CA); Wayne Shepherd (CT); N. Kevin Brown (DC); Tom Hudson (DE); Carolina Herrera Wagoner (FL); Kevin Clark and Daniel Mathis (IA); Kevin Dyke and Patrick Tess (MI); Danielle Smith (MO); Tadd Wegner (NE); Paul Lupo (NJ); Tracy Snow (OH) Ryan Rowe (OK); Diana Sherman (PA); Stacy Zhang (UT); Adrian Jaramillo (WI) and Justin Parr (WV).

1. Adopted its July 29 Minutes

Eft stated that the July 29 minutes consisted of an e-vote to adopt the Working Group's May 28 minutes prior to the summer national meeting. The May 28 minutes included the adoption of the March 5 minutes, adoption of 16 blanks proposals, deferral of two proposals, exposure of 5 new proposals and adoption of the editorial listing.

Drutz made a motion, seconded by Wegner, to adopt the Working Group's July 29 minutes (*see NAIC Proceedings, Spring 2026, Accounting Practices and Procedures (E) Task Force, Attachment Two*). The motion passed unanimously.

2. Address Deferred and Withdrawal Items

A. Agenda Item 2025-29BWG

This proposal is intended to add a code to Note 5L – Restricted Assets for reporting funds withheld and modified coinsurance (modco) arrangements. Clark stated that the Statutory Accounting Principles (E) Working Group, as the sponsor, recommend withdrawal of this proposal. The Statutory Accounting Principles (E) Working Group agenda item 2025-27 was adopted at the 2026 Spring National Meeting, however, the action taken did not include support for new restricted asset codes for inclusion in the investment schedules or deletion of the restricted asset code column. Further consideration of the restricted asset code column is expected to occur by the Statutory Accounting Principles (E) Working Group, and a new proposal will be submitted once a recommendation is concluded.

Since the expanded restricted asset codes were not supported, the investment schedules do not include a restricted asset code for each separate category of restricted assets. When an investment schedule code does not exist for a particular type of restricted asset, industry should continue to utilize the "other" code for those instances. This is consistent with the prior year. Eft confirmed the proposal being withdrawn by the sponsor. No further action is needed.

B. Agenda Item 2026-10BWG

This proposal requests an update to specific Life/Fraternal Liability lines and Schedule S lines to reference the use of book/adjusted carrying value. Clark recommended that the Blanks (E) Working Group defer this proposal to allow for further discussion. The Statutory Accounting Principles (E) Working Group agenda item 2026-02 was exposed at the summer national meeting with revised guidance for the reporting of funds withheld liabilities. It is anticipated that the blanks proposal will be modified for re-exposure after the 2026 fall national meeting. Clark

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made the motion, seconded by Kim Hudson to defer this proposal with a comment deadline of Nov. 3. The motion passed unanimously.

3. Adopted Items Previously Exposed

A. Agenda Item 2026-13BWG

Andy Daleo (NAIC) stated that this proposal adds an active status code to the Cybersecurity Insurance coverage Supplement Part 5 and to the Private Flood Insurance Supplement Parts 2 through 6. The purpose of this addition is to be able to identify whether the business is being written in the admitted or nonadmitted market. There were no interested party comments on this exposure. There is a minor modification deleting the footnote reference as this would not apply in the supplement. An additional minor modification has been identified. The total line of the active status column should be xxx'd out. This is a character field that would not have a total.

Mathis made a motion, seconded by Drutz, to adopt the modifications to the proposal. The motion passed unanimously. Mathis made a motion, seconded by Drutz, to adopt the modified proposal (Attachment Two-). The motion passed unanimously.

B. Agenda Item 2026-14BWG

Kris DeFrain (NAIC) stated that this proposal is intended to improve the Schedule P instructions by deleting old instructions that are no longer applicable and improve prior line instructions to gain more consistent reporting.

Drutz made a motion, seconded by Sherman, to adopt the modifications to the proposal (Attachment Two-). The motion passed unanimously.

C. Agenda Item 2026-15BWG

Charles Terriault (NAIC) stated that this proposal is intended to update the annual and quarterly financial statement investment schedules to combine the investment security identifiers CUSIP, PPN, and ISIN into a single reporting field called a security identifier. It would be paired with the security identifier type field. An additional identifier of LXID is being recommended which is in the Standard and Poor's global listing. This is a unique identifier to track individual loans. Subsequent to the exposure, two additional requests were received to add two additional codes. One to add an intercontinental exchange identifier (ICD id) from the pricing service Intercontinental Exchange, Inc. The second was to add a financial instrument global identifier (FIGI).

Kim Hudson made a motion, seconded by Sherman, to adopt the modifications to the proposal. The motion passed unanimously. Kim Hudson made a motion, seconded by Tess, to adopt the modified proposal (Attachment Two-). The motion passed unanimously.

D. Agenda Item 2026-16BWG

This proposal is intended to update the list of disclosure exclusions for the Notes to Financial Statements Note #20 to remove investments accounted for under the equity method. Clark recommended that the Blanks Working (E) Group withdraw this proposal. Although the deletion of the "equity method investment exclusion" from the fair value financial instrument disclosure was not expected to be a significant change, comments received from industry have indicated concern with the change and the reporting of fair value for operating entities in an audited note. The agenda item was re-exposed with a request to industry to assist in separating investment structures accounted for under the equity method that could be captured in the disclosure. It is anticipated that subsequent discussion will be needed to resolve what should be reported at fair value. It is possible that this discussion will

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be captured in the SSAP No. 48 review that is currently ongoing. If that occurs, it will be some time before a reporting revision related to equity-method investments is ready for inclusion in the annual statement.

Additionally, a referral was received from the Investment Analysis (E) Working Group requesting a full review of the fair value financial instrument note (Note 20C) with standardization of reporting between the note and investment schedule reporting categories. This will be a significant change to the current free-form structure of the note. It is anticipated that a proposal for this reporting change will be presented to the Statutory Accounting Principles (E) Working Group at the Fall National Meeting, with the Working Group sponsoring a blanks proposal to allow for year-end 2027 reporting.

With the above changes being considered, withdrawing this proposal with subsequent consideration of a new proposal is recommended.

E. Agenda Item 2026-17BWG

This proposal is intended to update Annual General Interrogatory 25.04 and 25.05 changing "amount of collateral" to "assets lent." Update Notes to Financial Statements Note #5L(1) category "Collateral held under security lending agreements" to "Assets lent under security lending agreements." Clark stated that this blanks proposal reflects a terminology change adopted by the Statutory Accounting Principles (E) Working Group at the summer national meeting for securities lending restricted assets. Prior guidance in *SSAP No. 1—Accounting Policies, Risks & Uncertainties, and Other Disclosures*, referred to "collateral held under securities lending agreements" as the restricted asset. However, there is a separate reporting category for collateral held with a recognized liability to return the collateral. The duplication of collateral references caused questions on reporting, and whether collateral from a securities lending transaction is intended to be captured twice.

The adopted statutory accounting revisions clarify that the restricted asset category specific for securities lending shall reflect the "asset lent under securities lending agreements." With a securities lending agreement, the insurer lends an asset to a counterparty, and that asset is still captured on the insurer's investment schedules. This lent asset is intended to be captured in the restricted asset category. Collateral received by the insurer may either be recognized on or off-balance sheet, depending on whether the insurer has the ability to pledge or resell the collateral. When the collateral is on balance sheet, with a recognized liability to return, the collateral is captured in the separate reporting category specific to collateral. The adopted revisions shall clarify where each component of a securities lending transaction shall be reported.

Clark made a motion, seconded by Wegner, to adopt the proposal (Attachment Two-). The motion passed unanimously.

4. Exposed New Items

A. Agenda Item 2026-18BWG

Therriault stated that this proposal is related to the filing exempt (FE) discretion amendment that was adopted a few years ago. The purpose of this proposal is to identify investments whose otherwise Filing Exempt (FE)-eligible NAIC Credit Rating Provider (CRP) rating was excluded from FE pursuant to NAIC discretion, by displaying an identifier in the investment characteristic column and not the NAIC Designation column. Although an investment's NAIC Designation could have initially been based on an excluded rating, its NAIC Designation could subsequently be based on other non-excluded CRP ratings also assigned to the investments. This separation of the investment characteristic identifier from the NAIC Designation will allow the source of the NAIC designation (FE, PLR, etc.) to be populated without being influenced by the excluded rating. Information on whether an excluded rating exists would then be identifiable via the investment characteristic column.

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Hearing no objection, Eft stated that the proposal is exposed for a 70-day public comment period ending Nov. 3.

B. Agenda Item 2026-19BWG

Dyke stated that this proposal requests a change to the actuarial opinion section of the annual statement instructions to reflect the health actuarial task force's adoption of knowledge statements for appointed actuaries issuing statements of actuarial opinion in the health blank. The language modifies a definition of "qualified health actuary" to include a requirement that the actuary meets the requirements set for in the knowledge statements. The amendments intended to ensure qualified actuaries have the relevant knowledge necessary for issuing health statements of actuarial opinion that were developed primarily in response to changes in the Society of Actuaries Fellowship's education requirements.

Hearing no objection, Eft stated that the proposal is exposed for a 70-day public comment period ending Nov. 3.

C. Agenda Item 2026-20BWG

Mary Caswell (NAIC) stated that this proposal is intended to clarify if a reporting entity has residuals or not. The current interrogatory #40 could be left blank in our system and the assumption would be that the reporting entity did not hold residuals, but it could also mean the reporting entity forgot to answer interrogatory #40. The new question will be a Yes or No question asking if the reporting entity holds residuals or not and will help clarify the reporting of the other questions for interrogatory #40.

Hearing no objection, Eft stated that the proposal is exposed for a 70-day public comment period ending Nov. 3.

5. Adopted the Editorial Listing

Kim Hudson made a motion, seconded by Shepherd, to adopt the editorial listing (Attachment Two-). The motion passed unanimously.

6. Update on NAIC FDR Modernization Project

Eft stated that the NAIC is in the process of modernizing its annual and quarterly financial reporting system. The NAIC Financial Data Repository (FDR) Modernization Project is a strategic initiative to upgrade the NAIC's central insurance company financial data system, which serves as the official database for state and territory insurance regulators. This includes the annual and quarterly statement filings, the supplemental filings and the risk-based capital filings.

The modernization is intended to improve system flexibility, speed, and filing accuracy in statutory reporting, enhance automation and functionality to support modern regulatory needs and to enable modular design for easier upgrades and integration with emerging technologies.

NAIC staff have been working with the vendor, SAIC in identifying the reporting fields in XBRL format. Staff have been working with the financial statement vendors who will develop the reporting fields that will link to the new NAIC system. The PDFs will be created from the company data input into the vendor system. They will appear as they do now, with one exception. All of the Notes to the Financial Statement will appear in the electronic version as well as in the PDF.

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In order to facilitate the full transition to the new system, there will need to be a metadata freeze period. The metadata is the background information that describes, organizes and gives context to the data. The freeze period means that all proposal changes to the annual and quarterly financial statements need to be adopted by May 2028 to be in for YE 2028 annual statement filing submitted March of 2029 and by 1/1/2029 for the quarterly to be filed May 15, 2029. The date would be June for the RBC.

Changes after May / June 2028 would not be in effect until 1/1/2030. Essentially skipping any new changes for year-end 2029. This will allow our FDR modernization vendor, SAIC, and NAIC staff to get everything in the new system and ready for the 1st quarter 2029 and annual 2029 company filings in the new system.

Having no further business, the Blanks (E) Working Group adjourned.

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 3/26/2026	Agenda Item # 2026-10BWG
CONTACT PERSON:		Year 2026
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
NAME:	**Kevin Clark**	No Impact [X] Modifies Required Disclosure [ ]
TITLE:	**Chair SAPWG**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
AFFILIATION:	**Iowa Insurance Division**	**DISPOSITION**
ADDRESS:		[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [X] Deferred Date 8/26/2026 [ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual ~~2026~~2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Life/Fraternal Liability Lines 24.03 and 24.07 to add reference to use the book/adjusted carrying value and an annual crosscheck to Schedule S. Also add reference to use the book/adjusted carrying value to Schedule S, Part 3, Section 1, Column 15; Schedule S, Part 3, Section 2, Column 14; Schedule S, Part 4, Column 12; and Schedule S, Part 5, Column 20.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is address inconsistent guidance regarding the valuation of the liability for funds withheld in a life or health reinsurance agreement. (SAPWG Ref. 2026-02)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 24.03 – Funds Held Under Reinsurance Treaties with Unauthorized and Certified Reinsurers

~~Total amount from~~Report the total book/adjusted carrying value of the funds withheld assets for unauthorized and certified reinsurers. This should match Schedule S, Part 4 (Columns 12 and 13) plus Schedule S, Part 5 [(Columns 20 and 21) x 1000), (other than amounts of letters of credit or trust agreements included therein)] to the extent that such funds were included as a part of the total assets on Page 2 of the statement and were not offset by a directly related credit offset on Page 2.

Detail Eliminated To Conserve Space

Line 24.07 – Funds Held Under Coinsurance

Report the amount of funds withheld from reinsurers under coinsurance treaties other than amounts reported on Line 24.03. The total amount of the book adjusted carrying of the funds withheld assets (for amounts not related to unauthorized or certified reinsurers) should match Schedule S, Part 3, Section 1 (Column 15) plus Schedule S, Part 3, Section 2 (Column 14) x 1000 (other than amounts of credit or trust agreements included therein) to the extent that such funds were included as a part of the total assets on Page 2 of the statement and were not offset by a directly related credit on Page 2.

SCHEDULE S – PART 3 – SECTION 1

REINSURANCE CEDED LIFE INSURANCE, ANNUITIES, DEPOSIT FUNDS, AND OTHER LIABILITIES WITHOUT LIFE OR DISABILITY CONTINGENCIES, AND RELATED BENEFITS LISTED BY REINSURING COMPANY AS OF DECEMBER 31, CURRENT YEAR



Column 15 – Funds Withheld Under Coinsurance

Report the book/adjusted carrying value of the amount of funds withheld on coinsurance contracts.

SCHEDULE S – PART 3 – SECTION 2

REINSURANCE CEDED ACCIDENT AND HEALTH INSURANCE LISTED BY REINSURING COMPANY AS OF DECEMBER 31, CURRENT YEAR

Detail Eliminated To Conserve Space

Column 14 – Funds Withheld Under Coinsurance

Report the book/adjusted carrying value of the amount of funds withheld on coinsurance contracts.

SCHEDULE S – PART 4

REINSURANCE CEDED TO UNAUTHORIZED COMPANIES

Detail Eliminated To Conserve Space

Column 12 – Funds Deposited By and Withheld From Reinsurers

Include: Where permissible to be taken as credit against the loss and reserve liabilities in Column 8, amounts deposited by the reinsurer with or for the reporting insurance company, letters of credit, and trust agreements. Securities withheld from the reinsurer or held on deposit should be valued at the book/adjusted carrying value of the funds held by the ceding entity. ~~or~~ Funds held in a trust fund should be valued at fair ~~market~~ value.

~~NAIC published market values must be used when available.~~ Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits.

SCHEDULE S – PART 5

REINSURANCE CEDED TO CERTIFIED REINSURERS

Detail Eliminated To Conserve Space

Column 20 – Funds Deposited by and Withheld from Reinsurers

Include: Where permissible to be taken as credit against the loss and reserve liabilities in Column 14, amounts deposited by the reinsurer with or for the reporting insurance company, letters of credit, and trust agreements. Securities withheld from the reinsurer or held on deposit should be valued at the book adjusted carrying value of the funds held by the ceding entity. ~~or~~ Funds held in a trust fund should be valued at fair ~~market~~ value.

~~NAIC published market values must be used when available.~~ Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits.

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

LIABILITIES, SURPLUS AND OTHER FUNDS

Information should be reported as of the end of current quarter.

Detail Eliminated To Conserve Space

Line 24.03 – Funds Held Under Reinsurance Treaties with Unauthorized and Certified Reinsurers

Report the total book/adjusted carrying value of the funds withheld assets for unauthorized and certified reinsurers.

Detail Eliminated To Conserve Space

Line 24.07 – Funds Held Under Coinsurance

Report the amount of funds withheld from reinsurers under coinsurance treaties other than amounts reported on Line 24.03. Report the total amount of the book/adjusted carrying value of the funds withheld assets (for amounts not related to unauthorized or certified reinsurers).

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

DATE: 7/15/2026	**FOR NAIC USE ONLY**
CONTACT PERSON: Charles Therriault	Agenda Item # 2026-18BWG MOD
TELEPHONE: 212-386-1920	Year 2027
EMAIL ADDRESS: ctherriault@naic.org	Changes to Existing Reporting [X]
ON BEHALF OF: Investment Designation Analysis (E) Working Group (IDAWG)	New Reporting Requirement [ ]
NAME: Ken Cotrone	**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
TITLE: Chair IDAWG	No Impact [X]
AFFILIATION: Connecticut DOI	Modifies Required Disclosure [ ]
ADDRESS:	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
	****If Yes, complete question below****
	DISPOSITION
	[ ] Rejected For Public Comment
	[ ] Referred To Another NAIC Group
	[X] Received For Public Comment
	[ ] Adopted Date
	[ ] Rejected Date
	[ ] Deferred Date
	[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Add an investment characteristic code on Annual Schedule D, Part 1, Sections 1 and 2, Schedule D, Part 2, Section 1, and Schedule BA, Part 1, and Quarterly Schedule D, Part 3 and 4 to identify investments that have a rating from a CRP that is an SVO Excluded Rating (ER).

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to identify investments whose otherwise Filing Exempt (FE)-eligible NAIC Credit Rating Provider (CRP) rating was excluded from FE pursuant to NAIC discretion, by displaying an identifier in the investment characteristic column and not the NAIC Designation column. Although an investment's NAIC Designation could have initially been based on an excluded rating, its NAIC Designation could subsequently be based on other non-excluded CRP ratings also assigned to the investments. This separation of the investment characteristic identifier from the NAIC Designation will allow the source of the NAIC designation (FE, PLR, etc.) to be populated without being influenced by the excluded rating. Information on whether an excluded rating exists would then be identifiable via the investment characteristic column.

IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS –HEALTH, LIFE/FRATERNAL, PROPERTY & TITLE

SCHEDULE D – PART 1- SECTION 1

LONG-TERM BONDS – ISSUER CREDIT OBLIGATIONS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

Provide the appropriate NAIC Designation (1 through 6), NAIC Designation Modifier (A through G), and SVO Administrative Symbol combination for each security.

The listing of valid NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol combinations can be found on the NAIC's website for the Securities Valuation Office (*www.naic.org/svo.htm*).

The NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol will be shown as one column on the printed schedule but will be three sub-columns in the data table.

On the printed page the sub-columns should be displayed with a "." between the NAIC Designation and the NAIC Designation Modifier with a space between the NAIC Designation Modifier and the SVO Administrative Symbol (e.g., "1.A YE").

NAIC Designation Modifier:

The NAIC Designation Modifier should only be used for bonds eligible to receive one, as defined in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual), otherwise, the field should be left blank.

As defined in the P&P Manual, there is not an NAIC Designation Modifier for investments reporting an NAIC Designation 6, therefore, the NAIC Designation Modifier field should be left blank.

Refer to the P&P Manual for the application of these modifiers.

SVO Administrative Symbol:

Following are valid SVO Administrative Symbols for bonds. Refer to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for the application of these symbols.

FE	Filing Exempt
~~ER~~	~~Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~
FM	Financially Modeled RMBS/CMBS subject to SSAP No. 43

Detail Eliminated To Conserve Space

Column 22 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment terms permit interest to be received in a form other than cash.

2. Investment terms permit payment of interest to be deferred without being considered past due.

3. Interest due and accrued has been written off as uncollectible and/or nonadmitted.

4. Investment has a current year or prior year recognized other-than-temporary impairment.

5. Investment is an interest-only strip

6. Investment is a principal-only strip

7. Investment reflects a To-Be-Announced (TBA) security that will qualify as an issuer credit obligation at the time the reporting entity takes possession of the issued security.

8. Investment has a rating from a CRP that is an SVO Excluded Rating (ER).

SCHEDULE D – PART 1 – SECTION 2

ASSET-BACKED SECURITIES OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

Provide the appropriate NAIC Designation (1 through 6), NAIC Designation Modifier (A through G), and SVO Administrative Symbol combination for each security.

The listing of valid NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol combinations can be found on the NAIC's website for the Securities Valuation Office (*www.naic.org/svo.htm*).

The NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol will be shown as one column on the printed schedule but will be three sub-columns in the data table.

On the printed page the sub-columns should be displayed with a "." between the NAIC Designation and the NAIC Designation Modifier with a space between the NAIC Designation Modifier and the SVO Administrative Symbol (e.g., "1.A YE").

NAIC Designation Modifier:

The NAIC Designation Modifier should only be used for bonds eligible to receive one, as defined in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual), otherwise, the field should be left blank.

As defined in the P&P Manual, there is not an NAIC Designation Modifier for investments reporting an NAIC Designation 6, therefore, the NAIC Designation Modifier field should be left blank.

Refer to the P&P Manual for the application of these modifiers.

SVO Administrative Symbol:

Following are valid SVO Administrative Symbols for bonds. Refer to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for the application of these symbols.

FE	Filing Exempt
~~ER~~	~~Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~
FM	Financially Modeled RMBS/CMBS subject to SSAP No. 43

Detail Eliminated To Conserve Space

Column 23 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment terms permit interest to be received in a form other than cash.

2. Investment terms permit payment of interest to be deferred without being considered past due.

3. Interest due and accrued has been written off as uncollectible and/or nonadmitted.

4. Investment has a current year or prior year recognized other-than-temporary impairment.

5. Investment is an interest-only strip

6. Investment is a principal-only strip

7. Investment reflects a To-Be-Announced (TBA) security that will qualify as an issuer credit obligation or asset-backed security at the time the reporting entity takes possession of the issued security.

8. Investment has a rating from a CRP that is an SVO Excluded Rating (ER).

SCHEDULE D – PART 2 – SECTION 1

PREFERRED STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 19 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

Provide the appropriate combination of NAIC Designation (1 through 6), NAIC Designation Modifier (A through G), and SVO Administrative Symbol for each security. The list of valid Administrative Symbols is shown below.

The listing of valid NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol combinations can be found on the NAIC's website for the Securities Valuation Office (*www.naic.org/svo.htm*).

Exchange Traded Funds should be reported as perpetual securities.

The NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol will be shown as one column on the printed schedule but will be three sub-columns in the data table.

On the printed page the sub-columns should be displayed with a "." between the NAIC Designation and the NAIC Designation Modifier with a space between the NAIC Designation Modifier and the SVO Administrative Symbol (e.g., "1.A YE").

Designation Modifier:

The NAIC Designation Modifier should only be used for securities eligible to receive one, as defined in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual), otherwise, the field should be left blank.

As defined in the P&P Manual, there is not an NAIC Designation Modifier for investments reporting an NAIC Designation 6, therefore, the NAIC Designation Modifier field should be left blank.

Refer to the P&P Manual for the application of these modifiers.

Following are valid administrative symbols for preferred stock. Refer to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for the application of these symbols.

FE	Filing Exempt assigned by the SVO
~~ER~~	~~Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~
YE	Year-end carry over assigned by the SVO

Detail Eliminated To Conserve Space

Electronic Only:

Column 29 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment has a rating from a CRP that is an SVO Excluded Rating (ER).

SCHEDULE BA – PART 1

OTHER LONG-TERM INVESTED ASSETS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Electronic Only:

Column 31 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment has a rating from a CRP that is an SVO Excluded Rating (ER).

QUARTERLY STATEMENT INSTRUCTIONS –HEALTH, LIFE/FRATERNAL, PROPERTY & TITLE

SCHEDULE D – PART 3

LONG-TERM BONDS AND STOCKS ACQUIRED DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 10 – NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol

SVO Administrative Symbol:

Long-Term Bond:

Following are valid SVO Administrative Symbols for bonds. Refer to the P&P Manual for the application of these symbols.

FE Filing Exempt

~~ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~

Detail Eliminated To Conserve Space

Preferred Stock:

Following are valid SVO Administrative Symbols for preferred stock. Refer to the P&P Manual for the application of these symbols.

FE Filing Exempt

~~ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~

Detail Eliminated To Conserve Space

Electronic Only:

Column 17 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment has a rating from a CRP that is an SVO Excluded Rating (ER).

SCHEDULE D – PART 4

LONG-TERM BONDS AND STOCKS SOLD, REDEEMED, OR OTHERWISE DISPOSED OF DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 22 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

SVO Administrative Symbol:

Long-Term Bond:

Following are valid SVO Administrative Symbols for bonds. Refer to the P&P Manual for the application of these symbols

FE Filing Exempt

~~ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~

Detail Eliminated To Conserve Space

Preferred Stock:

Following are valid administrative symbols for preferred stock.

FE Filing Exempt

~~ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)~~

Detail Eliminated To Conserve Space

Electronic Only:

Column 29 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment has a rating from a CRP that is an SVO Excluded Rating (ER).

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 7/30/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:	**Eric King**	Agenda Item # 2026-19BWG
TELEPHONE:	**816-783-8234**	Year 2027
EMAIL ADDRESS:	**eking@naic.org**	Changes to Existing Reporting [X]
ON BEHALF OF:		New Reporting Requirement [ ]
NAME:	**Kevin Dyke**	**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
TITLE:	**Chair, Health Actuarial (B) Task Force**	No Impact [X] Modifies Required Disclosure [ ]
AFFILIATION:	**MI DIFS**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
ADDRESS:	**PO Box 30220**	**DISPOSITION**
	Lansing, MI 48909-7720	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [X] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[ ] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Update the definition of "qualified health actuary" in the first paragraph of the Actuarial Opinion section of the Official NAIC Annual Statement Instructions Health For the 2027 reporting year.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

To align the skills and knowledge needed to meet the criteria needed to be considered a qualified actuary as it relates to signing the Health Annual Statement Actuarial Opinion with the revised Society of Actuaries Fellow curriculum.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS –HEALTH, LIFE/FRATERNAL, PROPERTY & TITLE

ACTUARIAL OPINION

1. There is to be included on or attached to Page 1 of the annual statement, the statement of the appointed actuary setting forth his or her opinion relating to claim reserves and any other actuarial items. The appointed actuary must be a qualified health actuary appointed by the board of directors, or its equivalent, or by a committee of the board, by December 31 of the calendar year for which the opinion is rendered. Within five business days of the appointment, the company shall notify the domiciliary commissioner of the name, title (and, in the case of a consulting actuary, the name of the firm) and manner of appointment or retention of each person appointed or retained by the company as an appointed actuary and shall state in the notice that the person meets the requirements of a qualified health actuary. Once these notices are furnished, no further notice is required with respect to this person unless the actuary ceases to be appointed or retained or ceases to meet the requirements of a qualified health actuary. "Qualified health actuary," as used herein means a member in good standing of the American Academy of Actuaries, or a person recognized by the American Academy of Actuaries as qualified for such actuarial valuation, and an actuary who meets the requirements in the Knowledge Statements for Appointed Actuary for Health Blank. The Knowledge Statements for Appointed Actuary for the Health Blank can be found at https://content.naic.org/sites/default/files/inline-files/Health%20Knowledge%20Statements%20adopted%20by%20HATF%204.20.26.pdf.

Detail Eliminated To Conserve Space

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

DATE: 8/11/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:	Agenda Item # 2026-20BWG
TELEPHONE:	Year 2027
EMAIL ADDRESS:	Changes to Existing Reporting [X]
ON BEHALF OF:	New Reporting Requirement [ ]
NAME: Mary Caswell and Jill Youtsey	**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
TITLE:	No Impact [X]
AFFILIATION: NAIC	Modifies Required Disclosure [ ]
ADDRESS:	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
	****If Yes, complete question below****
	DISPOSITION
	[ ] Rejected For Public Comment
	[ ] Referred To Another NAIC Group
	[X] Received For Public Comment
	[ ] Adopted Date
	[ ] Rejected Date
	[ ] Deferred Date
	[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Add an interrogatory question to General Interrogatory Part 1, #40 to ask if a reporting entity has residuals or not.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to clarify if a reporting entity has residuals or not. The current interrogatory #40 could be left blank and the assumption would be that the reporting entity did not hold residuals, but it could also mean the reporting entity forgot to answer interrogatory #40. The new question will be a Yes or No question if the reporting entity holds residuals and will help clarify the reporting of the other questions for interrogatory #40.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – HEALTH, LIFE/FRATERNAL, PROPERTY & TITLE

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

INVESTMENT

Detail Eliminated To Conserve Space

40.~~1~~2 Indicate whether the reporting entity utilizes the Practical Expedient (PE) or Allowable Earned Yield (AEY) method for residuals, or if the reporting entity is transitioning (T) from PE to AEY. All residuals held by a company shall follow the same measurement method unless the company is transitioning from the PE to AEY method. See *SSAP No. 21—Other Admitted Assets*. Leaving the interrogatory blank is an acceptable response only if Interrogatory 40.1 was answered NO.

40.~~2~~3 If the company is transitioning from the Practical Expedient (PE) to Allowable Earned Yield (AEY) method, what is the transition date to apply the AEY method? (Under SSAP No. 21, residuals acquired prior to the transition date shall continue the PE method, whereas residuals acquired after the transition date shall follow the AEY method.)

ANNUAL STATEMENT BLANK – HEALTH, LIFE/FRATERNAL, PROPERTY & TITLE

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

INVESTMENT

Detail Eliminated To Conserve Space

40.1	Does the reporting entity have residuals?	Yes [ ] No [ ]
40.21	If yes, ~~For residuals,~~ does the company utilize the Practical Expedient or Allowable Earned Yield method for residuals? (Enter PE or AEY for the method the company utilizes, unless the company is transitioning from the PE to AEY method, then enter T.)	
40.32	If the answer to 40.2 is T, (i.e., the company is transitioning from the Practical Expedient (PE) to Allowable Earned Yield (AEY) method), what is the transition date to apply the AEY method? (Under SSAP No. 21, residuals acquired prior to the transition date shall continue the PE method, whereas residuals after the transition date shall follow the AEY method.)	

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 08/24/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:		Agenda Item # 2026-21BWG
TELEPHONE:		Year 2027
EMAIL ADDRESS:		Changes to Existing Reporting [X] New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Life/Fraternal's Schedule S, Part 4, Column 7 and Part 5, Column 11 to update the instructions for the changes adopted in *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* to clarify reporting for derecognized IMR.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to add clear guidance on how IMR derecognized by the cedent pursuant to a reinsurance transaction should be reported. (SAPWG Ref 2025-22)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

SCHEDULE S – PART 4

REINSURANCE CEDED TO UNAUTHORIZED COMPANIES

Detail Eliminated To Conserve Space

Column 7 – Other Debits

Report ~~all~~ asset and liability reductions, in accordance with statutory accounting principles, resulting from reinsurance ceded to unauthorized reinsurers not included in Columns 5 and 6. Examples of items included in this column are:

- ~~Unamortized Interest Maintenance Reserve (IMR) liability adjustment, if any, of the ceding company.~~ Pursuant to *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance,* include all net positive IMR derecognized by the ceding entity as a result of the reinsurance transaction. Exclude all net negative IMR derecognized by the ceding entity as a result of the reinsurance transaction.
- Commissions and expense allowances due the ceding company.
- Modified coinsurance reserve adjustments due.
- Experience rating refunds due.

SCHEDULE S – PART 5

REINSURANCE CEDED TO CERTIFIED REINSURERS



Column 11 – Other Debits

Report ~~all~~ asset and liability reductions, in accordance with statutory accounting principles, resulting from reinsurance ceded to unauthorized reinsurers not included in Columns 9 and 10. Examples of items included in this column are:

- ~~Unamortized Interest Maintenance Reserve (IMR) liability adjustment, if any, of the ceding company.~~ Pursuant to *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance,* include all net positive IMR derecognized by the ceding entity as a result of the reinsurance transaction. Exclude all net negative IMR derecognized by the ceding entity as a result of the reinsurance transaction.
- Commissions and expense allowances due the ceding company.
- Modified coinsurance reserve adjustments due.
- Experience rating refunds due.

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 8/27/2026	**FOR NAIC USE ONLY** Agenda Item # 2026-22BWG Year 2027 Changes to Existing Reporting [X] New Reporting Requirement [ ]
CONTACT PERSON:	Kris DeFrain	**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
TELEPHONE:	816-783-8229	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [NO] ****If Yes, complete question below****
EMAIL ADDRESS:	kdefrain@naic.org	**DISPOSITION** [ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ON BEHALF OF:	Casualty Actuarial and Statistical (C) Task Force	
NAME:	Julie Lederer	
TITLE:	Chair of CASTF	
AFFILIATION:	Missouri Dept. of Commerce and Insurance	
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[ ] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[X] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Upon request from the Title Insurance (C) Working Group, the Casualty Actuarial and Statistical (C) Task Force is proposing updates to the Title Schedule P instructions to be consistent with revisions to the Property/Casualty Schedule P instructions.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to clarify the instructions by making minor improvements. These changes are consistent with the updates to the Property/Casualty Schedule P instruction updates.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – TITLE

SCHEDULE P

There are five parts and the interrogatories within Schedule P. Part 1 provides detailed information on losses and loss adjustment expenses. Part 2 provides a history of incurred losses and allocated loss adjustment expenses (ALAE) on a policy year basis. Part 3 provides a history of incurred losses and allocated loss adjustment expenses on a report year basis. Part 4 provides a history of claim counts on a policy year basis. Part 5 provides a history of claim counts on a report year basis. Schedule P Interrogatories provides for additional calculation and explanation of various amounts. ~~Part 5 provides a history of claim counts on a report year basis. If the company is unable to provide any part of the data required in Schedule P for years prior to 1994, the company must obtain a letter of waiver from its domiciliary commissioner. A copy of this letter must be included with the company's annual statement. Data for 1994 and subsequent should be provided in complete detail except for unallocated loss adjustment expenses (ULAE) that should be in complete detail for 1996 and subsequent.~~

Schedule P includes only the data for the insurer identified on the Jurat Page of the annual statement. Do not include consolidated data for affiliated companies. If the insurer participates in an intercompany pooling agreement, it should report only its share of the business, not the total of all participants.

In those instances where an insurer files an amended annual statement as a result of a restatement of ~~prior~~ previous year written premium, losses or loss adjustment expenses, Schedule P must be restated and included in the amended annual statement. In those instances where one title insurer is merged into another title insurer, Schedule P must be prepared so it includes the entire combined history of both companies.

~~Schedule P, Part 1 is organized so that written premiums and other income for a year are matched with corresponding losses and allocated loss adjustment expenses (ALAE) and unallocated loss adjustment expenses for policies issued during that year. Experience is shown for direct business, reinsurance assumed, reinsurance ceded and net of reinsurance.~~

~~Written premium and other income is on a calendar year basis, and should reconcile with the totals on Schedule T.~~

~~Policy year loss and loss adjustment expense payments and reserves should be assigned to the year in which the policy was written under which coverage is triggered. Payments and reserves for escrow and defalcation loss and loss adjustment expenses should be assigned to the year of the associated title insurance order or, if the year is unknown, to the year the defalcation or escrow loss was first known by the companyPart 2 displays 20-year loss development triangles on a policy year basis. Part 3 displays 10-year loss development triangle on a report year basis. In Parts 2 and 3, losses are combined with ALAE and are net of reinsurance. Loss and ALAE development is shown for total incurred, payments, case basis reserves, bulk reserves and incurred but not reported (IBNR) reserves (policy year basis only). Part 4 displays 20-year claim count development triangles on a policy year basis.~~

~~For report year development, group the claims by year in which the claim was first reported.~~

Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the company is contractually obligated should be included.

Allocated loss adjustment expenses are those that can be related to specific claims and include fees, salaries, overhead, and expenses of lawyers for legal services in defense, trial or appeal of suit, other legal services rendered in connection with title claims, and general court costs and fees together with appeal costs and expenses. Allocated loss adjustment expenses should include all costs associated with attorneys involved in litigation of specific claims whether such attorneys are engaged as outside counsel or salaried employees of a reporting entity. Allocated loss adjustment expenses also include any fee or expense, other than claim adjuster services, which is directly attributable to the defense of a particular claim.

Allocated loss adjustment expenses for reinsurance assumed and ceded should be reported in accordance with the terms of the applicable reinsurance contracts. In addition, an assuming reinsurer that incurs allocated loss adjustment expenses in its adjustment of reinsured losses should report ALAE in the manner described above for direct losses.

Unallocated loss adjustment expenses are those expenses, other than allocated loss adjustment expenses, that are assigned to the expense group "Loss Adjustment Expenses." As an example, the costs related to salaried employees of the insurer involved in the management of claims are included in this category.

Loss and loss adjustment expense reserves are to be presented on a non-discounted basis. ~~The reserves reported are expected to represent the ultimate amounts to be paid, including anticipated inflation.~~

Discounting of loss and loss adjustment expense reserves is allowed only if expressly permitted by the state insurance department to which this annual statement is being filed. ~~If discounting of loss and loss adjustment expense reserves is reflected on Page 3 of this annual statement, reconciliation is provided in Schedule P, Part 1.~~ Work papers relating to any discount amounts must be available for examination upon request.

Salvage and subrogation should be determined in accordance with *SSAP No. 57—Title Insurance* using the following rules:

1. Paid losses ~~must~~ shall be reported net of realized, but not anticipated, salvage and subrogation. Case basis loss and loss adjustment expense reserves ~~must~~ shall not be reduced ~~on account of~~for anticipated salvage and subrogation, nor shall an asset be established.

2. Paid salvage and subrogation is not realized until a salvage asset or an actual payment pursuant to a subrogation right is in the direct control of the ~~reporting entity~~insurer and ~~is~~ admissible as an asset for statutory reporting purposes in its own right.

3. Salvage assets and payments pursuant to a subrogation right ~~are to be booked at current market value~~shall be recorded at current fair value. Current ~~market~~ fair value of~~or~~ real estate ~~is to~~shall be established through an appraisal conducted by a qualified independent appraiser.

4. If a salvage asset is sold or revalued by the ~~reporting entity~~insurer within twelve months of~~or~~ realization for an amount less than the value at which it was originally placed on the books of the ~~reporting entity~~insurer, then the loss on disposition ~~is to~~shall be treated as a decrease in paid salvage (same effect as an addition to the paid loss) on the corresponding claim. After twelve months, such salvage revaluation will be treated as a loss on disposition or change in value of an asset, and ~~is~~ shall not ~~to~~ be deducted from the salvage on the corresponding claim.

5. If a salvage asset is sold or revalued by the ~~reporting entity~~insurer within twelve months of realization for an amount greater than the value at which it was originally placed on the books of the ~~reporting entity~~insurer, then the gain on disposition is to be treated as an increase in paid salvage (same effect as a deduction to the paid loss) on the corresponding claim. After twelve months, such salvage revaluation ~~will~~ shall be treated as a gain on disposition or change in value of an asset and shall~~, and is~~ not to be added to the salvage on the corresponding claim.

6. IBNR reserves may make an actuarially determined provision for the expected value of future salvage and subrogation on open claims and IBNR claims. ~~This provision must be actuarially determined and should not be based upon current case estimates.~~

Report all dollar amounts in Schedule P in thousands of dollars ($000 omitted), either by rounding or truncating. All claim counts are to be shown in whole numbers.

~~The number of claims reported is to be cumulative by policy year. The number of claims reported for each policy year is equal to the number of open claims at the end of the current year plus cumulative claims closed with or without payment for the current and prior calendar years.~~

For reporting entities reporting on a pooling basis, the intercompany pooling percentage should be applied to claim count as well as dollar amounts.

If the company changes its method of counting claims, the new method should be disclosed in the Notes to Financial Statements and in the Schedule P - Interrogatories.

SCHEDULE P – PART 1

Part 1 – Summary provides detailed information on losses, loss adjustment expenses, written premium, and claim counts. ~~a 10-year summary of loss and ALAE experience for the company.~~ Part 1 – Summary should be equal to the sum of Part 1A and Part 1B. Columnar headings provide instructions necessary for completion.

~~Schedule P,~~ Part 1 is organized so that written premiums and other income for a year are matched with corresponding losses and allocated loss adjustment expenses ~~(ALAE)~~ and unallocated loss adjustment expenses for policies issued during that year. Experience is shown for direct business, reinsurance assumed, reinsurance ceded and net of reinsurance.

Written premium and other income is on a calendar year basis, and should reconcile with the totals on Schedule T.

Policy year loss and loss adjustment expense payments and reserves should be assigned to the year in which the policy was written under which coverage is triggered. Payments and reserves for escrow and defalcation loss and loss adjustment expenses should be assigned to the year of the associated title insurance order or, if the year is unknown, to the year the defalcation or escrow loss was first known by the company.

The "Prior Years" category can be completed using one of the following methods:

1. "Prior Years" consists of all policies issued by the company from inception of the company forward, with the exception of policies that are presented elsewhere on the exhibit.

2. "Prior Years" consists of all policies issued by the company from 1970 forward, with the exception of policies that are presented elsewhere on the exhibit.

3. The company can pick a year earlier than 1970 but later than the inception of the company.

Once a method is established, the company should not alter that method at a later date.

The amount of liability to be reported in Column 1 is the policy amount (net of reinsurance) in those cases not involving a simultaneous issue of multiple policies. In determining the amount of liability to be reported in case of simultaneous issue of an owners policy and a mortgage policy, include the higher liability policy only. This amount is reported in millions of dollars ($000,000 omitted).

The net reserve shown in Schedule P, Part 1, Line 12, Column 24 should make a sufficient provision for ultimate loss and LAE for all reported and unreported title insurance claims (including escrow and defalcation claims) for which the company is obligated net of reinsurance. The gross reserves shown in Schedule P, Part 1, Line 12, Column 24 plus Column 19 plus Column 22~~,~~ should make a sufficient provision for ultimate loss and LAE for all reported and unreported title insurance claims (including escrow and defalcation claims) for which the company is obligated gross of reinsurance ceded.

The work papers showing a reconciliation explaining reinsurance, discounting and salvage and subrogation adjustments should be available for examination on request.

"Assumed" means reinsurance assumed, including from affiliated intercompany pooling agreements.

"Direct" means as directly written. Do not include coverages written as part of an affiliated intercompany pooling agreement.

"Ceded" means reinsurance ceded on business so reported as direct or assumed.

Direct, Assumed, and Ceded experience should be provided for Written Premium and Other Income, Loss Payments, Allocated LAE Payments, Known Claim Reserves and IBNR Reserves.

Loss and ALAE Payments should be reported net of realized salvage and subrogation. Salvage and Subrogation Received represents the cumulative salvage and subrogation realized, as defined in *SSAP No. 57—Title Insurance*. It is shown for reference only and should not be included in the Total Net Paid.

Inception to-date ULAE Payments by policy year should be provided with the allocation of payments to policy year described in the Schedule P Interrogatories.

The known claim reserve includes case basis reserves and "bulk" reserves. "Bulk" reserves are a provision for subsequent development on known claims.

IBNR reserves are a provision for unreported or unknown title insurance claims on all policies issued by the company as of the accounting date.

Unallocated loss expenses unpaid are a provision for ULAE yet to be paid related to claims that are either open or unreported as of the accounting date.

Losses and ALAE Incurred is the addition of the corresponding Direct, Assumed, and Ceded columns for payments, Known Claim Reserves and IBNR Reserves.

Column 2 – Direct Written Premium

Line 11 should equal Schedule T, Line 59, Column 3 plus Column 4 plus Column 5.

Column 4 – Other Income

Line 11 should equal Schedule T, Line 59, Column 6.

Column 17 – Direct Known Claim Reserve

Line 12 should equal Schedule T, Line 59, Column 10.

Column 23 – Unallocated loss Adjustment Expense Unpaid

Line 12 should equal Operations and Investment Exhibit, Part 3, Line 25, Column 5.

Column 32 – Net Loss & LAE Per $1000 of Coverage

Amounts used in this calculation should be in whole dollars.

Line 12 – Total

Column 17 plus Column 18 minus Column 19 (net known claim reserve) should equal Line 1 of the Liabilities, Surplus, and Other Funds page.

Columns 1 through 29 and Columns 33 and 34 should equal Part 1A plus Part 1B.

SCHEDULE P – PART 1A – POLICIES WRITTEN DIRECTLY

Part 1A provides a summary of loss and ~~ALAE~~ loss adjustment expense experience for policies written directly.

Policies written directly are those written by the home office and owned and operated branch offices of the title insurer.

Refer to Part 1 ~~– Summary~~ for instructions to complete this part.

Column 2 – Direct Written Premium

Line 11 should equal Schedule T, Line 59, Column 3.

SCHEDULE P – PART 1B – POLICIES WRITTEN THROUGH AGENTS

Part 1B provides a summary of loss and ~~ALAE~~ loss adjustment expense experience for policies written through agents.

Policies written through agents are those written by both affiliated and non-affiliated agency operations.

Refer to Part 1 ~~– Summary~~ for instructions to complete this part.

Column 2 – Direct Written Premium

Line 11 should equal Schedule T, Line 59, Column 4 plus Column 5.

SCHEDULE P – PART 2

Part 2 provides a historical summary of incurred loss and ALAE development by policy year on a net of reinsurance basis. Columnar headings provide instructions necessary for completion. Column 11 equals Column 10 minus Column 9 for common years (Rows 1 through 20). Column 12 equals Column 10 minus Column 8 for common years (Rows 1 through 19).

The definition of "prior years" should be the same as that used by the company in Part 1.

Columns 1 to 10 should equal the sum of Parts 2A, 2B, 2C, and 2D.

SCHEDULE P – PART 2A

Part 2A shows cumulative net loss and ALAE payments by year the policy was written as of December 31 of each year shown in Columns 1 to 10. Payments should reflect subrogation, salvage and escrow and defalcation claims according to the rules contained in *SSAP No. 57—Title Insurance*.

Part 2A, Column 10, should equal Part 1, Column 15 minus Column 14.

SCHEDULE P – PART 2B

Part 2B shows case basis loss and ALAE reserves by year the policy was written on claims that are open as of December 31 of each year shown in Columns 1 to 10.

Part 2B, Column 10 plus Part 2C, Column 10, should equal Part 1, Columns 17 plus Column 18 minus Column 19.

SCHEDULE P – PART 2C

Part 2C shows bulk reserves on known claims by year the policy was written for claims that are open as of December 31 of each year shown in Columns 1 to 10.

SCHEDULE P – PART 2D

Part 2D shows Incurred But Not Reported (IBNR) reserves as of December 31 of each year shown in Columns 1 to 10. IBNR reserves make a provision for claims not yet reported to the company but can also include other amounts needed to result in an adequate total reserve.

For years prior to 1994, some companies did not compute an IBNR reserve. In such cases, the company should display zero IBNR, and make an appropriate disclosure in the Notes to Financial Statements. Some companies compute IBNR in their U.S. GAAP annual statements. In such cases, the company should provide IBNR for policy years prior to 1994. The IBNR reserve should not be discounted for investment income.

Part 2D, Column 10 should equal Part 1, Column 20 plus Column 21 minus Column 22.

SCHEDULE P – PART 3

Part 3 provides a historical summary of incurred loss and ALAE development by report year on a net of reinsurance basis. ~~For report year development, group the C~~claims should be grouped by the year in which the claim was first reported.
Columnar headings provide instructions necessary for completion. Column 11 equals Column 10 minus Column 9 for common years (Rows 1 through 10). Column 12 equals Column 10 minus Column 8 for common years (Rows 1 through 9).

The "Prior Years" category for report year need not be the same as for policy year. Several methods are acceptable, but once established, the company should not alter its method at a later time. The following methods are acceptable:

1. "Prior Years" consists of all claims reported by the company from inception of the company forward, with the exception of reported claims that are presented elsewhere on the exhibit.

2. "Prior Years" consists of all claims reported by the company from 1980 forward, with the exception of reported claims that are presented elsewhere on the exhibit..

3. The company can pick a year earlier than 1980, but later than the inception of the company.

The treatment of salvage and subrogation should be the same as in Parts 1 and 2.

The totals in Part 3 may not reconcile with the totals in Part 1 - Summary due to differences in the meaning of "prior years."

Part 3, Columns 1 to 10 should equal the sum of Parts 3A, 3B, and 3C.

SCHEDULE P – PART 3A

Part 3A shows cumulative net loss and ALAE payments by year the claim was reported as of December 31 of each year shown in Columns 1 to 10. Payments should reflect subrogation, salvage and escrow and defalcation claims according to the rules contained in *SSAP No. 57—Title Insurance*.

Part 3A total of Column 10~~,~~ should equal Part 1, Line 12, Column 15 minus Column 14. However, Part 3A may not reconcile with Part 1 – Summary due to differences in the meaning of "prior years" resulting in a validation error. Differences in the meaning of "prior years" ~~and~~ would be an acceptable explanation of the error for the Validation Error Explanation Text File submitted as part of the statement filing.

SCHEDULE P – PART 3B

Part 3B shows case basis loss and ALAE reserves by year the claim was reported on claims that are open as of December 31 of each year shown in Columns 1 to 10.

Part 3B~~,~~ total of Column 10 plus Part 3C~~,~~ total of Column 10, should equal Part 1, Line 12, Columns 17 plus Column 18 minus Column 19.

SCHEDULE P – PART 3C

Part 3C shows bulk reserves on known claims by year the claim was reported for claims that are open as of December 31 of each year shown in Columns 1 to 10. Bulk reserves provide for subsequent development on known claims and do not make a provision for claims not yet reported to the company. A company is not required to carry bulk reserves.

SCHEDULE P – PART 4

Part 4 provides a historical summary of direct claim count development by policy year. Columnar headings provide instructions necessary for completion.

The definition of "prior years" should be the same as that used by the company in Part 1.

Part 4 is gross of reinsurance.

SCHEDULE P – PART 4A

Part 4A shows cumulative reported claim counts on a direct basis by year the policy was written as of December 31 of each year shown in Columns 1 to 10. The number of claims reported is to be cumulative by policy year. The number of claims reported for each policy year is equal to the number of open claims at the end of the current year plus cumulative claims closed with or without payment for the current and prior calendar years.

Part 4A, Column 10 should equal Part 1, Column 16.

SCHEDULE P – PART 4B

Part 4B shows cumulative claims closed with loss payment on a direct basis by year the policy was written as of December 31 of each year shown in Columns 1 to 10.

Part 4B, Column 10 should equal Part 2A, Column 11.

SCHEDULE P – PART 4C

Part 4C shows cumulative claims closed without loss payment on a direct basis by year the policy was written as of December 31 of each year shown in Columns 1 to 10.

Part 4C, Column 10 should equal Part 2A, Column 12.

SCHEDULE P – PART 5

Part 5 provides a historical summary of direct claim count development by report year. Columnar headings provide instructions necessary for completion.

The definition of "prior years" should be the same as that used by the company in Part 3.

Part 5 is gross of reinsurance.

SCHEDULE P – PART 5A

Part 5A shows cumulative reported claim counts on a direct basis by year the claim was reported as of December 31 of each year shown in Columns 1 to 10.

SCHEDULE P – PART 5B

Part 5B shows cumulative claims closed with loss payment on a direct basis by year the claim was reported as of December 31 of each year shown in Columns 1 to 10.

Part 5B, Column 10, should equal Part 3A, Column 11.

SCHEDULE P – PART 5C

Part 5C shows cumulative claims closed without loss payment on a direct basis by year the claim was reported as of December 31 of each year shown in Columns 1 to 10.

Part 5C, Column 10, should equal Part 3A, Column 12.

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 10/8/2026	Agenda Item # 2026-23BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT
NAME:	Kevin Clark	No Impact [X]
TITLE:	Chair SAPWG	Modifies Required Disclosure [ ]
AFFILIATION:	Iowa Insurance Division	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
ADDRESS:		****If Yes, complete question below****
		DISPOSITION
		[ ] Rejected For Public Comment
		[ ] Referred To Another NAIC Group
		[ ] Received For Public Comment
		[ ] Adopted Date
		[ ] Rejected Date
		[ ] Deferred Date
		[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

This blanks proposal revises the instructions for the date acquired on all investment schedules, excluding Schedule DB: Derivatives.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

This proposal intends to consistently define how the acquisition date shall be reported throughout the investment schedules, excluding Schedule DB: Derivatives. On year-end "owned" investment schedules, the date acquired shall reflect the date the investment was originally acquired, and shall not be revised even if additional investment was subsequently acquired. The acquisition schedules shall reflect the date the investment was acquired in the current year. If the investment was previously held, the current year acquisition year date shall not override the date originally acquired on the "owned" schedule. This blanks proposal corresponds to SAPWG agenda item 2026-24.

IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE A – PART 1

REAL ESTATE OWNED DECEMBER 31 OF CURRENT YEAR



Column 5 – Date Acquired

For individual properties, report the date the property was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired.~~state date property was acquired.~~

SCHEDULE A – PART 2

REAL ESTATE ACQUIRED AND ADDITIONS MADE DURING THE YEAR



Column 4 – Date Acquired

For individual properties, report the date for which the property was acquired in the current year. If the property was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the property was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule. ~~state date property was acquired.~~

SCHEDULE B – PART 1

MORTGAGE LOANS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 6 – Date Acquired

Report the date the mortgage was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. ~~State date mortgage was acquired.~~

SCHEDULE B – PART 2

MORTGAGE LOANS ACQUIRED AND ADDITIONS MADE DURING YEAR

Detail Eliminated To Conserve Space

Column 5 – Date Acquired

Report the date for which the mortgage was acquired in the current year. If the mortgage was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the mortgage was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule. ~~State date mortgage was acquired.~~

SCHEDULE B – PART 3

MORTGAGE LOANS DISPOSED, TRANSFERRED OR REPAID DURING THE YEAR

Detail Eliminated To Conserve Space

Column 5 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired.~~State date mortgage was acquired.~~

SCHEDULE BA – PART 1

OTHER LONG-TERM INVESTED ASSETS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 9 – Date Originally Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. ~~State the date the investment was originally acquired.~~

SCHEDULE BA – PART 2

OTHER LONG-TERM INVESTED ASSETS ACQUIRED AND ADDITIONS MADE DURING THE YEAR

Detail Eliminated To Conserve Space

Column 7 – Date Originally Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. ~~State the date the investment was originally acquired.~~

SCHEDULE BA – PART 3

OTHER LONG-TERM INVESTED ASSETS DISPOSED, TRANSFERRED OR REPAID DURING THE YEAR

Detail Eliminated To Conserve Space

Column 7 – Date Originally Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired.~~State the date the asset was originally acquired.~~

SCHEDULE D – PART 1- SECTION 1

LONG-TERM BONDS – ISSUER CREDIT OBLIGATIONS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 19 – Acquired Date

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of issuer credit obligations ~~acquired at public offerings on more than one date~~ may be totaled on one line ~~and~~ pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, the date of ~~last~~ original acquisition inserted.

~~For SVO-Identified Bond Exchange Traded Funds, enter date of last purchase.~~

SCHEDULE D – PART 1 – SECTION 2

ASSET-BACKED SECURITIES OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 19 – Acquired Date

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired.

SCHEDULE D – PART 2 – SECTION 1

PREFERRED STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 21 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of issuer credit obligations ~~acquired at public offerings on more than one date~~ may be totaled on one line ~~and~~ pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, the date of ~~last~~ original acquisition inserted.

~~For SVO-Identified Bond Exchange Traded Funds, enter date of last purchase.~~

SCHEDULE D – PART 2 – SECTION 2

COMMON STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 17 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of issuer credit obligations ~~acquired at public offerings on more than one date~~ may be totaled on one line ~~and~~ pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, the date of ~~last~~ original acquisition inserted.

SCHEDULE D – PART 3

LONG-TERM BONDS AND STOCKS ACQUIRED DURING CURRENT YEAR



Column 4 – Date Acquired

Report the date for which the investment was acquired in the current year. If the investment was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the investment was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of ~~issuer credit obligations~~bonds or stocks ~~acquired at public offerings on more than one date~~ may be totaled on one line ~~and~~ pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, the date of last acquisition inserted.

~~For SVO-Identified Bond Exchange Traded Funds), enter date of last purchase.~~

SCHEDULE D – PART 5

LONG-TERM BONDS AND STOCKS ACQUIRED DURING THE YEAR AND FULLY DISPOSED OF DURING CURRENT YEAR



Column 4 – Date Acquired

Report the date for which the investment was acquired in the current year. If the investment was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the investment was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule. For public placements use trade date, not settlement date. For private placements, use funding date. Reporting entities may total on one line, pursuant to the guidance in the Investment Schedule General Instructions, each issue of bonds or stocks. ~~acquired at public offerings on more than one date and~~ If aggregated, insert the date of last acquisition.

~~For SVO-Identified Bond Exchange Traded Funds, enter date of last purchase.~~

SCHEDULE DA – PART 1

SHORT-TERM INVESTMENTS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 3 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of issuer credit obligations ~~acquired at public offerings on more than one date~~ may be totaled on one line pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, ~~and~~ the date of ~~last~~ original acquisition inserted.

SCHEDULE E – PART 2 – CASH EQUIVALENTS

Detail Eliminated To Conserve Space

Column 3 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of issuer credit obligations ~~acquired at public offerings on more than one date~~ may be totaled on one line pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, ~~and~~ the date of ~~last~~ original acquisition inserted.

SCHEDULE A – PART 2

REAL ESTATE ACQUIRED AND ADDITIONS MADE DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 4 – Date Acquired

For individual properties, report the date for which the property was acquired in the current year. If the property was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the property was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule.~~state date property was acquired.~~

SCHEDULE B – PART 2

MORTGAGE LOANS ACQUIRED AND ADDITIONS MADE DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 5 – Date Acquired

Report the date for which the mortgage was acquired in the current year. If the mortgage was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the mortgage was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule. ~~State date mortgage was acquired.~~

SCHEDULE B – PART 3

MORTGAGE LOANS DISPOSED, TRANSFERRED OR REPAID DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 5 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired.~~State date mortgage was acquired.~~

SCHEDULE BA – PART 2

OTHER LONG-TERM INVESTED ASSETS ACQUIRED AND ADDITIONS MADE DURING THE CURRENT QUARTER



Column 8 – Date Originally Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. ~~State the date the investment was originally acquired.~~

SCHEDULE BA – PART 3

OTHER LONG-TERM INVESTED ASSETS DISPOSED, TRANSFERRED, OR REPAID DURING THE CURRENT QUARTER



Column 7 – Date Originally Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. ~~State date investment was originally acquired.~~

SCHEDULE D – PART 3

LONG-TERM BONDS AND STOCKS ACQUIRED DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 4 – Date Acquired

Report the date for which the investment was acquired in the current year. If the investment was acquired on multiple dates in the current year, report each acquisition on separate reporting lines. If the investment was previously held, the current year acquisition date reported on this schedule shall not override the date acquired on the holding schedule. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of ~~issuer credit obligations~~bonds or stocks ~~acquired at public offerings on more than one date~~ may be totaled on one line pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, ~~and~~ the date of last acquisition inserted.

~~For SVO-Identified Bond Exchange Traded Funds, enter date of last purchase.~~

SCHEDULE E – PART 2 – CASH EQUIVALENTS

INVESTMENTS OWNED END OF CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 5 – Date Acquired

Report the date the investment was originally acquired. This date shall not be revised subsequent to initial acquisition, regardless if additional investment (shares, lots, etc.,) has been acquired. For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of bonds or stocks ~~acquired at public offerings on more than one date~~ may be totaled on one line pursuant to the guidance in the Investment Schedule General Instructions. If aggregated, ~~and~~ the date of last acquisition inserted.

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 10/8/2026	Agenda Item # 2026-24BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
NAME:	**Kevin Clark**	No Impact [X] Modifies Required Disclosure [ ]
TITLE:	**Chair SAPWG**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
AFFILIATION:	**Iowa Insurance Division**	**DISPOSITION**
ADDRESS:		[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Asset Valuation Reserve (AVR) instructions and blank to include references to SSAP 97 paragraphs for line A1-A6. Also update the instructions for line F1-F5 to correspond with lines A1-A6.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal was to update the SCA common stock lines for "affiliated – certain other" to ensure the instructions are clear on what should be reported on this line. (SAPWG Ref # 2026-07)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

ASSET VALUATION RESERVE

EQUITY AND OTHER INVESTED ASSET COMPONENT –
BASIC CONTRIBUTION, RESERVE OBJECTIVE, AND MAXIMUM RESERVE CALCULATIONS

Detail Eliminated To Conserve Space

Section A:

Line 5 – Subsidiary, Controlled or Affiliated Common Stocks – Certain Other ~~Subsidiaries~~ SAP Equity

Report the book/adjusted carrying value of all subsidiary, controlled or affiliated company common stocks owned that have been valued according to *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities* in paragraph 8.b.i and paragraph 8.b.ii in Columns 1 and 4. Multiply Column 4 by the reserve factors provided in Columns 5, 7, and 9 and report the products in Columns 6, 8, and 10, respectively. This line does not include common stock of subsidiary, controlled, or affiliated entities holding an AVR. Such entities are disclosed in Line 4 – Subsidiary, Controlled or Affiliated Common Stocks – Life Insurer with an AVR.

Detail Eliminated To Conserve Space

Section F:

Lines 1 through 5 – Other Invested Assets with Underlying Characteristics of Common Stocks

Report the book/adjusted carrying value of all Schedule BA assets owned where the characteristics of the underlying investments are similar to common stock (Lines 1999999 and 2099999) in Columns 1 and 4. Categorize these assets consistent with the directions for Page 35, the corresponding common stock line have the underlying characteristics of Lines A1 through A6.

Line A1 – Unaffiliated Public corresponds to Line F1
Line A2 – Unaffiliated Private corresponds to Line F2
Line A4 – Affiliated Life with AVR corresponds to Line F3
Line A5 – Affiliated – Certain Other SAP Equity corresponds to Line F4
Line A6 – Affiliated All Other corresponds to Line F5

For Line F1, the reserve factor must be calculated on an individual company basis. It is equal to 15.8% times the beta factor as discussed in Page 34, Line 1 instructions, and must be at least 12.15% but not more than 24.31%. Multiply the amount in Column 4 by the calculated reserve factors in Columns 5, 7, and 9 and report the products in Columns 6, 8, and 10, respectively.

For Lines F2 through F5, multiply the amounts in Column 4 by the reserve factors provided in Columns 5, 7, and 9 and report the products in Columns 6, 8, and 10, respectively.

Line F3 should show Schedule BA assets with the underlying characteristics of common stocks for an affiliated life insurance entity carrying AVR.

Line F4 should show all Schedule BA assets owned where the characteristics of the underlying investments are similar to subsidiary, controlled or affiliated company common stocks owned and these assets ~~should be valued according to the~~ which hold more than a minor ownership interest per *SSAP No. 48—Joint*

Ventures, Partnerships or Limited Liability Companies which are valued according to the requirements in *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities* in paragraph 8.b.i and paragraph 8.b.ii. This line does not include assets with the underlying characteristics of common stocks of a life entity holding an AVR as such entities are disclosed in Line F3.

Line F5 should show all Schedule BA assets owned where the characteristics of the underlying investments are similar to affiliated common stocks and these are the assets that are not included in Lines F3 and F4. ~~Categorize these assets consistent with the directions for Pages 34 and 35, Lines A1 through A6. For Line F1, the reserve factor must be calculated on an individual company basis. It is equal to 15.8% times the beta factor as discussed in the Pages 34 and 35, Line A1 instructions, and must be at least 12.15% but not more than 24.31%. Multiply the amount in Column 4 by the calculated reserve factors in Columns 5, 7, and 9 and report the products in Columns 6, 8, and 10, respectively. For Lines F2 through F5, multiply the amounts in Column 4 by the reserve factors provided in Columns 5, 7, and 9 and report the products in Columns 6, 8, and 10, respectively.~~

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL & SEPARATE ACCOUNTS

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Desig-nation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4x5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4x7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4x9)
SECTION A		COMMON STOCK										
1		Unaffiliated public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2		Unaffiliated private		XXX	XXX		0.0000		0.1945		0.1945	
3		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4		Affiliated life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
5		Affiliated - certain other ~~(See SVO Purposes & Procedures Manual)~~SAP equity		XXX	XXX		0.0000		0.1580		0.1580	
6		Affiliated - all other		XXX	XXX		0.0000		0.1945		0.1945	
7		Total common stock (Sum of Lines A1 through A6)		XXX	XXX		XXX		XXX		XXX	

Detail Eliminated To Conserve Space

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Desig-nation	Description	1 Book/ Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4x5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4x7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4x9)
SECTION F		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
1		Unaffiliated public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2		Unaffiliated private		XXX	XXX		0.0000		0.1945		0.1945	
3		Affiliated life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
4		Affiliated certain other ~~(See SVO Purposes & Procedures Manual)~~ SAP Equity		XXX	XXX		0.0000		0.1580		0.1580	
5		Affiliated other - all other		XXX	XXX		0.0000		0.1945		0.1945	
6		Total with common stock characteristics (Sum of Lines F1 through F5)		XXX	XXX		XXX		XXX		XXX	

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 10/14/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:		Agenda Item # 2026-25BWG
TELEPHONE:		Year 2028
EMAIL ADDRESS:		Changes to Existing Reporting [X] New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: 1st Quarter 2028 / Annual 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Adds new reporting lines to Schedule DB: Derivatives and notes to the financial statements in accordance with the new SSAP No. 109—Asset-Liability Management Derivatives. Reporting lines have been renamed/reordered for consistency.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to incorporate new reporting lines in Schedule DB: Derivatives to capture derivatives classified as asset-liability management (ALM) derivatives under SSAP No. 109. The new SSAP also requires specific disclosures, which are reflected in this proposal in Note 8. SAPWG Ref # 2024-15

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE DB – PART A
SECTIONS 1 AND 2

GENERAL INSTRUCTIONS

In each section, separate derivative instruments into the following categories:

Category	Line Number
Purchased Options	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No. ~~108~~86	
Call Options and Warrants	0019999999
Put Options	0029999999
Caps	0039999999
Floors	0049999999
Collars	0059999999
Other	0069999999
Subtotal – Hedging Effective	0079999999



Written Options	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No. ~~108~~86	
Call Options and Warrants	0509999999
Put Options	0519999999
Caps	0529999999
Floors	0539999999
Collars	0549999999
Other	0559999999
Subtotal – Hedging Effective	0569999999



Swaps	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under SSAP No. 108~~SSAP No. 86	
Interest Rate	0999999999
Credit Default	1009999999
Foreign Exchange	1019999999
Total Return	1029999999
Other	1039999999
Subtotal – Hedging Effective	1049999999

Hedging Effective – ALM Derivatives Under SSAP No. 109

Interest Rate 1059999999
Credit Default 1069999999
Foreign Exchange 1079999999
Total Return 1089999999
Other 1099999999
Subtotal – Hedging Effective 1109999999

Hedging Effective – Variable Annuity Guarantees Under SSAP No. 108

Interest Rate 11105 9999999
Credit Default 11206 9999999
Foreign Exchange 11307 9999999
Total Return 11408 9999999
Other 11509 9999999
Subtotal – Hedging Effective 11610 9999999

Hedging Other

Interest Rate 11719 9999999
Credit Default 11829 9999999
Foreign Exchange 11939 9999999
Total Return 12049 9999999
Other 12159 9999999
Subtotal – Hedging Other 12269 9999999

Replication

Interest Rate 123179 9999999
Credit Default 124189 9999999
Foreign Exchange 125199 9999999
Total Return 12609 9999999
Other 12719 9999999
Subtotal – Replication 12829 9999999

Income Generation

Interest Rate 12939 9999999
Credit Default 130249 9999999
Foreign Exchange 131259 9999999
Total Return 132269 9999999
Other 133279 9999999
Subtotal – Income Generation 134289 9999999

Other

Interest Rate 13529 9999999
Credit Default 13609 9999999
Foreign Exchange 13719 9999999
Total Return 13829 9999999
Other 13939 9999999
Subtotal – Other 14034 9999999

Total Swaps

Subtotal – Interest Rate 14135 9999999
Subtotal – Credit Default 14236 9999999
Subtotal – Foreign Exchange 14337 9999999
Subtotal – Total Return 14438 9999999
Subtotal – Other 14539 9999999
Subtotal – Swaps 14640 9999999

Forwards

Hedging Effective – ~~Excluding Variable Annuity Guarantees Under SSAP No. 108~~SSAP No. 86.....147~~41~~9999999
Hedging Effective – ALM Derivatives Under SSAP No. 109 1489999999
Hedging Effective – Variable Annuity Guarantees Under SSAP No. 108 .....149~~2~~9999999
Hedging Other .....150~~43~~9999999
Replication.....151~~44~~9999999
Income Generation.....152~~45~~9999999
Other.....153~~46~~9999999
Subtotal – Forwards.....154~~47~~9999999

SSAP No. 108 Adjustments

Offset to VM-21.....155~~48~~9999999
Recognized and Deferred Assets or Liabilities.....156~~49~~9999999
Subtotal – SSAP No. 108 Adjustments.....157~~0~~9999999

Totals:

Subtotal – Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No. ~~108~~86 ..... ~~168999999~~1909999999
Subtotal – Hedging Effective – ALM Derivatives Under SSAP No. 109 1919999999
Subtotal – Hedging Effective – Variable Annuity Guarantees Under SSAP No. 108 ..... ~~169999999~~1929999999
Subtotal – Hedging Other ..... ~~170999999~~1939999999
Subtotal – Replication..... ~~171999999~~1949999999
Subtotal – Income Generation ..... ~~172999999~~1959999999
Subtotal – Other ..... ~~173999999~~1969999999
Subtotal – Adjustments for SSAP No. 108 Derivatives ..... ~~174999999~~1979999999

Total (Sum of Lines 19~~06~~8999999999, 19~~16~~999999999, 19~~27~~099999999, 19~~37~~199999999, 19~~47~~299999999, 19~~57~~399999999, ~~and~~ 19~~67~~499999999, and 1979999999) ..... ~~175999999~~1989999999

Definitions:

Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No. ~~108~~86:

A derivative transaction that is used in hedging transactions that meet the criteria of a highly effective hedge as described in *SSAP No. 86—Derivatives*, which are valued and reported in a manner that is consistent with the hedged asset or liability. These transactions have been voluntarily designated and are effective as of the reporting date. Excludes derivative transactions that are used in hedging transactions for variable annuity guarantees under *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees* and *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – ALM Derivatives Under SSAP No. 109:

A derivative relationship used in hedging asset/liability duration differences subject to fluctuations as a result of interest rate sensitivity that qualify in scope and as highly effective pursuant to the special accounting treatment in *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – Variable Annuity Guarantees Under SSAP No. 108:

A derivative relationship used in hedging transactions that meet the criteria of a highly effective hedge and applied the special accounting treatment described in *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees*, which are reported at fair value pursuant to SSAP No. 108.

Hedging Other:

A derivative transaction that is used in a hedging transaction where the intent is for an economic reduction of one or more risk factors. This transaction is not part of an effectively designated relationship as described under *SSAP No. 86—Derivatives*.

Replication:

A derivative transaction entered into in conjunction with other investments in order to reproduce the investment characteristics of otherwise permissible investments as described under *SSAP No. 86—Derivatives*. A derivative transaction entered into by a reporting entity as a hedging or income generation transaction shall not be considered a replication (synthetic asset) transaction. These transactions are considered to be replications as of the reporting date.

Income Generation:

A derivative transaction written or sold to generate additional income or return to the reporting entity as described under *SSAP No. 86—Derivatives*.

Other:

A derivative transaction written or sold by the reporting entity used for means other than (1) Hedging Effective; (2) Hedging Other; (3) Replication; or (4) Income Generation (definitions listed above or referenced in *SSAP No. 86—Derivatives*). When this subcategory is utilized, a description of the use should be included in the footnotes to the financial statements.



SCHEDULE DB – PART B
SECTIONS 1 AND 2

GENERAL INSTRUCTIONS

In each Section, separate derivative instruments into the following categories:

Category	Line Number
Long Futures	
Hedging Effective ~~– Excluding Variable Annuity Guarantees Under~~ SSAP No. 86~~108~~	~~151999999~~1719999999
Hedging Effective – ALM Derivatives Under SSAP No. 109	1729999999
Hedging Effective – Variable Annuity Guarantees Under SSAP No.108	~~152999999~~1739999999
Hedging Other	~~153999999~~1749999999
Replication	~~154999999~~1759999999
Income Generation	~~155999999~~1769999999
Other	~~156999999~~1779999999
Subtotal – Long Futures	~~157999999~~1789999999
Short Futures	
Hedging Effective ~~– Excluding Variable Annuity Guarantees Under~~ SSAP No. 86~~108~~	~~158999999~~1799999999
Hedging Effective – ALM Derivatives Under SSAP No. 109	1809999999
Hedging Effective – Variable Annuity Guarantees Under SSAP No. 108	~~159999999~~1819999999
Hedging Other	~~160999999~~1829999999
Replication	~~161999999~~1839999999
Income Generation	~~162999999~~1849999999
Other	~~163999999~~1859999999
Subtotal – Short Futures	~~164999999~~1869999999
SSAP No. 108 Adjustments	
Offset to VM-21	~~165999999~~1879999999
Recognized and Deferred Assets or Liabilities	~~166999999~~1889999999
Subtotal – SSAP No. 108 Adjustments	~~167999999~~1899999999
Totals:	
Subtotal – Hedging Effective ~~– Excluding Variable Annuity Guarantees Under~~ SSAP No. ~~108~~86	~~168999999~~1909999999
Subtotal – ALM Derivatives Under SSAP No. 109	1919999999
Subtotal – Hedging Effective – Variable Annuity Guarantees Under SSAP No. 108	~~169999999~~1929999999
Subtotal – Hedging Other	~~170999999~~1939999999
Subtotal – Replication	~~171999999~~1949999999
Subtotal – Income Generation	~~172999999~~1959999999
Subtotal – Other	~~173999999~~1969999999
Subtotal – Adjustments for SSAP No. 108 Derivatives	~~174999999~~1979999999
Total (Sum of Lines 19~~06~~~~8~~9999999, 19~~16~~~~9~~9999999, 19~~27~~~~0~~9999999, 19~~37~~~~1~~9999999, 19~~47~~~~2~~9999999, 19~~57~~~~3~~9999999, ~~and~~ 19~~67~~~~4~~9999999, and 1979999999)	~~175999999~~1989999999

Definitions:

Hedging Effective ~~– Excluding Variable Annuity Guarantees Under~~ SSAP No. ~~108~~86:

A derivative transaction that is used in hedging transactions that meet the criteria of a highly effective hedge as described in *SSAP No. 86—Derivatives*, which are valued and reported in a manner that is consistent with the hedged asset or liability. These transactions have been voluntarily designated and are effective as of the reporting date. Excludes derivative transactions that are used in hedging transactions for variable annuity

guarantees under *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees* and *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – ALM Derivatives Under SSAP No. 109:

A derivative relationship used in hedging asset/liability duration differences subject to fluctuations as a result of interest rate sensitivity that qualify in scope and as highly effective pursuant to the special accounting treatment in *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective –Variable Annuity Guarantees Under SSAP No. 108:

A derivative relationship used in hedging transactions that meet the criteria of a highly effective hedge and applied the special accounting treatment described in *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees*, which are reported at fair value pursuant to SSAP No. 108.

Hedging Other:

A derivative transaction that is used in a hedging transaction where the intent is for an economic reduction of one or more risk factors. This transaction is not part of an effectively designated relationship as described under *SSAP No. 86—Derivatives*.

Replication:

A derivative transaction entered into in conjunction with other investments in order to reproduce the investment characteristics of otherwise permissible investments described under *SSAP No. 86—Derivatives*. A derivative transaction entered into by a reporting entity as a hedging or income generation transaction shall not be considered a replication (synthetic asset) transaction. These transactions are considered to be replications as of the reporting date.

Income Generation:

A derivative transaction written or sold to generate additional income or return to the reporting entity as described under *SSAP No. 86—Derivatives*.

Other:

A derivative transaction written or sold by the reporting entity used for means other than (1) Hedging Effective, (2) Hedging Other, (3) Replication, or (4) Income Generation definition listed above or referenced in *SSAP No. 86—Derivatives*. When this subcategory is utilized, a description of the use should be included in the footnotes to the financial statements.



Notes to Financial Statements

Detail Eliminated To Conserve Space

Note 8 - Derivative Instruments

Disclose the following information by category of derivative financial instrument:

Note 8B – Instruction:

B. Derivatives under *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees* (Life/Fraternal Only)

(1) Discussion of hedged item/hedging instruments and hedging strategy:

- Discussion of hedged item, including information on the guarantees sensitive to interest rate risk, along with information on the designated hedging instruments being used to hedge the risk.
- Discussion of the hedging instruments shall identify whether a hedging instrument is a single instrument or portfolio, as well as information on the hedging strategy (including whether there have been changes in strategy from the prior reporting period, along with detailed information on the changes), and assessment of hedging effectiveness and compliance with the "Clearly Defined Hedging Strategy" of VM-21.
- Identification shall occur on whether the hedged item is intended to be fully hedged under the hedging strategy, or if the strategy is only focused on a portion of the liability characteristics or a portion of the interest rate sensitivity.
- Hedging strategies shall be identified as highly effective or not highly effective.
- If the strategy for a particular hedging relationship excludes a specific component of the gain or loss, or related cash flows, from the assessment of hedge effectiveness, details on the excluded components shall be disclosed.

NOTE: For derivatives in scope of SSAP No. 108, t~~T~~he narrative discussion for this disclosure shall incorporate a unique identifier for each hedging strategy referenced. Use the same identifier as used for Schedule DB, Part E.

Detail Eliminated To Conserve Space

Note 8C – Instruction:

C. Derivatives under *SSAP No. 109—Asset Liability Management (ALM) Derivatives*

(1) Discussion of hedged item/hedging instruments and hedging strategy:

- Discussion of hedged item, including information on the liabilities duration sensitivity to interest rate risk, along with similar information on the assets supporting these liabilities and the designated hedging instruments being used to hedge the duration risk.
- Discussion of the hedging instruments shall identify whether a hedging instrument is a single instrument or portfolio, as well as information on the hedging strategy including whether there have been changes in strategy from the prior reporting period, along with detailed information on the changes), and assessment of hedging effectiveness (e.g., beginning and end of quarter

asset duration without derivatives, asset duration with derivatives, liability duration, percentage of difference hedged, etc.) and compliance with the "Clearly Defined Hedging Strategy".

- Identification shall occur on whether the hedged item is intended to be fully hedged under the hedging strategy, or if the strategy is only focused on a portion of the asset/liability duration difference.

- Hedging strategies shall be identified as highly effective or not highly effective.

- If the strategy for a particular hedging relationship excludes a specific component of the gain or loss, or related cash flows, from the assessment of hedge effectiveness, details on the excluded components shall be disclosed.

(2) Deferred assets and liabilities

Provide the following:

Schedule that details a roll-forward of deferred assets and deferred liabilities, showing the beginning balance, additions, current period amortization, and ending balance, with a percentage comparison to total capital and surplus. This disclosure shall also identify the expected amortization for the next 10 years.

Identify the fair value of excluded components of the hedging instruments, and the fair value change for those components reflected in unrealized gain and unrealized loss.

(3) Hedging Strategies Identified as No Longer Highly Effective

Disclose for hedging strategies no longer identified as highly effective previously captured within scope of SSAP No. 109:

a. Information on the determination of ineffectiveness, including variations from prior assessments resulting in the change from classification as a highly effective hedge.

b. Identification of outstanding hedging instruments previously captured within scope of this standard and subsequently identified as no longer part of a highly effective hedging strategy. (Open derivative transactions no longer captured within the special accounting provision are subject to the accounting and reporting guidance within SSAP No. 86.)

c. Identify the date in which the domiciliary state was notified that the hedging strategy had been identified by the reporting entity as no longer highly effective.

(4) Hedging Strategies Terminated

Disclose for situations in which the reporting entity has elected to terminate the hedging strategy and/or discontinue the special accounting provisions permitted within SSAP No. 108:

a. The key elements in the reporting entity's decision to terminate, identifying changes in the reporting entity's objectives or perspectives from initial application.

b. Identification of outstanding hedging instruments previously captured within scope of this standard and the accounting impact as a result of the termination/discontinuation. (Open derivative transactions no longer captured within the special accounting provision are subject to the accounting and reporting guidance within SSAP No. 86.)

c. Identify the date in which the domiciliary state was notified that the hedging strategy or the election to use the special accounting provision in this SSAP had been terminated.

Note 8C – Illustration:

C. Derivatives under *SSAP No. 109—Asset Liability Management (ALM) Derivatives*

(1) Discussion of hedged item/hedging instruments and hedging strategy:

CDHS #1 - Duration Difference Between Designated PRT Liability Portfolio and Designated Fixed Income Portfolio:

The hedged item is [x%] of the duration difference between the designated pension risk transfer (PRT) liability portfolio and the designated fixed income investment portfolio that are both exposed to interest rate risk.

Changes in interest rates impact the present value of future product cash flows and their associated duration, as well as the value of investments supporting the product liability and their associated duration. Under this clearly defined hedging strategy (CDHS), this interest rate risk may be hedged by an interest sensitive derivative portfolio (such as bond forwards, treasury futures, and/or interest rate swaps) that mitigates the duration difference between the designated asset and liability portfolios. The hedging strategy is unchanged from the prior reporting period, and the duration difference mitigation by the designated portfolio of derivatives has been highly effective.

Hedge effectiveness is measured in accordance with the requirements outlined in SSAP No. 109. This requires the designated derivative portfolio to eliminate between 80-125% of the hedged duration difference. For this CDHS, the duration difference is defined as [x%] of the difference between the designated asset and liability portfolios.

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLES BELOW EXCLUDING THE NARRATIVE FOR LINE 3 AND 4. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THESE ILLUSTRATIONS.

(2) Recognition of gains/losses and deferred assets and liabilities

a. Reconciliation of Amortization

	Deferred Assets	Deferred Liabilities
1. Prior Year Total Deferred Balance	$	$ .....
2. Current Year Amortization	$	$ .....
3. Current Year Deferred Recognition	$	$ .....
4. Ending Deferred Balance [1-(2+3)]	$	$ .....
5. Percentage of Total to Capital & Surplus	..... %	..... %

b. Scheduled Amortization

Amortization Year	Deferred Assets	Deferred Liabilities
1. 2028	.....	.....
2. 2029	.....	.....
3. 2030	.....	.....
4. 2031	.....	.....
5. 2032	.....	.....
6. 2033	.....	.....
7. 2034	.....	.....
8. 2035	.....	.....
9. 2036	.....	.....
10. 2037		
11. Total (Sum of 1 through 10)		

c. Excluded Components

1. Prior Period Fair Value of Excluded Components	$ .....
2. Current Period Fair Value of Excluded Components	$ .....
3. Fair Value Change Reflected in Current Year Unrealized Gain & Unrealized Loss	$ .....

(3) Hedging Strategies Identified as No Longer Highly Effective

On August 3, 20X1, the reporting entity notified the domiciliary state that a hedging program (referred to as SSAP No. 109 Program A) no longer qualified as an effective hedge. The hedging instruments utilized for this program, reported with a $0 amortized cost under SSAP No. 109, were reclassified to SSAP No. 86 and reported at the current $50M liability fair value, with recognition of an unrealized loss. Subsequent treatment of these outstanding derivatives will follow the fair value measurement guidance under SSAP No. 86.

(4) Hedging Strategies Terminated

On August 3, 20X1, the reporting entity notified the domiciliary state that the entity has fully terminated all hedging strategies utilizing the special accounting provisions within SSAP No. 109. Pursuant to the correspondence with the department, the reporting entity has changed its application of derivatives to hedge duration risk, resulting in a termination of the prior established programs. The termination of the program resulted in the reclassification of derivatives from an amortized cost measurement approach to a fair value measurement approach under SSAP No. 86. The cumulative impact was the recognition of a $50M unrealized gain. Subsequent treatment of these outstanding derivatives will follow the fair value measurement guidance under SSAP No. 86.

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE DB – PART A – SECTION 1

OPTIONS, CAPS, FLOORS, COLLARS, SWAPS AND FORWARDS OPEN

In each Section, separate derivative instruments into the following categories:

Category	Line Number
Purchased Options	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86	
Call Options and Warrants	0019999999
Put Options	0029999999
Caps	0039999999
Floors	0049999999
Collars	0059999999
Other	0069999999
Subtotal – Hedging Effective	0079999999



Written Options	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86	
Call Options and Warrants	0509999999
Put Options	0519999999
Caps	0529999999
Floors	0539999999
Collars	0549999999
Other	0559999999
Subtotal – Hedging Effective	0569999999



Swaps	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86	
Interest Rate	0999999999
Credit Default	1009999999
Foreign Exchange	1019999999
Total Return	1029999999
Other	1039999999
Subtotal – Hedging Effective	1049999999
Hedging Effective – ALM Derivatives Under SSAP No. 109	
Interest Rate	1059999999
Credit Default	1069999999
Foreign Exchange	1079999999
Total Return	1089999999

Other 1099999999
Subtotal – Hedging Effective 1109999999

Hedging Effective – Variable Annuity Guarantees Under SSAP No.108

Interest Rate 111059999999
Credit Default 112069999999
Foreign Exchange 113079999999
Total Return 114089999999
Other 115099999999
Subtotal – Hedging Effective 116099999999

Hedging Other

Interest Rate 117199999999
Credit Default 118299999999
Foreign Exchange 119399999999
Total Return 120149999999
Other 121159999999
Subtotal – Hedging Other 122169999999

Replication

Interest Rate 123179999999
Credit Default 124189999999
Foreign Exchange 125199999999
Total Return 126099999999
Other 127199999999
Subtotal – Replication 128299999999

Income Generation

Interest Rate 129399999999
Credit Default 130249999999
Foreign Exchange 131259999999
Total Return 132269999999
Other 133279999999
Subtotal – Income Generation 134289999999

Other

Interest Rate 135299999999
Credit Default 136099999999
Foreign Exchange 137199999999
Total Return 138299999999
Other 139399999999
Subtotal – Other 140349999999

Total Swaps

Subtotal – Interest Rate 141359999999
Subtotal – Credit Default 142369999999
Subtotal – Foreign Exchange 143379999999
Subtotal – Total Return 144389999999
Subtotal – Other 145399999999
Subtotal – Total Swaps 146099999999

Forwards

Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86 147199999999
Hedging Effective – ALM Derivatives Under SSAP No. 109 148999999999
Hedging Effective –Variable Annuity Guarantees Under SSAP No.108 149299999999
Hedging Other 150439999999

Replication 151449999999
Income Generation 152459999999
Other 153469999999
Subtotal – Forwards 154479999999

SSAP No. 108 Adjustments

Offset to VM-21 155489999999
Recognized and Deferred Assets or Liabilities 156499999999
Subtotal – SSAP No. 108 Adjustments 157099999999

Totals:

Subtotal – Hedging Effective ~~– Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86 190689999999
Subtotal – Hedging Effective – ALM Derivatives Under SSAP No. 109 1919999999
Subtotal – Hedging Effective – Variable Annuity Guarantees Under SSAP No.108 192699999999
Subtotal – Hedging Other 193709999999
Subtotal – Replication 194719999999
Subtotal – Income Generation 195729999999
Subtotal – Other 196739999999
Subtotal – Adjustments for SSAP No. 108 Derivatives 197749999999

Total (Sum of Lines 190689999999, 191699999999, 192709999999, 193719999999, 194729999999, 195739999999, ~~and~~ 196749999999, and 1979999999) 198759999999

Definitions:

Hedging Effective ~~– Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86:

A derivative transaction that is used in hedging transactions that meet the criteria of a highly effective hedge as described in *SSAP No. 86—Derivatives*, which are valued and reported in a manner that is consistent with the hedged asset or liability. These transactions have been voluntarily designated and are effective as of the reporting date. Excludes derivative transactions that are used in hedging transactions for variable annuity guarantees under *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees* and *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – ALM Derivatives Under SSAP No. 109:

A derivative relationship used in hedging asset/liability duration differences subject to fluctuations as a result of interest rate sensitivity that qualify in scope and as highly effective pursuant to the special accounting treatment in *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – Variable Annuity Guarantees Under SSAP No.108:

A derivative transaction that is used in hedging transactions that meet the criteria of a highly effective hedge as described in *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees*, which are reported at fair value pursuant to SSAP No. 108.

Hedging Other:

A derivative transaction that is used in a hedging transaction where the intent is for an economic reduction of one or more risk factors. This transaction is not part of an effectively designated relationship as described under *SSAP No. 86—Derivatives*.

Replication:

A derivative transaction entered into in conjunction with other investments in order to reproduce the investment characteristics of otherwise permissible investments described under *SSAP No. 86—Derivatives*. A derivative transaction entered into by a reporting entity as a hedging or income generation transaction shall

not be considered a replication (synthetic asset) transaction. These transactions are considered to be replications as of the reporting date.

Income Generation:

A derivative transaction written or sold to generate additional income or return to the reporting entity as described under *SSAP No. 86—Derivatives*.

Other:

A derivative transaction written or sold by the reporting entity used for means other than (1) Hedging Effective, (2) Hedging Other, (3) Replication, or (4) Income Generation definition listed above or referenced in *SSAP No. 86—Derivatives*. When this subcategory is utilized, a description of the use should be included in the footnotes to the financial statements.



SCHEDULE DB – PART B – SECTION 1

FUTURES CONTRACTS OPEN

In each Section, separate derivative instruments into the following categories:

Category	Line Number
Long Futures	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86	17~~5~~19999999
Hedging Effective – ALM Derivatives Under SSAP No. 109	1729999999
Hedging Effective – Variable Annuity Guarantees Under SSAP No.108	173~~52~~9999999
Hedging Other	174~~53~~9999999
Replication	175~~54~~9999999
Income Generation	176~~55~~9999999
Other	177~~56~~9999999
Subtotal – Long Futures	178~~57~~9999999
Short Futures	
Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86	179~~58~~9999999
Hedging Effective – ALM Derivatives Under SSAP No. 109	1809999999
Hedging Effective – Variable Annuity Guarantees Under SSAP No.108	181~~59~~9999999
Hedging Other	182~~60~~9999999
Replication	183~~61~~9999999
Income Generation	184~~62~~9999999
Other	185~~63~~9999999
Subtotal – Short Futures	186~~64~~9999999
SSAP No. 108 Adjustments	
Offset to VM-21	187~~65~~9999999
Recognized and Deferred Assets or Liabilities	188~~66~~9999999
Subtotal – SSAP No. 108 Adjustments	189~~67~~9999999
Totals:	
Subtotal – Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86	190~~68~~9999999
Subtotal – Hedging Effective – ALM Derivatives Under SSAP No. 109	1919999999
Subtotal – Hedging Effective – Variable Annuity Guarantees Under SSAP No.108	192~~69~~9999999
Subtotal – Hedging Other	193~~70~~9999999
Subtotal – Replication	194~~71~~9999999
Subtotal – Income Generation	195~~72~~9999999
Subtotal – Other	196~~73~~9999999
Subtotal – Adjustments for SSAP No. 108 Derivatives	197~~74~~9999999
Total (Sum of Lines 190~~68~~9999999, 191~~69~~9999999, 192~~70~~9999999, 193~~71~~9999999, 194~~72~~9999999, 195~~73~~9999999, ~~and~~ 196~~74~~9999999, and 1979999999)	198~~75~~9999999

Definitions:

Hedging Effective – ~~Excluding Variable Annuity Guarantees Under~~ SSAP No.~~108~~86:

A derivative transaction that is used in hedging transactions that meet the criteria of a highly effective hedge as described in *SSAP No. 86—Derivatives*, which are valued and reported in a manner that is consistent with the hedged asset or liability. These transactions have been voluntarily designated and are effective as of the reporting date. Excludes derivative transactions that are used in hedging transactions for variable annuity

guarantees under *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees* and *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – ALM Derivatives Under SSAP No. 109:

A derivative relationship used in hedging asset/liability duration differences subject to fluctuations as a result of interest rate sensitivity that qualify in scope and as highly effective pursuant to the special accounting treatment in *SSAP No. 109—Asset Liability Management Derivatives*.

Hedging Effective – Variable Annuity Guarantees Under SSAP No.108:

A derivative transaction that is used in hedging transactions that meet the criteria of a highly effective hedge as described in *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees*, which are reported at fair value pursuant to SSAP No. 108.

Hedging Other:

A derivative transaction that is used in a hedging transaction where the intent is for an economic reduction of one or more risk factors. This transaction is not part of an effectively designated relationship as described under *SSAP No. 86—Derivatives*.

Replication:

A derivative transaction entered into in conjunction with other investments in order to reproduce the investment characteristics of otherwise permissible investments described under *SSAP No. 86—Derivatives*. A derivative transaction entered into by a reporting entity as a hedging or income generation transaction shall not be considered a replication (synthetic asset) transaction. These transactions are considered to be replications as of the reporting date.

Income Generation:

A derivative transaction written or sold to generate additional income or return to the reporting entity as described under *SSAP No. 86—Derivatives*.

Other:

A derivative transaction written or sold by the reporting entity used for means other than (1) Hedging Effective, (2) Hedging Other, (3) Replication, or (4) Income Generation definition listed above or referenced in *SSAP No. 86—Derivatives*. When this subcategory is utilized, a description of the use should be included in the footnotes to the financial statements.



Notes to Financial Statements

Detail Eliminated To Conserve Space

Note 8 - Derivative Instruments

Disclose the following information by category of derivative financial instrument:

Note 8B – Instruction:

B. Derivatives under *SSAP No. 108—Derivative Hedging Variable Annuity Guarantees* (Life/Fraternal Only)

(1) Discussion of hedged item/hedging instruments and hedging strategy:

- Discussion of hedged item, including information on the guarantees sensitive to interest rate risk, along with information on the designated hedging instruments being used to hedge the risk.
- Discussion of the hedging instruments shall identify whether a hedging instrument is a single instrument or portfolio, as well as information on the hedging strategy (including whether there have been changes in strategy from the prior reporting period, along with detailed information on the changes), and assessment of hedging effectiveness and compliance with the "Clearly Defined Hedging Strategy" of VM-21.
- Identification shall occur on whether the hedged item is intended to be fully hedged under the hedging strategy, or if the strategy is only focused on a portion of the liability characteristics or a portion of the interest rate sensitivity.
- Hedging strategies shall be identified as highly effective or not highly effective.
- If the strategy for a particular hedging relationship excludes a specific component of the gain or loss, or related cash flows, from the assessment of hedge effectiveness, details on the excluded components shall be disclosed.

NOTE: For derivatives in scope of SSAP No. 108, t~~T~~he narrative discussion for this disclosure shall incorporate a unique identifier for each hedging strategy referenced. Use the same identifier as used for Schedule DB, Part E.

Detail Eliminated To Conserve Space

Note 8C – Instruction:

C. Derivatives under *SSAP No. 109—Asset Liability Management (ALM) Derivatives*

(1) Discussion of hedged item/hedging instruments and hedging strategy:

- Discussion of hedged item, including information on the liabilities duration sensitivity to interest rate risk, along with similar information on the assets supporting these liabilities and the designated hedging instruments being used to hedge the duration risk.
- Discussion of the hedging instruments shall identify whether a hedging instrument is a single instrument or portfolio, as well as information on the hedging strategy including whether there have been changes in strategy from the prior reporting period, along with detailed information on the changes), and assessment of hedging effectiveness (e.g., beginning and end of quarter

asset duration without derivatives, asset duration with derivatives, liability duration, percentage of difference hedged, etc.) and compliance with the "Clearly Defined Hedging Strategy".

- Identification shall occur on whether the hedged item is intended to be fully hedged under the hedging strategy, or if the strategy is only focused on a portion of the asset/liability duration difference.

- Hedging strategies shall be identified as highly effective or not highly effective.

- If the strategy for a particular hedging relationship excludes a specific component of the gain or loss, or related cash flows, from the assessment of hedge effectiveness, details on the excluded components shall be disclosed.

(2) Deferred assets and liabilities

Provide the following:

Schedule that details a roll-forward of deferred assets and deferred liabilities, showing the beginning balance, additions, current period amortization, and ending balance, with a percentage comparison to total capital and surplus. This disclosure shall also identify the expected amortization for the next 10 years.

Identify the fair value of excluded components of the hedging instruments, and the fair value change for those components reflected in unrealized gain and unrealized loss.

(3) Hedging Strategies Identified as No Longer Highly Effective

Disclose for hedging strategies no longer identified as highly effective previously captured within scope of SSAP No. 109:

a. Information on the determination of ineffectiveness, including variations from prior assessments resulting in the change from classification as a highly effective hedge.

b. Identification of outstanding hedging instruments previously captured within scope of this standard and subsequently identified as no longer part of a highly effective hedging strategy. (Open derivative transactions no longer captured within the special accounting provision are subject to the accounting and reporting guidance within SSAP No. 86.)

c. Identify the date in which the domiciliary state was notified that the hedging strategy had been identified by the reporting entity as no longer highly effective.

(4) Hedging Strategies Terminated

Disclose for situations in which the reporting entity has elected to terminate the hedging strategy and/or discontinue the special accounting provisions permitted within SSAP No. 108:

a. The key elements in the reporting entity's decision to terminate, identifying changes in the reporting entity's objectives or perspectives from initial application.

b. Identification of outstanding hedging instruments previously captured within scope of this standard and the accounting impact as a result of the termination/discontinuation. (Open derivative transactions no longer captured within the special accounting provision are subject to the accounting and reporting guidance within SSAP No. 86.)

c. Identify the date in which the domiciliary state was notified that the hedging strategy or the election to use the special accounting provision in this SSAP had been terminated.

Note 8C – Illustration:

C. Derivatives under *SSAP No. 109—Asset Liability Management (ALM) Derivatives*

(1) Discussion of hedged item/hedging instruments and hedging strategy:

CDHS #1 - Duration Difference Between Designated PRT Liability Portfolio and Designated Fixed Income Portfolio:

The hedged item is [x%] of the duration difference between the designated pension risk transfer (PRT) liability portfolio and the designated fixed income investment portfolio that are both exposed to interest rate risk.

Changes in interest rates impact the present value of future product cash flows and their associated duration, as well as the value of investments supporting the product liability and their associated duration. Under this clearly defined hedging strategy (CDHS), this interest rate risk may be hedged by an interest sensitive derivative portfolio (such as bond forwards, treasury futures, and/or interest rate swaps) that mitigates the duration difference between the designated asset and liability portfolios. The hedging strategy is unchanged from the prior reporting period, and the duration difference mitigation by the designated portfolio of derivatives has been highly effective.

Hedge effectiveness is measured in accordance with the requirements outlined in SSAP No. 109. This requires the designated derivative portfolio to eliminate between 80-125% of the hedged duration difference. For this CDHS, the duration difference is defined as [x%] of the difference between the designated asset and liability portfolios.

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLES BELOW EXCLUDING THE NARRATIVE FOR LINE 3 AND 4. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THESE ILLUSTRATIONS.

(2) Recognition of gains/losses and deferred assets and liabilities

a. Reconciliation of Amortization

	Deferred Assets	Deferred Liabilities
1. Prior Year Total Deferred Balance	$	$ .....
2. Current Year Amortization	$	$ .....
3. Current Year Deferred Recognition	$	$ .....
4. Ending Deferred Balance [1-(2+3)]	$	$ .....
5. Percentage of Total to Capital & Surplus	..... %	..... %

b. Scheduled Amortization

Amortization Year	Deferred Assets	Deferred Liabilities
1. 2028	.....	.....
2. 2029	.....	.....
3. 2030	.....	.....
4. 2031	.....	.....
5. 2032	.....	.....
6. 2033	.....	.....
7. 2034	.....	.....
8. 2035	.....	.....
9. 2036	.....	.....
10. 2037		
11. Total (Sum of 1 through 10)		

c. Excluded Components

1. Prior Period Fair Value of Excluded Components	$ .....
2. Current Period Fair Value of Excluded Components	$ .....
3. Fair Value Change Reflected in Current Year Unrealized Gain & Unrealized Loss	$ .....

(3) Hedging Strategies Identified as No Longer Highly Effective

On August 3, 20X1, the reporting entity notified the domiciliary state that a hedging program (referred to as SSAP No. 109 Program A) no longer qualified as an effective hedge. The hedging instruments utilized for this program, reported with a $0 amortized cost under SSAP No. 109, were reclassified to SSAP No. 86 and reported at the current $50M liability fair value, with recognition of an unrealized loss. Subsequent treatment of these outstanding derivatives will follow the fair value measurement guidance under SSAP No. 86.

(4) Hedging Strategies Terminated

On August 3, 20X1, the reporting entity notified the domiciliary state that the entity has fully terminated all hedging strategies utilizing the special accounting provisions within SSAP No. 109. Pursuant to the correspondence with the department, the reporting entity has changed its application of derivatives to hedge duration risk, resulting in a termination of the prior established programs. The termination of the program resulted in the reclassification of derivatives from an amortized cost measurement approach to a fair value measurement approach under SSAP No. 86. The cumulative impact was the recognition of a $50M unrealized gain. Subsequent treatment of these outstanding derivatives will follow the fair value measurement guidance under SSAP No. 86.

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NAIC BLANKS (E) WORKING GROUP

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		FOR NAIC USE ONLY
	DATE: 10/19/2026	Agenda Item # 2026-26BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Schedule D, Part 1, Section 2 Investment Characteristic column by adding 3 new codes to identify investments in CLOs, CBOs, and CDOs.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to add 3 new investment characteristic codes to identify if an investment is a broadly syndicated CLO, middle market CLO, or if the investment is a CBO or CDO.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE D – PART 1 – SECTION 2

ASSET-BACKED SECURITIES OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 24 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment terms permit interest to be received in a form other than cash.

2. Investment terms permit payment of interest to be deferred without being considered past due.

3. Interest due and accrued has been written off as uncollectible and/or nonadmitted.

4. Investment has a current year or prior year recognized other-than-temporary impairment.

5. Investment is an interest-only strip

6. Investment is a principal-only strip

7. Investment reflects a To-Be-Announced (TBA) security that will qualify as an issuer credit obligation or asset-backed security at the time the reporting entity takes possession of the issued security.

8. Investment is a broadly syndicated CLO (collateralized loan obligation)

9. Investment is a middle market CLO

10. Investment is a CBO (collateralized bond obligation) or CDO (collateralized debt obligation)

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 10/19/2026	Agenda Item # 2026-27BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Schedule BA, Notes to Financial Note 5S, and Asset Valuation Reserve (AVR) instructions to expand collateral loan instructions. Also add new electronic only columns to Schedule BA, Part 1 that are to be completed only for collateral loans – reported by collateral that secures the loan.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to incorporate additional disclosures for collateral loans so the following information is readily available: 1) whether or not independent verifications of collaterals' fair values are obtained; 2) details of the verification, date of appraisal, name of entity performing verification, etc.; and 3) range of valuations. (SAPWG Ref 2026-17)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE BA – PARTS 1, 2, AND 3

OTHER LONG-TERM INVESTED ASSETS – GENERAL INSTRUCTIONS

Detail Eliminated To Conserve Space

Collateral Loans:

Include: Refer to *SSAP No. 21—Other Admitted Assets* for a definition of collateral loans. Loans that are backed by any form of collateral, regardless of if the collateral is sufficient to fully cover the loan, shall be captured in this category. Guidance in SSAP No. 21 shall be followed to determine nonadmittance.

In the description column, include the name of the actual borrower and state if the borrower is a parent, subsidiary, affiliate, officer or director. Also include the type of collateral held.

Classify the collateral loan in accordance with the type of collateral held, such that if the loan was to default and the collateral was to be claimed by the reporting entity, where it would be captured (investment type by SSAP) as a directly-held investment. If more than one form of collateral secures the loan, classification should occur based on the primary collateral source, unless the collateral includes residuals or joint ventures, LLCs or partnership interests. If the collateral source includes any residuals, the entire collateral loan shall be classified as backed by residuals. If the collateral does not include residuals, but does include joint ventures, LLCs or partnership interests, then the entire collateral loan shall be reported as backed by joint ventures, LLCs or partnership interests. If there is more than one collateral source, and the collateral does not include residuals, joint ventures, LLCs or partnership interests, the collateral loan shall be classified with the collateral source reflecting the highest percentage of collateral. The "all other" collateral loan category shall only be used to capture collateral loans secured by collateral in the form of contract loans, derivatives, other invested assets not separately reported, receivables for securities, securities lending and any investments that would qualify as a write-in for invested assets.

- Backed by Mortgage Loans – collateral loans backed by mortgage loans that would be in scope of *SSAP No. 37—Mortgage Loans and SSAP No. 83—Mezzanine Real Estate Loans* if held directly. This shall include all collateral loans backed by mortgage loans. Allocation through the AVR schedule is impacted based on whether the company has supporting documentation verifying the type and quality of the underlying mortgage loans:
    - Collateral loans backed by mortgage loans where the reporting entity does not have supporting documentation verifying the type and quality of underlying mortgage loans shall flow through AVR Section K (Collateral Loans) reporting lines 1-2.

      Collateral loans backed by mortgage loans where the reporting entity has supporting documentation verifying the type and quality of underlying mortgage loans are permitted to be reported in AVR Section E (Other Invested Assets with

Underlying Characteristics of Mortgage Loans) reporting lines 1-28. The specific reporting lines utilized shall be consistent with the type and quality of the underlying mortgage loans. If a collateral loan is supported by more than one mortgage loan, and the mortgage loans have different characteristics, the collateral loan shall be bifurcated throughout the noted AVR lines proportionately in accordance with the underlying characteristics of the mortgage loans.

- Backed by Investments in Joint Ventures, Partnerships or Limited Liability Companies – collateral loans backed by an investment that would be in scope of *SSAP No. 48—Joint Ventures, Partnerships and Limited Liability Companies* if held directly.
- Backed by Residual Tranches or Interests – collateral loans backed by an investment that would be in scope of *SSAP No. 21—Other Admitted Assets* as a residual if held directly.
- Backed by Debt Securities – collateral loans backed by an investment that would be assessed under *SSAP No. 26—Bonds* for bond reporting (either as an issuer credit obligation or asset-backed security) if held directly. This classification does not require confirmation that the debt security would qualify as a bond. Debt securities could be reported on either Schedule D if qualifying for reporting as a bond or Schedule BA if the investment is a non-bond debt security.
- Backed by Real Estate – collateral loans backed by an investment that would be captured in scope of *SSAP No. 40—Real Estate Investments* if held directly.
- Collateral Loans – Backed by Other Collateral Types – the Backed by Other Collateral Types subcategory shall include collateral loans not captured in any other collateral loan reporting line. All collateral loans secured by collateral that does not qualify under SSAP No. 21 are required to be nonadmitted unless supported by a prescribed or permitted practice disclosure.

Detail Eliminated To Conserve Space

SCHEDULE BA – PART 1

OTHER LONG-TERM INVESTED ASSETS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Columns 27-32 shall be completed only for collateral loans – reported by collateral that secures the loan.

Column 27 – Attestation of Current Year Independent Verification of Collateral Fair Value

Report "Y" to attest that a current year independent verification of the collateral fair value was received. Report "N" if a current year independent verification was not obtained. For this attestation, to report a "Y", the independent verification must support the current reported fair value of the collateral backing the loan. To be considered an independent verification, the verification must not be obtained from a related party as defined in SSAP No. 25.

Column 28 – Date of Independent Verification

Report the date for which the most recent independent verification was received. Entities shall report the most recent date for which the independent verification occurred, even if they do not have an independent verification for the current year reported collateral.

Column 29 – Name of Entity Performing Independent Verification of Collateral Fair Value

Report the name of the entity that performed the most recent independent verification of the collateral fair value.

Column ~~27~~30 – Lowest Estimated Fair Value of Collateral Backing the Collateral Loan

If the independent verification provides for a range of collateral values, report the lowest point in the range. If the independent verification was for a single value, report the single fair value provided. If "N" is reported in Column 27, report zero in this column.

~~Report the fair value of the collateral backing the collateral loan. Complete column only for Collateral Loans – Reported by Collateral that Secures the Loan.~~

Column 31 – Highest Estimated Fair Value of Collateral Backing the Collateral Loan

If the independent verification provides for a range of collateral values, report the highest point in the range. If the independent verification was for a single value, report the single fair value provided. If "N" is reported in Column 27, report zero in this column.

Column ~~28~~32 – Current Overcollateralization Percentage to the Collateral Loan

Report the current collateralization percentage from a comparison of the fair value of the collateral to the book/adjusted carrying value (BACV) of the collateral loan. For example, if the fair value of the collateral and the BACV agree, 100% shall be reported. If the fair value of the collateral is $120 and the BACV of the collateral loan is $150, 80% shall be reported. The shortfall of the collateral ($30) shall be reported as a nonadmitted asset on the balance sheet.~~Complete column only for Collateral Loans – Reported by Collateral that Secures the Loan.~~

The calculation of the current overcollateralization percentage shall utilize either the stated fair value of the collateral, or in the case of a range where a low and high number are reported in columns 30-31, the reporting entity shall utilize their best estimate of the fair value from the reported range.

Column ~~29~~33 – Private Security Code

Notes to Financial Statements

Detail Eliminated To Conserve Space

Note 5S - Instruction:

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Pursuant to *SSAP No. 21—Other Admitted Assets,* nonadmittance of a collateral loan is required when the fair value of the collateral is not sufficient to cover the collateral loan or if the collateral securing the loan is not a qualifying investment. This includes situations in which collateral in form of joint ventures, partnerships, limited liability companies (LLCs) or subsidiaries, controlled, and affiliates (SCAs) is not supported by an audit as required by SSAP No. 48 or SSAP No. 97.

Collateral loans shall be reported based on the type of qualifying investment that secures the loan. If more than one form of collateral secures the loan, classification should occur based on the primary collateral source, unless the collateral includes residuals or joint ventures, LLCs or partnership interests. If the collateral source includes any residuals, the entire collateral loan shall be classified as backed by residuals. If the collateral does not include residuals, but does include joint ventures, LLCs or partnership interests, then the entire collateral loan shall be reported as backed by joint ventures, LLCs or partnership interests. If there is more than one collateral source, and the collateral does not include residuals, joint ventures, LLCs or partnership interests, the collateral loan shall be classified with the collateral source reflecting the highest percentage of collateral. ~~An~~ The aggregate note disclosure shall identify the total amount of collateral loans, and the collateral loans admitted and nonadmitted by qualifying investment type.

The other qualifying investment category shall only be used to capture collateral loans secured by collateral in the form of contract loans, derivatives, other invested assets not separately reported, receivables for securities, securities lending, and any investments that would qualify as a write-in for invested assets. All collateral loans secured by collateral that does not qualify as an investment are required to be nonadmitted under SSAP No. 21.

NOTE: Collateral Loans with collateral that does not qualify as an investment are not permitted under SSAP No. 21. Amounts reported as admitted within this category shall be supported by a prescribed or permitted practice disclosure.

Note 5S - Illustration:

S. Aggregate Collateral Loans by Qualifying Investment Collateral

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(2) Issuer Credit Obligations			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(3) Asset-Backed Securities			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(4) Preferred Stocks			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(5) Common Stocks			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(6) Real Estate			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(7) Mortgage Loans			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
c. AVR Look-Through **	.....	.....	.....
(8) Joint Ventures, Partnerships, LLC			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(9) Residuals			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(~~9~~10) Other Qualifying Investments			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(~~10~~11) Collateral Does not Qualify as an Investment			
a. Affiliated	.....	.....	.....
b. Unaffiliated	.....	.....	.....
(~~11~~12) Total	.....	.....	.....

* Aggregate Collateral Loan Total Line should equal Schedule BA, Part 1, Column 12, Book Adjusted Carrying Value

** Collateral loans backed by mortgage loans where the reporting entity has supporting documentation verifying the type and quality of underlying mortgage loans, which are reported in AVR Section E (Other Invested Assets with Underlying Characteristics of Mortgage Loans) shall be reported on this line. The other mortgage loan lines shall agree to what is reported in AVR Section K (Mortgage Loans), lines 1-2.

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

ASSET VALUATION RESERVE

EQUITY AND OTHER INVESTED ASSET COMPONENT –
BASIC CONTRIBUTION, RESERVE OBJECTIVE, AND MAXIMUM RESERVE CALCULATIONS

Detail Eliminated To Conserve Space

Section E:

Lines 1 through 27 – Other Invested Assets with Underlying Characteristics of Mortgage Loans

Report the book/adjusted carrying value of all Schedule BA assets owned where the characteristics of the underlying investment are similar to mortgage loans (Lines 2399999 and 2499999), excluding any mortgage-backed/asset-backed securities included in Lines C1 through C7 above, in Columns 1 and 4. Categorize the mortgage loans as indicated in Lines E1 through E27.

Collateral loans backed by mortgage loans where the reporting entity has supporting documentation verifying the type and quality of underlying mortgage loans are permitted to be reported in this AVR section. The specific reporting lines utilized shall be consistent with the type and quality of the underlying mortgage loans. If a collateral loan is supported by more than one mortgage loan, and the mortgage loans have different characteristics, the collateral loan shall be bifurcated throughout the noted AVR lines proportionately in accordance with the underlying characteristics of the mortgage loans.

For Lines E1 through E27, the classification methodology for mortgages is outlined in the Life Risk-Based Capital instructions. Multiply the amount in Column 4 for each category by the reserve factors in Columns 5, 7, and 9, Lines E1 through E27. Report the products by category in Columns 6, 8, and 10, respectively.

Detail Eliminated To Conserve Space

Section K:

Lines 1 through 13 – Collateral Loans

Line 1 – Backed by Mortgage Loans – Unaffiliated

Report the book/adjusted carrying value of all Schedule BA assets in Line 3199999 in Columns 1 and 4. Multiply the amount in Column 4 by the reserve factors in Columns 5, 7 and 9. Report the products in Columns 6, 8 and 10, respectively.

Unaffiliated Collateral loans backed by mortgage loans where the reporting entity does not have supporting documentation verifying the type and quality of underlying mortgage loans shall be reported in this AVR category.

Line 2 – Backed by Mortgage Loans – Affiliated

Report the book/adjusted carrying value of all Schedule BA assets in Line 3299999 in Columns 1 and 4. Multiply the amount in Column 4 by the reserve factors in Columns 5, 7 and 9. Report the products in Columns 6, 8 and 10, respectively.

Affiliated Collateral loans backed by mortgage loans where the reporting entity does not have supporting documentation verifying the type and quality of underlying mortgage loans shall be reported in this AVR category.

Detail Eliminated To Conserve Space

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE BA – PARTS 2 AND 3

OTHER LONG-TERM INVESTED ASSETS ACQUIRED AND DISPOSED OF



Collateral Loans:

Include: Refer to *SSAP No. 21—Other Admitted Assets* for a definition of collateral loans. Loans that are backed by any form of collateral, regardless of if the collateral is sufficient to fully cover the loan, shall be captured in this category. Guidance in SSAP No. 21 shall be followed to determine nonadmittance.

In the description column, include the name of the actual borrower and state if the borrower is a parent, subsidiary, affiliate, officer or director. Also include the type of collateral held.

Classify the collateral loan in accordance with the type of collateral held, such that if the loan was to default and the collateral was to be claimed by the reporting entity, where it would be captured (investment type by SSAP) as a directly-held investment. If more than one form of collateral secures the loan, classification should occur based on the primary collateral source, unless the collateral includes residuals or joint ventures, LLCs or partnership interests. If the collateral source includes any residuals, the entire collateral loan shall be classified as backed by residuals. If the collateral does not include residuals, but does include joint ventures, LLCs or partnership interests, then the entire collateral loan shall be reported as backed by joint ventures, LLCs or partnership interests. If there is more than one collateral source, and the collateral does not include residuals, joint ventures, LLCs or partnership interests, the collateral loan shall be classified with the collateral source reflecting the highest percentage of collateral. The "all other" collateral loan category shall only be used to capture collateral loans secured by collateral in the form of contract loans, derivatives, other invested assets not separately reported, receivables for securities, securities lending and any investments that would qualify as a write-in for invested assets.

- Backed by Mortgage Loans – collateral loans backed by mortgage loans that would be in scope of *SSAP No. 37—Mortgage Loans and SSAP No. 83—Mezzanine Real Estate Loans* if held directly. This shall include all collateral loans backed by mortgage loans. Allocation through the AVR schedule is impacted based on whether the company has supporting documentation verifying the type and quality of the underlying mortgage loans:
    - Collateral loans backed by mortgage loans where the reporting entity does not have supporting documentation verifying the type and quality of underlying mortgage loans shall flow through AVR Section K (Collateral Loans) reporting lines 1-2.

      Collateral loans backed by mortgage loans where the reporting entity has supporting documentation verifying the type and quality of underlying mortgage loans are permitted to be reported in AVR Section E (Other Invested Assets with

Underlying Characteristics of Mortgage Loans) reporting lines 1-28. The specific reporting lines utilized shall be consistent with the type and quality of the underlying mortgage loans. If a collateral loan is supported by more than one mortgage loan, and the mortgage loans have different characteristics, the collateral loan shall be bifurcated throughout the noted AVR lines proportionately in accordance with the underlying characteristics of the mortgage loans.

- Backed by Investments in Joint Ventures, Partnerships or Limited Liability Companies – collateral loans backed by an investment that would be in scope of *SSAP No. 48—Joint Ventures, Partnerships and Limited Liability Companies* if held directly.
- Backed by Residual Tranches or Interests – collateral loans backed by an investment that would be in scope of *SSAP No. 21—Other Admitted Assets* as a residual if held directly.
- Backed by Debt Securities – collateral loans backed by an investment that would be assessed under *SSAP No. 26—Bonds* for bond reporting (either as an issuer credit obligation or asset-backed security) if held directly. This classification does not require confirmation that the debt security would qualify as a bond. Debt securities could be reported on either Schedule D if qualifying for reporting as a bond or Schedule BA if the investment is a non-bond debt security.
- Backed by Real Estate – collateral loans backed by an investment that would be captured in scope of *SSAP No. 40—Real Estate Investments* if held directly.
- Collateral Loans – Backed by Other Collateral Types – the Backed by Other Collateral Types subcategory shall include collateral loans not captured in any other collateral loan reporting line. All collateral loans secured by collateral that does not qualify under SSAP No. 21 are required to be nonadmitted unless supported by a prescribed or permitted practice disclosure.

Detail Eliminated To Conserve Space

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 10/29/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:		Agenda Item # 2026-28BWG
TELEPHONE:		Year 2027
EMAIL ADDRESS:		Changes to Existing Reporting [X] New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

This proposal revises the format of Note 20C – Fair Value of Financial Instruments, moving from a free-form disclosure, to established categories and reporting lines and/or totals that agree back to investment schedules. It also deletes the existing Note 20D – Not Practical to Estimate Fair Value.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to revise the format and contents of Note 20C – Fair Value of Financial Instruments disclosure, to establish a prescribed reporting approach to capture aggregated information that agrees to the investment schedules which can then be compared across reporting entities. SAPWG Ref # 2026-06

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

Notes to Financial Statements

Detail Eliminated To Conserve Space

Note 20 - Fair Value Measurements

Note 20C – Instruction:

C. A reporting entity shall disclose in the notes to the financial statements, as of each date for which a statement of financial position is presented in the quarterly or annual financial statements, the aggregate fair value or NAV for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall. This disclosure shall be summarized by the type of financial instrument ~~for which it is practicable to estimate fair value~~, except for certain financial instruments identified below.

The disclosures about fair value prescribed in the paragraph above are not required for the following: (Note: These exclusions are specific to Note 20C and do not impact the reporting of fair value that may be required in other SSAPs or statutory accounting schedules.)

- Employers' and plans' obligations for pension benefits, other postretirement benefits (see scope paragraph of *SSAP No. 92—Postretirement Benefits Other Than Pensions*), postemployment benefits, employee stock option and stock purchase plans, and other forms of deferred compensation arrangements, as defined in *SSAP No. 12—Employee Stock Ownership Plans*, *SSAP No. 104—Share-Based Payments*, *SSAP No. 92—Postretirement Benefits Other Than Pensions* and *SSAP No. 102—Pensions*.
- Substantively extinguished debt subject to the disclosure requirements of *SSAP No. 103—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*.
- Insurance contracts, other than financial guarantees, and deposit-type contracts
- Lease contracts as defined in *SSAP No. 22—Leases*.
- Warranty obligations and rights.
- Investments accounted for under the equity method.
- Equity instruments issued by the entity.
- Deposit liabilities with no defined or contractual maturities.

Fair value disclosed in the notes shall be presented together with the related admitted values in a form that makes it clear whether the fair values and admitted values represent assets or liabilities and to which line items in the Statement of Assets, Liabilities, Surplus, and Other Funds they relate. Unless specified otherwise in another SSAP, the disclosures may be made net of encumbrances, if the asset or liability is so reported. A reporting entity shall also disclose the method(s) and significant assumptions used to estimate the fair value of financial instruments.

~~If it is not practicable for a reporting entity to estimate the fair value of the financial instrument or a class of financial instruments and the investment does not qualify for the NAV practical expedient, the aggregate carrying amount for those items shall be reported in the "not practicable" column with additional disclosure as required in paragraph 20D below.~~

Note 20C – Illustration:

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	~~Not Practicable (Carrying Value)~~
Schedule B: Mortgage Loans							
Commercial	$	$	$	$	$	$	
Residential	.....	.....	.....	.....	.....	.....	
Other	.....	.....	.....	.....	.....	.....	
Schedule B Total	$	$	$	$	$	$	
Schedule BA: Other Invested Assets							
Debt Securities That Do Not Qualify as Bonds	$	$	$	$	$	$	
Surplus Notes / Capital Notes	.....	.....	.....	.....	.....	.....	
Collateral Notes / Non-Collateral Loans	.....	.....	.....	.....	.....	.....	
Tax Credit Investments	.....	.....	.....	.....	.....	.....	
Working Capital Finance Investments	.....	.....	.....	.....	.....	.....	
Residual Tranches or Interests with Underlying Assets Having Characteristics of:							
Bonds	.....	.....	.....	.....	.....	.....	
Preferred Stock	.....	.....	.....	.....	.....	.....	
Common Stock	.....	.....	.....	.....	.....	.....	
Real Estate	.....	.....	.....	.....	.....	.....	
Mortgage Loans	.....	.....	.....	.....	.....	.....	
Other	.....	.....	.....	.....	.....	.....	
Any Other Class of Assets	.....	.....	.....	.....	.....	.....	
Schedule BA Total	$	$	$	$	$	$	
Note: Total should agree to Schedule BA, Column 11, less the amounts in reporting lines 1399999 through 2699999. These excluded lines reflect interests in joint ventures, partnerships, or limited liability companies in scope of SSAP No. 48 and reported under the equity method.							
Schedule DA – Short-Term Investments Total	$	$	$	$	$	$	
Schedule E, Part 2 – Cash Equivalents Total	$	$	$	$	$	$	
Schedule D, Part 1, Section 1 – Issuer Credit Obligations (ICO)							
U.S. Governments – RBC Exempt	$	$	$	$	$	$	
Other U.S. Government	.....	.....	.....	.....	.....	.....	
Non-U.S. Sovereign Jurisdictions	.....	.....	.....	.....	.....	.....	
Municipal Bonds – General Obligation	.....	.....	.....	.....	.....	.....	
Municipal Bonds – Special Revenue	.....	.....	.....	.....	.....	.....	
Project Finance - Unaffiliated	.....	.....	.....	.....	.....	.....	
Project Finance - Affiliated	.....	.....	.....	.....	.....	.....	
Corporate Bonds - Unaffiliated	.....	.....	.....	.....	.....	.....	
Corporate Bonds - Affiliated	.....	.....	.....	.....	.....	.....	
Mandatory Convertible Bonds - Unaffiliated	.....	.....	.....	.....	.....	.....	
Mandatory Convertible Bonds - Affiliated	.....	.....	.....	.....	.....	.....	
Single-Entity Backed - Unaffiliated	.....	.....	.....	.....	.....	.....	
Single-Entity Backed - Affiliated	.....	.....	.....	.....	.....	.....	
SVO Identified Bond ETFs – Fair Value	.....	.....	.....	.....	.....	.....	
SVO Identified Bond ETFs – Systematic Value	.....	.....	.....	.....	.....	.....	
Issued by Funds - Unaffiliated	.....	.....	.....	.....	.....	.....	

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	~~Not Practicable (Carrying Value)~~
Issued by Funds - Affiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Issued - Unaffiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Issued - Affiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Acquired - Unaffiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Acquired - Affiliated	.....	.....	.....	.....	.....	.....	
SVO Identified CTLs - Unaffiliated	.....	.....	.....	.....	.....	.....	
SVO Identified CTLs - Affiliated	.....	.....	.....	.....	.....	.....	
Certificate of Deposits - Unaffiliated	.....	.....	.....	.....	.....	.....	
Certificate of Deposits - Affiliated	.....	.....	.....	.....	.....	.....	
Other ICO - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other ICO - Affiliated	.....	.....	.....	.....	.....	.....	
Schedule D, Part 1, Section 1 Total*	$	$	$	$	$	$	
Note: Total should agree to Schedule D, Part 1, Section 1, Column 7.							
Schedule D, Part 1, Section 2 – Asset-Backed Securities (ABS)							
Agency RMBS – RBC Exempt	$	$	$	$	$	$	
Agency CMBS – RBC Exempt	.....	.....	.....	.....	.....	.....	
Agency RMBS – Not RBC Exempt	.....	.....	.....	.....	.....	.....	
Agency CMBS – Not RBC Exempt	.....	.....	.....	.....	.....	.....	
Non-Agency RMBS - Unaffiliated	.....	.....	.....	.....	.....	.....	
Non-Agency RMBS - Affiliated	.....	.....	.....	.....	.....	.....	
Non-Agency CMBS - Unaffiliated	.....	.....	.....	.....	.....	.....	
Non-Agency CMBS - Affiliated	.....	.....	.....	.....	.....	.....	
CLOs, CBOs, CDOs - Unaffiliated	.....	.....	.....	.....	.....	.....	
CLOs, CBOs, CDOs - Affiliated	.....	.....	.....	.....	.....	.....	
Other Financial ABS - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other Financial ABS - Affiliated	.....	.....	.....	.....	.....	.....	
Total Financial ABS – Self Liquidating	.....	.....	.....	.....	.....	.....	
Equity Backed - Unaffiliated	.....	.....	.....	.....	.....	.....	
Equity Backed - Affiliated	.....	.....	.....	.....	.....	.....	
Other Non-Self Liquidating - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other Non-Self Liquidating - Affiliated	.....	.....	.....	.....	.....	.....	
Total Financial ABS – Non-Self Liquidating	.....	.....	.....	.....	.....	.....	
Lease-Backed - PE - Unaffiliated	.....	.....	.....	.....	.....	.....	
Lease-Backed - PE - Affiliated	.....	.....	.....	.....	.....	.....	
Other ABS - PE - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other ABS - PE - Affiliated	.....	.....	.....	.....	.....	.....	
Total Other ABS - PE	.....	.....	.....	.....	.....	.....	
Schedule D, Part 1, Section 2 Total	$	$	$	$	$	$	
Note: Total should agree to Schedule D, Part 1, Section 2, Column 7.							
Schedule D, Part 2, Section 1 – Preferred Stocks							
Industrial and Miscellaneous (Unaffiliated):							
Perpetual Preferred	$	$	$	$	$	$	
Redeemable Preferred	.....	.....	.....	.....	.....	.....	
Parent, Subsidiaries, and Affiliates:							
Perpetual Preferred	.....	.....	.....	.....	.....	.....	
Redeemable Preferred	.....	.....	.....	.....	.....	.....	
Schedule D, Part 2, Section 1 Total	$	$	$	$	$	$	
Note: Total should agree to Schedule D, Part 2, Section 1, Column 8.							

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	~~Not Practicable (Carrying Value)~~
Schedule D, Part 2, Section 2 – Common Stocks							
Industrial and Miscellaneous (Unaffiliated):							
Publicly Traded	$	$	$	$	$	$	
Other	.....	.....	.....	.....	.....	.....	
SEC Registered Funds	.....	.....	.....	.....	.....	.....	
Parent, Subsidiaries, and Affiliated –							
Market Value (8a)	.....	.....	.....	.....	.....	.....	
Schedule D, Part 2, Section 2 Total	$	$	$	$	$	$	
Contract / Policy Loans Total (Reported on Line 6 of Assets Page)	$	$	$	$	$	$	
Schedule DB: Derivative Assets Total	$	$	$	$	$	$	
Schedule DB: Derivative Liabilities Total	$	$	$	$	$	$	
Other Financial Instrument Assets Total	$	$	$	$	$	$	
Other Financial Instrument Liabilities Total	$	$	$	$	$	$	
~~Issuer Credit Obligations~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~
~~Asset-Backed Securities~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Common Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Perpetual Preferred Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Mortgage Loans~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
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~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~

Note: Total should agree to Schedule D, Part 2, Section 2, Column 8, less the amounts in the SCA subtotal line 5979999999, plus the SCAs valued under SSAP No. 97, paragraph 8a as they follow the market value method. The other SCAs subject to SSAP No. 97 are excluded as they are reported under an equity method. FHLB common stock shall be included, but the reported fair value shall equal par value as an NAIC Level 1.

~~NOTE: Type of Financial Instrument Column shows examples of types of financial instruments that can be disclosed.~~

~~Note 20D – Instruction:~~

~~D. If it is not practicable for an entity to estimate the fair value of a financial instrument or a class of financial instruments, the following shall be disclosed:~~

~~(1) Information pertinent to estimating the fair value of that financial instrument or class of financial instruments and the investment does not qualify for the NAV practical expedient, such as the carrying amount, effective interest rate, and maturity; and~~

~~(2) The reasons why it is not practicable to estimate fair value.~~

~~Note 20D – Illustration:~~

~~THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.~~

~~D. Not Practicable to Estimate Fair Value~~

~~Type or Class of Financial Instrument~~	~~Carrying Value~~	~~Effective Interest Rate~~	~~Maturity Date~~	~~Explanation~~

~~Issuer Credit Obligations~~	~~$ .....~~	~~.....~~	~~.....~~	~~.....~~
~~Asset-Backed Securities~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Common Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Perpetual Preferred Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Mortgage Loans~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Description 1~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Description 2~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~

~~NOTE: Type or Class of Financial Instrument Column shows examples of types or classes of financial instruments that can be disclosed. Each individual security should be listed and not just an aggregate for the type or class of financial instrument.~~

Note ~~20E~~ 20D – Instruction:

~~E~~D. For investments measured using the NAV practical expedient pursuant to *SSAP No. 100—Fair Value*, a reporting entity shall disclose information that helps users of its financial statements to understand the nature and risks of the investments and whether the investments, if sold, are probable of being sold at amounts different from NAV per share. A reporting entity shall disclose the following information for instances in which the investment may be sold below NAV, or if there are significant restrictions in the liquidation of an investment held at NAV:

Detail Eliminated To Conserve Space

Note 20 - Fair Value Measurements

Instruction:

C. A reporting entity shall disclose in the notes to the financial statements, as of each date for which a statement of financial position is presented in the quarterly or annual financial statements, the aggregate fair value or NAV for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall. This disclosure shall be summarized by the type of financial instrument ~~for which it is practicable to estimate fair value~~, except for certain financial instruments identified below.

The disclosures about fair value prescribed in the preceding paragraph are not required for the following. (Note: These exclusions are specific to Note 20C and do not impact the reporting of fair value that may be required in other SSAPs or statutory accounting schedules.)

- Employers' and plans' obligations for pension benefits, other postretirement benefits (see scope Paragraph of *SSAP No. 92—Postretirement Benefits Other Than Pensions*), postemployment benefits, employee stock option and stock purchase plans, and other forms of deferred compensation arrangements, as defined in *SSAP No. 12—Employee Stock Ownership Plans; SSAP No. 104—Share-Based Payments; SSAP No. 92—Postretirement Benefits Other Than Pensions,* and *SSAP No. 102—Pensions*.
- Substantively extinguished debt subject to the disclosure requirements of *SSAP No. 103—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*.
- Insurance contracts, other than financial guarantees and deposit-type contracts
- Lease contracts as defined in *SSAP No. 22—Leases*.
- Warranty obligations and rights.
- Investments accounted for under the equity method.
- Equity instruments issued by the entity.

Fair value disclosed in the notes shall be presented together with the related admitted values in a form that makes it clear whether the fair values and admitted values represent assets or liabilities and to which line items in the Statement of Assets, Liabilities, Surplus and Other Funds they relate. Unless specified otherwise in another SSAP, the disclosures may be made net of encumbrances, if the asset or liability is so reported. A reporting entity shall also disclose the method(s) and significant assumptions used to estimate the fair value of financial instruments.

~~If it is not practicable for a reporting entity to estimate the fair value of the financial instrument or a class of financial instruments and the investment does not qualify for the NAV practical expedient, the aggregate carrying amount for those items shall be reported in the "not practicable" column with additional disclosure as required in paragraph 20D below.~~

Illustration:

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	~~Not Practicable (Carrying Value)~~
Schedule B: Mortgage Loans							
Commercial	$	$	$	$	$	$	
Residential	.....	.....	.....	.....	.....	.....	
Other	.....	.....	.....	.....	.....	.....	
Schedule B Total	$	$	$	$	$	$	
Schedule BA: Other Invested Assets							
Debt Securities That Do Not Qualify as Bonds	$	$	$	$	$	$	
Surplus Notes / Capital Notes	.....	.....	.....	.....	.....	.....	
Collateral Notes / Non-Collateral Loans	.....	.....	.....	.....	.....	.....	
Tax Credit Investments	.....	.....	.....	.....	.....	.....	
Working Capital Finance Investments	.....	.....	.....	.....	.....	.....	
Residual Tranches or Interests with Underlying Assets Having Characteristics of:							
Bonds	.....	.....	.....	.....	.....	.....	
Preferred Stock	.....	.....	.....	.....	.....	.....	
Common Stock	.....	.....	.....	.....	.....	.....	
Real Estate	.....	.....	.....	.....	.....	.....	
Mortgage Loans	.....	.....	.....	.....	.....	.....	
Other	.....	.....	.....	.....	.....	.....	
Any Other Class of Assets	.....	.....	.....	.....	.....	.....	
Schedule BA Total	$	$	$	$	$	$	
Note: Total should agree to Schedule BA, Column 11, less the amounts in reporting lines 1399999 through 2699999. These excluded lines reflect interests in joint ventures, partnerships, or limited liability companies in scope of SSAP No. 48 and reported under the equity method.							
Schedule DA – Short-Term Investments Total	$	$	$	$	$	$	
Schedule E, Part 2 – Cash Equivalents Total	$	$	$	$	$	$	
Schedule D, Part 1, Section 1 – Issuer Credit Obligations (ICO)							
U.S. Governments – RBC Exempt	$	$	$	$	$	$	
Other U.S. Government	.....	.....	.....	.....	.....	.....	
Non-U.S. Sovereign Jurisdictions	.....	.....	.....	.....	.....	.....	
Municipal Bonds – General Obligation	.....	.....	.....	.....	.....	.....	
Municipal Bonds – Special Revenue	.....	.....	.....	.....	.....	.....	
Project Finance - Unaffiliated	.....	.....	.....	.....	.....	.....	
Project Finance - Affiliated	.....	.....	.....	.....	.....	.....	
Corporate Bonds - Unaffiliated	.....	.....	.....	.....	.....	.....	
Corporate Bonds - Affiliated	.....	.....	.....	.....	.....	.....	
Mandatory Convertible Bonds - Unaffiliated	.....	.....	.....	.....	.....	.....	
Mandatory Convertible Bonds - Affiliated	.....	.....	.....	.....	.....	.....	
Single-Entity Backed - Unaffiliated	.....	.....	.....	.....	.....	.....	
Single-Entity Backed - Affiliated	.....	.....	.....	.....	.....	.....	
SVO Identified Bond ETFs – Fair Value	.....	.....	.....	.....	.....	.....	
SVO Identified Bond ETFs – Systematic Value	.....	.....	.....	.....	.....	.....	
Issued by Funds - Unaffiliated	.....	.....	.....	.....	.....	.....	
Issued by Funds - Affiliated	.....	.....	.....	.....	.....	.....	

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	~~Not Practicable (Carrying Value)~~
Bank Loans Issued - Unaffiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Issued - Affiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Acquired - Unaffiliated	.....	.....	.....	.....	.....	.....	
Bank Loans Acquired - Affiliated	.....	.....	.....	.....	.....	.....	
SVO Identified CTLs - Unaffiliated	.....	.....	.....	.....	.....	.....	
SVO Identified CTLs - Affiliated	.....	.....	.....	.....	.....	.....	
Certificate of Deposits - Unaffiliated	.....	.....	.....	.....	.....	.....	
Certificate of Deposits - Affiliated	.....	.....	.....	.....	.....	.....	
Other ICO - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other ICO - Affiliated	.....	.....	.....	.....	.....	.....	
Schedule D, Part 1, Section 1 Total	$	$	$	$	$	$	

Note: Total should agree to Schedule D, Part 1, Section 1, Column 7.

Schedule D, Part 1, Section 2 – Asset-Backed Securities (ABS)							
Agency RMBS – RBC Exempt	$	$	$	$	$	$	
Agency CMBS – RBC Exempt	.....	.....	.....	.....	.....	.....	
Agency RMBS – Not RBC Exempt	.....	.....	.....	.....	.....	.....	
Agency CMBS – Not RBC Exempt	.....	.....	.....	.....	.....	.....	
Non-Agency RMBS - Unaffiliated	.....	.....	.....	.....	.....	.....	
Non-Agency RMBS - Affiliated	.....	.....	.....	.....	.....	.....	
Non-Agency CMBS - Unaffiliated	.....	.....	.....	.....	.....	.....	
Non-Agency CMBS - Affiliated	.....	.....	.....	.....	.....	.....	
CLOs, CBOs, CDOs - Unaffiliated	.....	.....	.....	.....	.....	.....	
CLOs, CBOs, CDOs - Affiliated	.....	.....	.....	.....	.....	.....	
Other Financial ABS - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other Financial ABS - Affiliated	.....	.....	.....	.....	.....	.....	
Total Financial ABS – Self Liquidating	.....	.....	.....	.....	.....	.....	
Equity Backed - Unaffiliated	.....	.....	.....	.....	.....	.....	
Equity Backed - Affiliated	.....	.....	.....	.....	.....	.....	
Other Non-Self Liquidating - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other Non-Self Liquidating - Affiliated	.....	.....	.....	.....	.....	.....	
Total Financial ABS – Non-Self Liquidating	.....	.....	.....	.....	.....	.....	
Lease-Backed - PE - Unaffiliated	.....	.....	.....	.....	.....	.....	
Lease-Backed - PE - Affiliated	.....	.....	.....	.....	.....	.....	
Other ABS - PE - Unaffiliated	.....	.....	.....	.....	.....	.....	
Other ABS - PE - Affiliated	.....	.....	.....	.....	.....	.....	
Total Other ABS - PE	.....	.....	.....	.....	.....	.....	
Schedule D, Part 1, Section 2 Total	$	$	$	$	$	$	

Note: Total should agree to Schedule D, Part 1, Section 2, Column 7.

Schedule D, Part 2, Section 1 – Preferred Stocks							
Industrial and Miscellaneous (Unaffiliated):							
Perpetual Preferred	$	$	$	$	$	$	
Redeemable Preferred	.....	.....	.....	.....	.....	.....	
Parent, Subsidiaries, and Affiliates							
Perpetual Preferred	.....	.....	.....	.....	.....	.....	
Redeemable Preferred	.....	.....	.....	.....	.....	.....	
Schedule D, Part 2, Section 1 Total	$	$	$	$	$	$	

Note: Total should agree to Schedule D, Part 2, Section 1, Column 8.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	~~Not Practicable (Carrying Value)~~
Schedule D, Part 2, Section 2 – Common Stocks							
Industrial and Miscellaneous (Unaffiliated):							
Publicly Traded	$	$	$	$	$	$	
Other	.....	.....	.....	.....	.....	.....	
SEC Registered Funds	.....	.....	.....	.....	.....	.....	
Parent, Subsidiaries, and Affiliated –							
Market Value (8a)	.....	.....	.....	.....	.....	.....	
Schedule D, Part 2, Section 2 Total	$	$	$	$	$	$	
Contract / Policy Loans Total (Reported on Line 6 of Assets Page)	$	$	$	$	$	$	
Schedule DB: Derivative Assets Total	$	$	$	$	$	$	
Schedule DB: Derivative Liabilities Total	$	$	$	$	$	$	
Other Financial Instrument Assets Total	$	$	$	$	$	$	
Other Financial Instrument Liabilities Total	$	$	$	$	$	$	
~~Issuer Credit Obligations~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~	~~$ .....~~
~~Asset-Backed Securities~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Common Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Perpetual Preferred Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Mortgage Loans~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~

Note: Total should agree to Schedule D, Part 2, Section 2, Column 8, less the amounts in the SCA subtotal line 5979999999, plus the SCAs valued under SSAP No. 97, paragraph 8a as they follow the market value method. The other SCAs subject to SSAP No. 97 are excluded as they are reported under an equity method. FHLB common stock shall be included, but the reported fair value shall equal par value as an NAIC Level 1.

~~NOTE: Type of Financial Instrument Column shows examples of types of financial instruments that can be disclosed.~~

~~Note 20D – Instruction:~~

~~D. If it is not practicable for an entity to estimate the fair value of a financial instrument or a class of financial instruments and the investment does not qualify for the NAV practical expedient, the following shall be disclosed:~~

~~(1) Information pertinent to estimating the fair value of that financial instrument or class of financial instruments, such as the carrying amount, effective interest rate, and maturity; and~~

~~(2) The reasons why it is not practicable to estimate fair value.~~

~~Note 20D – Illustration:~~

~~D. Not Practicable to Estimate Fair Value~~

~~Type or Class of Financial Instrument~~	~~Carrying Value~~	~~Effective Interest Rate~~	~~Maturity Date~~	~~Explanation~~
~~Issuer Credit Obligations~~	~~$ .....~~	~~$ .....~~	~~.....~~	~~.....~~
~~Asset-Backed Securities~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Common Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Perpetual Preferred Stock~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~
~~Mortgage Loans~~				
~~Description 1~~	~~.....~~	~~.....~~	~~.....~~	~~.....~~

~~Description 2~~ ....
....
....
....

~~NOTE: Type or Class of Financial Instrument Column shows examples of types or classes of financial instruments that can be disclosed. Each individual security should be listed and not just an aggregate for the type or class of financial instrument.~~

Note ~~20E~~ 20D – Instruction:

~~E~~D. For investments measured using the NAV practical expedient pursuant to *SSAP No. 100—Fair Value*, a reporting entity shall disclose information that helps users of its financial statements to understand the nature and risks of the investments and whether the investments, if sold, are probable of being sold at amounts different from NAV per share. A reporting entity shall disclose the following information for instances in which the investment may be sold below NAV, or if there are significant restrictions in the liquidation of an investment held at NAV:



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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 10/29/2026	Agenda Item # 2026-29BWG
CONTACT PERSON:		Year 2028
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[X] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: 1st Quarter 2028 / Annual 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

This proposal includes all IMR reporting changes that will go into effect as of Jan. 1, 2028. This includes the following aspects: dedicated reporting lines on the balance sheet, revisions to the net investment income and the exhibit of capital gains and losses, expanded notes to the financial statements – which includes the proof of reinvestment and a proposed actuarial IMR reconciliation, and updated IMR attestation. Revisions correspond to the revised SSAP No. 7 adopted by the SAPWG during the 2026 Fall National Meeting (SAPWG #2023-14.) Revisions related to IMR that only impact the annual financial statements are captured in a separate proposal.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is update and clarify the Interest Maintenance Reserve instructions and accounting guidance.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

ASSETS

Detail Eliminated To Conserve Space

Line 17.1 – Negative Interest Maintenance Reserve (Applies to Life/Fraternal Insurers Only)

Report the amount calculated on the Form for Calculating Interest Maintenance Reserve, Line 12, when the amount reflects a net negative position.

Line 17.2 – Deferred Derivative Assets – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative assets recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~17~~18 – Amounts Receivable Relating to Uninsured Plans

The term "uninsured plans" includes the uninsured portion of partially insured plans.

***** DRAFTING NOTE – Renumber remaining Lines in Assets Instructions *****

EXHIBIT OF NET INVESTMENT INCOME

Detail Eliminated To Conserve Space

Lines 1 and 2~~, 1.1, 1.2, and 1.3~~ – Bonds (Unaffiliated & Affiliated)

Report interest earned on bonds.

Include: Accrual of discount.

Amortization of origination fees intended to compensate the reporting entity for interest rate risks (e.g., points).

Amortization of commitment fees (if such qualify for amortization).

Prepayment penalty or acceleration fees where the investment is liquidated prior to the scheduled termination date on mortgage-backed/loan-backed and structured securities.

Commitment fees, if the loan or bond is not granted or if the commitment is not exercised.

Nonrefundable fees other than points.

Exclude: Interest due and accrued on bonds in default as to principal or interest. The market value of such bonds includes such interest.

Deduct: Amortization of premium during the year.

Line ~~1.1~~3 – Bonds Exempt from U.S. Tax

This line is applicable to Property/Casualty entities only. (Investment income reported on bonds exempt from US tax line is only applicable to property/casualty companies, and shall not be duplicated in the affiliated/unaffiliated bond lines.)

Lines ~~2.1~~4, ~~2.11~~5, ~~2.2~~6, and ~~2.21~~7– Stocks

Include: Accrual of discount for redeemable preferred stocks.

Dividends on stocks declared to be ex-dividend on or prior to December 31.

Deduct: Amortization of premium for redeemable preferred stocks.

Line ~~3~~8 – Mortgage Loans

Refer to *SSAP No. 34—Investment Income Due and Accrued* for accounting guidance.

Include: Income from property for which the transfer of legal title is awaiting expiration of redemption or moratorium period.

Accrual of discount.

Amortization of mortgage interest points.

Amortization of commitment fees (if such qualify for amortization under *SSAP No. 37—Mortgage Loans*).

Prepayment penalty or acceleration fee.

Commitment fees, if the loan or bond is not granted or if the commitment is not exercised.

Nonrefundable fees other than points.

Deduct: Outgo on such property, unless capitalized or shown in:

Exhibits 2 or 3 for **life and fraternal companies**

Underwriting and Investment Exhibit, Part 3 for **property and health companies**

Operations and Investment Exhibit, Part 3 for **title companies**

Servicing fees paid to correspondents and others unless included in:

Exhibit 2 for **life and fraternal companies**

Underwriting and Investment Exhibit, Part 3 for **property and health companies**

Operations and Investment Exhibit, Part 3 for **title companies**

Amortization of premium.

Line ~~4~~9 – Real Estate

Include: Income from ownership of Schedule A properties.

Adequate rent for the reporting entity's occupancy, in whole or in part, of its own buildings, and for space therein occupied by agencies.

Exclude: Reimbursements of amounts previously capitalized; such amounts should normally be credited to the item to which the expenditure was charged originally.

Deduct: Interest on encumbrances.

Line ~~6~~11 and 12 – Cash, Cash Equivalents, and Short-Term Investments

Include: Earned investment income on investments for which maturities (or repurchase dates) at the time of acquisition were one year or less.

Line ~~7~~13 – Derivative Instruments

Include: Amount of investment income from Schedule DB.

Line ~~8~~14 – Other Invested Assets

Include: Earned investment income, for any class of investments includable in Schedule BA.

Exclude: Under the proportional amortized cost method for the Investment Tax Credit Structures, the amortization of the investment is to be recognized as an expense component of the Exhibit of Net Investment Income.

Line ~~9~~15 – Aggregate Write-ins for Investment Income

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 9 for Investment Income.

Line ~~11~~17 – Investment Expense

Include: Under the proportional amortized cost method for the Investment Tax Credit Structures, the amortization of the investment is to be recognized as an expense component of the Exhibit of Net Investment Income.

Line ~~13~~19 – Interest Expense

Include: All interest on debt, surplus notes, and other related items.

Debt issuance costs that must be charged in the period incurred.

Subsequent to the issuance of convertible debt securities, consideration issued to induce conversion of convertible debt.

Exclude: Interest on encumbrances on real estate.

Interest on debt that is offset against another asset.

Capitalized interest on debt.

Line ~~14~~20 – Depreciation on Real Estate and Other Invested Assets

Include: Depreciation reported in Schedule A, Part 1, Column 11 and Schedule A, Part 3, Column 9.

Line ~~15~~21 – Aggregate Write-ins for Deductions from Investment Income

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line ~~15~~ 21 for Deductions from Investment Income.

Details of Write-ins Aggregated at Line ~~9~~ 15 for Investment Income

List separately each category of investment income for which there is no pre-printed line in the Exhibit of Net Investment Income.

Include: Amortization for the period of the difference between original proceeds received and the strike price obligation for asset transfers with put options accounted for as financing. Also include an amount equal to the hypothecated income for these transactions reported in Column 1. Any paid interest items included in this line should be enclosed in parentheses.

Investment fees relating to uninsured accident and health plans and the uninsured portion of partially insured accident and health plans.

Fees received by the transferor for the loaning of securities, net of direct expenses. (NOTE: Interest income on loaned securities that is unrelated to securities lending is reported in the annual statement categories and exhibits that are consistent with the income earned on similar investment categories, e.g., bonds.)

Amortization of servicing assets or liabilities as described in *SSAP No. 103—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*.

Details of Write-ins Aggregated at Line ~~15~~ 21 for Deductions from Investment Income

List separately each category of deductions from investment income for which there is no pre-printed line in the Exhibit of Net Investment Income.

Include: Accrued interest on borrowed money, with appropriate designation. Report investment income credited to uninsured accident and health plans and the uninsured portion of partially insured accident and health plans.

EXHIBIT OF CAPITAL GAINS (LOSSES)

Gains and losses may be offset against each other only where they apply to the same bond issue, property, etc. Only gains/losses pertaining to invested assets are to be included in this exhibit. Amounts in this exhibit shall be presented before federal and foreign income taxes. Throughout this schedule, report net gains as a positive number and net losses as a negative number.

Column 1 – Realized Gain (Loss) on Sales or Maturity

Exclude: Realized foreign exchange gain or (loss).

Column 2 – Other Realized Adjustments

Include: Other-than-temporary impairment write-downs as negative amounts.

Realized foreign exchange gain or (loss).

Column 4 – Allocated to IMR

Report the amount of net realized pre-tax capital gains/(losses) transferred to the IMR, reduced as necessary for amounts removed from the IMR as a result of not completing or failing the proof of reinvestment for the current year-end.

The net amount shall reflect the gross (pre-tax) amounts reflected in lines 2a and 2b of the Form for Calculating the Interest Maintenance Reserve.

Applicable to Life/Fraternal entities only.

Column 5 – Net Realized Capital Gain (Loss)

Reflects the net capital gain (loss) after allocation to the IMR. This amount shall reflect the pre-tax amount of the net realized capital gains and losses reported on line 34 of the Summary of Operations.

Column ~~4~~6 – Change in Unrealized Capital Gain (Loss)

Include: Any unrealized valuation changes reported in the investment schedules.

The change in any valuation allowance between the current period and previous year-end amount.

Exclude: Other-than-temporary impairment write-downs.

Amounts reported in the Unrealized Foreign Exchange Change in Book/Adjusted Carrying Value column in the detailed investment schedules.

Reported amount shall reflect the amount of the unrealized capital gains and losses reported on line 38 of the Summary of Operations before adjustment to reflect deferred tax assets (DTAs) and deferred tax liabilities (DTLs) (e.g., before net of tax).

Column ~~5~~7 – Change in Unrealized Foreign Exchange Capital Gain (Loss)

Include: Amounts reported in the foreign exchange change in book/adjusted carrying value column in the detailed investment schedules.

Reported amount shall reflect the amount of the net unrealized foreign exchange capital gains and losses reported on line 39 of the Summary of Operations.

Column 8 – Allocated to AVR - Realized

Report the amount of net realized pre-tax capital gains/(losses) reflected in the AVR.

The net amount shall reflect the gross (pre-tax) amounts reflected in lines 2 of the Asset Valuation Reserve.

Applicable to Life/Fraternal entities only.

Column 9 – Allocated to AVR - Unrealized

Report the amount of net unrealized pre-tax capital gains/(losses) reflected in the AVR.

Reported amount shall reflect unrealized capital gains and losses reported on line 4 of the Asset Valuation Reserve before adjustment to reflect deferred tax assets (DTAs) and deferred tax liabilities (DTLs) (e.g., before net of tax).

Applicable to Life/Fraternal entities only.

Lines 1~~, 1.1, 1.2,~~ and ~~1.3~~2 – Bonds (Unaffiliated & Affiliated)

Include: Amounts from Schedule D, Part 1, Section 1 and Section 2, Schedule D, Part 4, and Schedule D, Part ~~4~~ 5 that represent either realized or unrealized gains or losses ~~adjustments~~ on bonds.

~~In Column 2, the decline in the fair value of a bond that is other-than-temporary.~~

Line ~~1.1~~3 – Bonds Exempt from U.S. Tax

Applicable to Property/Casualty entities only. (Amounts reported on bonds exempt from US tax line is only applicable to property/casualty companies, and shall not be duplicated in the affiliated/unaffiliated bond lines.)

Lines ~~2.1~~4, ~~2.11~~5, ~~2.2~~6, and ~~2.21~~7 – Stocks

Include: Amounts from Schedule D, Part 2, Section 1 and Section 2 and Schedule D, Part 4 that represent either realized or unrealized ~~adjustments~~ capital gains or losses on stocks.

~~Exclude: Proceeds from sale of rights, etc. (Reduce the stock asset accordingly.)~~

Line ~~3~~8 – Mortgage Loans

Include: Amounts from Schedule B, Part 3 that represent either realized or unrealized ~~adjustments~~gains or losses. Amounts reported as unrealized shall include amounts recognized as valuation allowances pursuant to SSAP No. 37.

~~Amounts from Schedule B that represent adjustments to statement value for recognizing an impairment of a mortgage loan by creating a valuation allowance or by adjusting an existing valuation allowance for an impaired loan.~~In Column 2, report recognized other-than-temporary impairments.

Line ~~4~~9 – Real Estate

Include: Amounts from Schedule A that represent either realized or unrealized ~~adjustments~~gains or losses.

Line ~~5~~10 – Contract Loans

Include: Any realized or unrealized ~~adjustments~~ gains or losses on contract loans.

Lines ~~6~~11 and 12 – Cash, Cash Equivalents, and Short-Term Investments

Include: Amounts from Schedule E, Part 2 or Schedule DA, Part 1 that represent either realized or unrealized gains or losses~~Gains or (losses) arising from the transfer of funds to or from other countries. Also include in Column 4, the net change in deduction for deposits in suspended depositories~~.

Line ~~7~~13 – Derivative Instruments

Include: Amounts from Schedule DB that represent either realized or unrealized ~~adjustments~~gains or losses.

Line ~~8~~14 – Other Invested Assets

Include: Amounts from Schedule BA that represent either realized or unrealized ~~adjustments~~gains or losses.

Line ~~9~~15 – Aggregate Write-ins for Capital Gains (Losses)

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line ~~9~~ 14 for Capital Gains and (Losses).

Line ~~10~~16 – Total Capital Gains (Losses)

Column 3 total should agree with reported net realized capital gains (losses) before the tax effects.

Column 3, Line ~~10~~ 16 should equal:

[Page 4, Line 10, Col 1 + Page 4, Line 10 inset amount for the PC statement]

[Page 4, Line 34, Col 1 + Page 4, Line 34, inset amount #1 + Page 28 IMR, Line 2a, Col 1 + Page 28 IMR, Line 2a, inset amount #2 for the Life and Fraternal statement]

[Page 4, Line 26, Col 2 + Page 4, Line 26 inset amount for the Health statement]

[Page 4, Line 10, Col 1 + Page 4, Line 10 inset amount for the Title statement]

Column ~~4~~ 8 total should agree with the change in unrealized capital gains or (losses) before taxes.

Column ~~4~~7, Line ~~10~~ 16 should equal:

[Page 4, Line 24, Col 1 + Page 4, Line 24, inset amount for the PC statement]

[Page 4, Line 38, Col 1 + Page 4, Line 38, inset amount for the Life and Fraternal statement]

[Page 5, Line 36, Col 1, + Page 5, Line 36, inset amount for the Health statement]

[Page 4, Line 18, Col 1 + Page 4, Line 18, inset amount for the Title statement]

Details of Write-ins Aggregated at Line ~~9~~ 15 for Capital Gains (Losses)

List separately each category of capital gains (losses) for which there is no pre-printed line in the Exhibit of Capital Gains (Losses).

Include: Capital gains from investments previously charged off.

For Clearly Defined Hedging Strategies qualifying for and applying the provisions of SSAP No. 108 and SSAP No. 109 include total current year amortization of SSAP No. 108 and SSAP No. 109 deferred liabilities and deferred assets as realized capital gains (losses).

For hedging strategies no longer identified as highly effective within the scope of SSAP No. 108 or SSAP No. 109 or which the reporting entity has elected to terminate include total current year amortization of deferred liabilities and deferred assets as unrealized capital gains (losses).

Exclude: Capital gains and (losses) on extinguishment of debt related to employee stock option plans.

EXHIBIT OF NONADMITTED ASSETS

This schedule should include the nonadmitted amounts for all assets.

The lines in this schedule are identical to those included in the Assets Page. The Column 1 amount should equal the amount reported in the same specific line in the Nonadmitted Assets column of the Assets Page (Page 2, Column 2, Line ~~28~~29).

Column 1 – Current Year Total Nonadmitted Assets

Include: Nonadmitted goodwill as prescribed in *SSAP No. 68—Business Combinations and Goodwill*.

Nonadmitted invested assets due to state aggregate investment limitations.

Nonadmitted amounts due to specific surplus notes.

Nonadmitted invested asset amounts due to designation restrictions by the state (e.g., designation 6 securities must be partially or wholly nonadmitted).

Non-operating systems software.

Electronic data processing (EDP) equipment and operating software in excess of 3% of capital and surplus for the most recently filed statement adjusted to exclude any EDP equipment and operating system software, net deferred tax assets and net positive goodwill.

Prepaid expense (*SSAP No. 29—Prepaid Expenses*).

Column 2 – Prior Year Total Nonadmitted Assets

This column should contain the total (sum of group and individual) nonadmitted amounts from the prior year annual statement.

Column 3 – Change in Total Nonadmitted Assets

This column should equal Column 2 minus Column 1. The amount reported in the total line of this column should equal the amount reported in the "Change in Nonadmitted Assets" line of the Capital and Surplus Account calculation.

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 24.08 – Derivatives

Derivative liability amounts shown as credit balances. Should equal Schedule DB, Part D, Section 1, Column 7, Footnote Question 2 times -1. The gross amounts from Schedule DB shall be adjusted to reflect netting from the valid right to offset in accordance with *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*.

Line 24.09 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line 24.~~09~~10 – Payable for Securities

Include: Amounts that are due to brokers when a security has been purchased but has not yet been paid.

Line 24.~~10~~11 – Payable for Securities Lending

Include Liability for securities lending collateral received by the reporting entity that can be reinvested or repledged.

Line 24.~~11~~12 – Capital Notes

Report the unpaid balance outstanding at year-end on any capital notes plus accrued interest and any unamortized premium or discount. Furnish pertinent information concerning conditions of repayment, redemption price, interest features, etc. in the Notes to Financial Statements.

This line is not applicable to Fraternal Benefit Societies.

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

PART 2 – LIFE ACCIDENT HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Detail Eliminated To Conserve Space

9. Answer "YES" if the company is ~~admitting net negative (disallowed) interest maintenance reserve (IMR).~~recognizing known liquidity sale losses.

Detail Eliminated To Conserve Space

Notes to Financial Statements

Detail Eliminated To Conserve Space

Note 21J – Instruction:

J. Interest Maintenance Reserve (IMR) Disclosures

(1) Reporting entities ~~admitting net negative (disallowed) IMR are required to complete the following disclosures~~with admitted net negative IMR shall complete a note disclosure that details the following in the quarterly and annual financial statements.

a.~~(1)~~ Total ~~Net~~ net negative ~~(disallowed)~~ IMR in aggregate and allocated between the general account, insulated separate account, and non-insulated account.

b.~~(2)~~ Amounts of net negative IMR admitted in the general account and ~~reported as an asset~~ in the insulated separate account, and non-insulated blank.

~~(~~Note: Pursuant to SSAP No. 7, reporting entities with admitted net negative IMR are required to allocate an amount equal to the admitted net negative IMR from unassigned funds to an aggregate write-in for special surplus funds (named as "Admitted Negative IMR")~~If a company completes this Note, consideration should be given to updating Note 13I – Reasons for Changes in Balance of Special Surplus Funds from Prior Period.)~~

c.~~(3)~~ The calculated adjusted capital and surplus.

d.~~(4)~~ Percentage of adjusted capital and surplus for which the admitted net negative ~~(disallowed)~~ IMR represents (including what is admitted in the general account and ~~what is recognized as an asset~~ in the separate accounts). ~~INT 23-01 only permits admittance of net negative IMR to 10% of adjusted capital and surplus.~~

Note: If the reporting entity admits ~~has a percentage of~~more net negative IMR ~~the overage should be nonadmitted and/or document a permitted practice~~then what SSAP No. 7 allows, a permitted practice is required.

e. Disclose the known liquidity sales losses recognized in income during the current year and not allocated to the IMR. (Reference to Life/Fraternal General Interrogatory 9c)

~~(5) Reporting entities that have allocated gains/losses to IMR from derivatives that were reported at fair value prior to the termination of the derivative shall disclose the unamortized balances in IMR from these allocations separately between the gains and losses. Enter all amounts as a positive.~~

(2) Reporting entities that have moved from a net positive IMR position to a net negative position or that have increased a net negative position in any account (general account or filed separate accounts) and wants to defer current year net realized losses that exceed current year realized gains allocated to IMR shall complete the proof of reinvestment template applicable to the account with a net negative IMR balance. Reporting entities that fail the proof of reinvestment in any account shall disclose the amounts removed from IMR and recognized as immediate capital losses.

(3) Reporting entities that had previously allocated realized gains or losses to IMR from derivatives that did not qualify as highly effective hedges or a permitted income generation or RSAT transaction under SSAP No. 86 shall disclose the unamortized balances in IMR from these allocations separately between gains and losses. This disclosure shall include the amortization projection to eliminate these remaining unamortized balances within 10 years.

(4) Reporting entities shall disclose the reconciliation of admitted negative IMR to the reported IMR reflected for PBR and AAT as required in paragraph 25 of SSAP No. 7. Reporting entities that are required to nonadmit net negative IMR based on the 10% unadjusted current period limit shall disclose the difference between the admitted IMR reflected in the principles-based reserving or asset adequacy testing reconciliation to the admitted IMR ultimately shown in the annual financial statement. Notation of this difference shall also be captured in the actuarial opinion memorandum annually.

Note 21J – Illustration:

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

J. Interest Maintenance Reserve (IMR) Disclosures

(1) Reporting Net Negative ~~(Disallowed)~~ Interest Maintenance Reserve (IMR)

a.~~(1)~~ Total Net ~~n~~Negative ~~(disallowed)~~ IMR

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
$	$	$	$ .....

* Line 1 General Account should equal Interest Maintenance Reserve Exhibit Line ~~6~~12.

** Line 1 Insulated and Non-Insulated Separate Accounts should equal the total reported in Interest Maintenance Reserve Exhibit Line 6 for each type of separate account (insulated / non-insulated).

b.~~(2)~~ Admitted Net Negative ~~(disallowed)~~ IMR ~~admitted~~

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
$	$	$	$ .....

* Line 2 General Account should equal Assets Page ~~write-in for~~ Line ~~25~~ 17.1 for Admitted ~~Disallowed~~ Negative IMR.

** Line 2 Insulated and Non-Insulated Separate Account should equal the total reported in Assets Page ~~write-in for~~ Line ~~15~~ 10.1 for Admitted ~~Disallowed~~ Negative IMR for each type of separate account (insulated / non-insulated).

c.~~(3)~~ Calculated ~~a~~Adjusted ~~c~~Capital and ~~s~~Surplus

	Total
1~~a~~. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	$ .....
2~~b~~. Net Positive Goodwill (admitted)	$ .....
3~~c~~. EDP Equipment & Operating System Software (admitted)	$ .....
4~~d~~. Net DTAs (admitted)	$ .....
5~~e~~. Net Negative ~~(disallowed)~~ IMR (admitted)	$ .....
6~~f~~. Adjusted Capital & Surplus (a-(b+c+d+e))	$ .....

Note: The adjusted capital & surplus calculation shall reflect the most recently filed financial statements for all admitted components. For example, a subtraction of admitted positive goodwill, EQP equipment/software, net DTAs and net negative IMR as reported in the third quarter financial statements to determine the limit for the annual financial statements.)

d.~~(4)~~ Percentage of ~~a~~Adjusted ~~c~~Capital and ~~s~~Surplus

	Total
Percentage of Total Net Negative ~~(disallowed)~~ IMR admitted in the General Account ~~or recognized in~~and Separate Accounts to adjusted capital and surplus	.....%

e. Known Liquidity Sale Losses Recognized in Income During the Current Year and Not Allocated to the IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
$	$	$	$ .....

(2) Proof of Reinvestment Disclosure

a. General Account

	Description	Data Source	Dec. 31 of Current Year
1.	Cost of investments acquired (long-term only) - bonds	Cash Flow Statement, Line 13.1	$ .....
2.	Cost of investments acquired (long-term only) – mortgage loans	Cash Flow Statement, Line 13.3	$ .....
3.	Cost of fixed income investments purchased	Sum of lines 1 + 2	$ .....
4.	Proceeds from fixed income investments sold – debt securities	Note 5D(6), Column 1 Total	$ .....
5.	Proceeds from fixed income investments sold – mortgage loans	Company Records	$ .....
6.	Known liquidity sales recognized as immediate capital losses	Note 21J(1)e – General Acct.	$ .....
7.	Total proceeds from fixed income investments sold	Sum of Lines 4 + 5 – 6	$ .....
8.	Premiums collected net of reinsurance	Cash Flow Statement, Line 1	$ .....
9.	Commissions, expenses paid, and aggregate write-ins for deductions	Cash Flow Statement, Line 7	$ .....
10.	Total premiums, considerations, or deposits as of the end of current period	Note 35B, Row 1 Total	$ .....
11.	Assets in kind received in line 9 above	Company Records	$ .....
12.	Premiums for accident and health contracts (short-term) and premiums for YRT-Mortality Risk Only	An. Ops. by LOB – A&H, Column 1 – Col. 11^ – Col. 12 plus An. Ops by LOB – Summary, Col. 9	$ .....
13.	Investable premiums before other investment adjustment	Line 8 – 9 – 10 + 11 – 12	$ .....
14.	Bonds – net admitted	Assets Page, Line 1	$ .....
15.	First lien mortgages – net admitted	Assets Page, Line 3.1	$ .....
16.	Other than first lien mortgages – net admitted	Assets Page, Line 3.2	$ .....
17.	Investments subject to proof of reinvestment	Sum of Lines 14 + 15 + 16	$ .....
18.	Subtotal, cash and invested assets	Assets Page, Line 12	$ .....
19.	Allocation for investment for other assets	Line 18 – 17	$ .....
20.	Percent of investable premiums allocable to equity and other investments	Line 19 Divided by Line 18	.....%
21.	Investable premium adjustment	Line 13 Multiplied by Line 20	$ .....
22.	Investable premiums	Line 13 – 21	$ .....
23.	Investments purchased less investments sold and investable premiums	Line 3 – 7 – 22	$ .....
24.	Weighted average yield of fixed income investments purchased (as reported on line 3) during the year	Company Records	.....%
25.	Weighted average yield of fixed income investments sold (as reported on line 7) during the year	Company Records	.....%
26.	Increase (decrease) of yield of purchased fixed income investment yield over those disposed	Line 24 – 25	.....%

Sufficient evidence of reinvestment of fixed income investments:

27.	Is line 23 positive?	Test 1	(Yes / No)
28.	Is line 26 positive?	Test 2	(Yes / No)

If lines 27 and 28 are both positive – current year negative IMR that exceeds positive IMR can be added to either originate a net negative IMR balance or increase an existing unamortized negative IMR balance. Admittance is subject to limitations included within SSAP No. 7.

^ Column 11 is for disability business that includes both long- and short-term disability. RBC is determined based on this differentiation in LR 19 where total earned premiums are broken out between long and short term and are a close approximation of column 11 premiums in aggregate. Only the long-term premium categories (i.e., lines 21 through 26) included in LR 19 are to be subtracted for purposes of this test.

b. Separate Account (to be completed for each separate account as required under SSAP No. 7)

	Description	Data Source	Dec. 31 of Current Year
1.	Cost of investments acquired (long-term only) – bonds	Company Records	$ .....
2.	Cost of investments acquired (long-term only) – mortgage loans	Company Records	$ .....
3.	Cost of fixed income investments purchased	Sum of lines 1 + 2	$ .....
4.	Proceeds from fixed income investments sold – debt securities	Company Records	$ .....
5.	Proceeds from fixed income investments sold – mortgage loans	Company Records	$ .....
6.	Known liquidity sales recognized as immediate capital losses	Note 21J(1)e – Either of the Separate Acct Columns, as applicable	$ .....
7.	Total proceeds from fixed income investments sold	Sum of Lines 4 + 5 – 6	$ .....
8.	Book value separate accounts premiums	Blue Book Note 35B / Company Records	$ .....
9.	Assets in kind received in line 7 above	Company Records	$ .....
10.	Investable premiums before other investment adjustment	Line 8 – 9	$ .....
11.	Bonds – (general account basis) net admitted	Green Book, Assets Page, Line 1	$ .....
12.	Mortgages – (general account basis) net admitted	Green Book, Assets Page, Line 3	$ .....
13.	Investments subject to proof of reinvestment	Line 11 + 12	$ .....
14.	Subtotal, cash and invested assets	Green Book, Assets Page, Ln 11	$ .....
15.	Allocation for investment for other assets	Line 14 – 13	$ .....
16.	Percent of investable premiums allocable to equity and other investments	Line 15 Divided by Line 14	.....%
17.	Investable premium adjustment	Line 10 Multiplied by Line 16	$ .....
18.	Investable premiums	Line 10 – 17	$ .....
19.	Investments purchased less investments sold and investable premiums	Line 3 – 7 – 18	$ .....
20.	Weighted average yield of fixed income investments purchased (as reported on line 3) during the year	Company Records	.....%
21.	Weighted average yield of fixed income investments sold (as reported on line 7) during the year	Company Records	.....%
22.	Increase (decrease) of yield of purchased fixed income investment yield over those disposed	Line 20 – 21	.....%

Sufficient evidence of reinvestment of fixed income investments:

23.	Is line 19 positive?	Test 1	(Yes / No)
24.	Is line 22 positive?	Test 2	(Yes / No)

If lines 23 and 24 are both positive – current year negative IMR that exceeds positive IMR can be added to either originate a net negative IMR balance or increase an existing unamortized negative IMR balance. Admittance is subject to limitations included within SSAP No. 7.

(~~5~~3) Previously Allocated ~~g~~Gains/~~l~~Losses to IMR from Non-qualifying derivatives

~~a. General Account~~

	Gains	Losses
~~1~~a. Remaining Unamortized ~~Fair Value~~Non-Qualifying Derivative Gains & Losses ~~Realized~~ Previously Allocated to IMR – ~~Prior Period~~General Account	$	$ .....
~~2~~b. Remaining Unamortized Non-Qualifying Derivative Gains & Losses Previously Allocated to IMR – Insulated Separate Accounts~~Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period~~	$	$ .....
~~3~~c. Remaining Unamortized Non-Qualifying Derivative Gains & Losses Previously Allocated to IMR – Non-Insulated Separate Accounts~~Fair Value Derivative Gains & Losses Amortized Over Current Period~~	$	$ .....
~~4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total (5a4=5a1+5a2-5a3)~~	~~$ .....~~	~~$ .....~~

~~b. Separate Account – Insulated~~

	~~Gains~~	~~Losses~~
~~1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period~~	~~$ .....~~	~~$ .....~~
~~2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period~~	~~$ .....~~	~~$ .....~~
~~3. Fair Value Derivative Gains & Losses Amortized Over Current Period~~	~~$ .....~~	~~$ .....~~
~~4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total (5b4=5b1+5b2-5b3)~~	~~$ .....~~	~~$ .....~~

~~c. Separate Account – Non-Insulated~~

	~~Gains~~	~~Losses~~
~~1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period~~	~~$ .....~~	~~$ .....~~
~~2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period~~	~~$ .....~~	~~$ .....~~
~~3. Fair Value Derivative Gains & Losses Amortized Over Current Period~~	~~$ .....~~	~~$ .....~~
~~4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total (5c4=5c1+5c2-5c3)~~	~~$ .....~~	~~$ .....~~

a. Projected Annual Amortization – Amortization Shall be Completed by Year-End 2038

	General Account	Insulated Separate Accounts	Non-Insulated Separate Accounts
2028			
2029			
2030			
2031			
2032			
2033			
2034			
2035			
2036			
2037			

(4) Difference in Admitted IMR and IMR Used in Principles-Based Reserving or Asset Adequacy Testing:

a. Total Net Negative IMR

Admitted IMR	Admitted IMR in Actuarial Projections
$	$ .....

b. Actuarial Reconciliation with IMR:

1. Aggregate reserve for life contracts (Liabilities Page, Line 1)	$ .....
2. Aggregate reserve for A&H (Liabilities Page, Line 2)	$ .....
3. Liability for deposit type contracts (Liabilities Page, Line 3)	$ .....
4. Contract claims – Life (Liabilities Page, Line 4.1)	$ .....
5. Contract claims – A&H (Liabilities Page, Line 4.2)	$ .....
6. Other reserves and related actuarial items	$ .....
7. Total general account policyholder "reserves" (Sum of lines 1 - 6)	$ .....
8. Interest maintenance reserve (Liabilities Page, Line 9.4)	$ .....
9. Asset valuation reserve (Liabilities Page, Line 24.01)	$ .....
10. Total general account testing (Line 7 + Line 8 + Line 9)	$ .....

c. Available Invested Assets:

1. Subtotals, cash and invested assets (Assets Page, Line 12)	$ .....
2. Funds held by or deposited with reinsured (Assets Page, Line 16.2)	$ .....
3. Negative interest maintenance reserve (Liabilities Page, Line 25xx)	$ .....
4. Funds held under reinsurance - unauthorized (Liabilities Page, Line 24.03)	$ .....
5. Funds held under coinsurance (Liabilities Page, Line 24.07)	$ .....
6. Total assets to consider in testings (Ln 1 + Ln 2 + Ln 3 – Ln 4 – Ln 5)	$ .....

d. Asset Valuation Reserve Adjustment:

1. AVR used in AOM (RBC – LR033)	$ .....
2. AVR not used in testing (Line (4)a9 – Line (4)d1)	$ .....

e. Maximum Invested Assets in Testing:

1. Maximum available invested assets (=Min(Line (4)b10, Line (4)c6))	$ .....
2. Negative interest maintenance reserve (Liabilities Page, Line 25xx)	$ .....
3. Non tested reserves	$ .....
4. Asset valuation reserve not used in testing (Line (4)d2)	$ .....
5. Net maximum available invested assets (Ln 1 – Ln 2 – Ln 3 – Ln 4)	$ .....

ANNUAL STATEMENT INSTRUCTIONS – HEALTH

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 22 – Liability for Amounts Held Under Uninsured Plans

Include: Funds held by an administrator in its general assets for the benefit of an uninsured plan or for funds that may be owed by the administrator in connection with the administration of an uninsured plan.

Pharmaceutical rebates attributable to uninsured plans that have been collected by the reporting entity.

The portion of uncollected pharmaceutical rebates attributable to uninsured plans (included on Page 2, Line 17) that are due to the uninsured plan.

Refer to *SSAP No. 47—Uninsured Plans* and *SSAP No. 84—Health Care and Government Insured Plan Receivables* for accounting guidance.

Line 23 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~23~~24 – Aggregate Write-ins for Other Liabilities

Enter the total of the write-ins listed in schedule "Details of Write-ins Aggregated at Line ~~23~~ 24 for Other Liabilities".

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

ANNUAL STATEMENT INSTRUCTIONS – PROPERTY

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 24 – Capital Notes

Report the unpaid balance outstanding at year-end on any capital notes plus accrued interest and any unamortized premium or discount. Furnish pertinent information concerning conditions of repayment, redemption price, interest features, etc., in the Notes to Financial Statements.

Line 25 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~25~~26 – Aggregate Write-ins for Liabilities

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line ~~25~~ 26 for Liabilities.

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

ANNUAL STATEMENT INSTRUCTIONS – TITLE

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 21 – Payable for Securities Lending

Include: Liability for securities lending collateral received by the reporting entity that can be reinvested or repledged.

Line 22 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~22~~23 – Aggregate Write-ins for Other Liabilities

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line ~~22~~ 23 for Other Liabilities.

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

ANNUAL STATEMENT INSTRUCTIONS – SEPARATE ACCOUNTS

LIABILITIES AND SURPLUS

Detail Eliminated To Conserve Space

Line 14 – Payable for Securities Lending

Include: Liability for securities lending collateral received by the reporting entity that can be reinvested or repledged.

Line 16 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line 18 – Contributed Surplus

Include: Only surplus transferred from the general account to establish a separate account, less any portion of such surplus subsequently returned to the general account.

Line 19 – Aggregate Write-ins for Special Surplus Funds

Enter the excess, if any, of the aggregate benefit base over the aggregate reserve.

Line 21 – Surplus

Exclude: Surplus derived from the excess of policyholder account values as appropriate, over modified reserves, such as the expense allowance provided by the use of CARVM or CRVM (see instructions for Line 10).

Include: All other forms of surplus covered by assets in the Separate Accounts Statement, such as asset values in excess of account values, seed monies, and retention of other profits.

ANNUAL STATEMENT INSTRUCTIONS – PROTECTED CELL

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 11 – Payable for Securities Lending

Include: Liability for securities lending collateral received by the reporting entity that can be reinvested or repledged.

Line 12 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report net deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line 1~~5~~4 – Unrealized Capital Gain (Loss)

Include: Change in fair value of protected cell assets.

Line 1~~6~~5 – Contractual Adjustment

Include: Offset for fair value adjustment of the protected cell assets as well as contractual (or discount) adjustment for "Funds Held Under Securitization Agreement".

Line 1~~7~~6 – Aggregate Write-ins for Surplus Funds

Include: Seed monies contributed to the protected cell.

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $..... encumbrances)				
4.2 Properties held for the production of income (less $..... encumbrances)				
4.3 Properties held for sale (less $..... encumbrances)				
5. Cash ($....., Schedule E-Part 1), cash equivalents ($....., Schedule E-Part 2) and short-term investments ($....., Schedule DA)				
6. Contract loans (including $..... premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)				
13. Title plants less $..... charged off (for Title insurers only)				
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..... earned but unbilled premiums)				
15.3 Accrued retrospective premiums ($_____) and contracts subject to redetermination ($_____)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Miscellaneous Assets:				
17.1 Negative Interest Maintenance Reserve				
17.2 Deferred Derivative Assets – (Variable Annuity Guarantees & Asset-Liability Management)				
~~17~~18. Amounts receivable relating to uninsured plans				
~~18~~19.1 Current federal and foreign income tax recoverable and interest thereon				
~~18~~19.2 Net deferred tax asset				
~~19~~20. Guaranty funds receivable or on deposit				
~~20~~21. Electronic data processing equipment and software				
~~21~~22. Furniture and equipment, including health care delivery assets ($.....)				
~~22~~23. Net adjustment in assets and liabilities due to foreign exchange rates				
~~23~~24. Receivables from parent, subsidiaries and affiliates				
~~24~~25. Health care ($.....) and other amounts receivable				
~~25~~26. Aggregate write-ins for other-than-invested assets				
~~26~~27. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 2~~5~~5)				
~~27~~28. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
~~28~~29. Total (Lines 2~~7~~6 and 2~~8~~7)				
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~~2601.				
~~2502~~2602.				
~~2503~~2603.				
~~2598~~2698.....Summary of remaining write-ins for Line ~~25~~ 26 from overflow page				
~~2599~~2699.... Totals (Lines ~~2501~~ 2601 through ~~2503~~ 2603 plus ~~2598~~2698) (Line ~~25~~ 26 above)				

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	~~U.S. Government bonds~~Bonds (unaffiliated)	(a)	
2.	Bonds (affiliated)	(a)	
3~~1~~.~~1~~	Bonds exempt from U.S. tax*	(a)	
~~1.2~~	~~Other bonds (unaffiliated)~~	~~(a)~~	
~~1.3~~	~~Bonds of affiliates~~	~~(a)~~	
~~2.1~~4.	Preferred stocks (unaffiliated)	(b)	
~~2.11~~5.	Preferred stocks ~~of affiliates~~(affiliated)	(b)	
~~2.2~~6.	Common stocks (unaffiliated)		
~~2.21~~7.	Common stocks ~~of affiliates~~(affiliated)		
~~3~~8.	Mortgage loans	(c)	
4~~9~~.	Real estate	(d)	
~~5~~10.	Contract loans		
~~6~~11.	Cash and~~,~~ cash equivalents ~~and short-term investments~~	(e)	
12.	Short-term investments	(e)	
~~7~~13.	Derivative instruments	(f)	
~~8~~14.	Other invested assets		
~~9~~15.	Aggregate write-ins for investment income		
~~10~~16.	Total gross investment income		
~~11~~17.	Investment expenses		(g)
~~12~~18.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
~~13~~19.	Interest expense		(h)
~~14~~20.	Depreciation on real estate and other invested assets		(i)
~~15~~21.	Aggregate write-ins for deductions from investment income		
~~16~~22.	Total deductions (Lines 17~~1~~ through 21~~15~~)		
~~17~~23.	Net investment income (Line 16~~0~~ minus Line 22~~16~~)		
DETAILS OF WRITE-INS			
~~0901~~150 1.			
~~0902~~150 2.			
~~0903~~150 3.			
~~0998~~159 8.	Summary of remaining write-ins for Line ~~9~~15 from overflow page		
~~0999~~159 9.	Totals (Lines ~~0901~~1501 through ~~0903~~1503 plus ~~0998~~1598) (Line ~~9~~15 above)		
~~1501~~210 1.			
~~1502~~210 2.			
~~1503~~210 3.			
~~1598~~219 8.	Summary of remaining write-ins for Line ~~15~~21 from overflow page		
~~1599~~219 9.	Totals (Lines ~~1501~~2101 through ~~1503~~2103 plus ~~1598~~2198) (Line ~~15~~21 above)		

(a) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued interest on purchases.
(b) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued dividends on purchases.
(c) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued interest on purchases.
(d) Includes $ _____ for company's occupancy of its own buildings; and excludes $ _____ interest on encumbrances.
(e) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued interest on purchases.
(f) Includes $ _____ accrual of discount less $ _____ amortization of premium.
(g) Includes $ _____ investment expenses and $ _____ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ _____ interest on surplus notes and $ _____ interest on capital notes.
(i) Includes $ _____ depreciation on real estate and $ _____ depreciation on other invested assets.

* Investment income reported on bonds exempt from US tax line is only applicable to property/casualty companies, and shall not be duplicated in the affiliated/unaffiliated bond lines.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Allocated to IMR	5 Net Realized Capital Gain (Loss) (Columns 3 + 4)	6 Change in Unrealized Capital Gain (Loss)	7 Change in Unrealized Foreign Exchange Capital Gain (Loss)	8 Allocated to the AVR - Realized	9 Allocated to the AVR - Unrealized
1.	U.S. Government bondsBonds (unaffiliated)									
2.	Bonds (affiliated)									
3.1	Bonds exempt from U.S. tax *									
1.2	Other bonds (unaffiliated)									
1.3	Bonds of affiliates									
4.1	Preferred stocks (unaffiliated)									
5.1	Preferred stocks of affiliates(affiliated)									
6.2	Common stocks (unaffiliated)									
7.2	Common stocks of affiliates(affiliated)									
8.3	Mortgage loans									
9.4	Real estate									
10.5	Contract loans									
11.6	Cash and, cash equivalents and short-term investments									
12.	Short-term investments									
13.7	Derivative instruments									
14.8	Other invested assets									
15.9	Aggregate write-ins for capital gains (losses)									
16.10	Total capital gains (losses)									
DETAILS OF WRITE-INS										
1501.0901										
1502.0902										
1503.0903										
1598.0998	Summary of remaining write-ins for Line 9 15 from overflow page									
1599.0999	Totals (Lines 0901 1501 through 0903 1503 plus 0998 1598) (Line 9 15 above)									

* Amounts reported on bonds exempt from US tax line is only applicable to property/casualty companies, and shall not be duplicated in the affiliated/unaffiliated bond lines.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 – Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Miscellaneous assets:			
17.1 Negative interest maintenance reserve			
17.2 Deferred derivative assets – (variable annuity guarantees & asset-liability management)			
18. Amounts receivable relating to uninsured plans			
19.1 Current federal and foreign income tax recoverable and interest thereon			
19.2 Net deferred tax asset			
20. Guaranty funds receivable or on deposit			
21. Electronic data processing equipment and software			
22. Furniture and equipment, including health care delivery assets			
23. Net adjustment in assets and liabilities due to foreign exchange rates			
24. Receivables from parent, subsidiaries and affiliates			
25. Health care and other amounts receivable			
26. Aggregate write-ins for other-than-invested assets			
27. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 26)			
28. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
29. Total (Lines 27 and 28)			
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)			
2601.			
2602.			
2603.			
2698. Summary of remaining write-ins for Line 26 from overflow page			
2699. Totals (Lines 2601 through 2603 plus 2698) (Line 26 above)			

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ ..... (Exhibit 5, Line 9999999) less $ included in Line 6.3 (including $ Modco Reserve)		
2.	Aggregate reserve for accident and health contracts (including $..... Modco Reserve)		
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $..... Modco Reserve)		
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)		
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)		
5.	Policyholders' dividends/refunds to members $..... and coupons $..... due and unpaid (Exhibit 4, Line 10)		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year—estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $ ..... Modco)		
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including $ ..... Modco)		
	6.3 Coupons and similar benefits (including $ ..... Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $..... discount; including $..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)		
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including the liability of $..... accident and health experience rating refunds of which $..... is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $..... assumed and $..... ceded		
	9.4 Interest Maintenance Reserve (IMR, Line 6)		
10.	Commissions to agents due or accrued-life and annuity contracts $..... accident and health $..... and deposit-type contract funds $.....		
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
13.	Transfers to Separate Accounts due or accrued (net) (including $..... accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)		
15.1	Current federal and foreign income taxes, including $..... on realized capital gains (losses)		
15.2	Net deferred tax liability		
16.	Unearned investment income		
17.	Amounts withheld or retained by reporting entity as agent or trustee		
18.	Amounts held for agents' account, including $..... agents' credit balances		
19.	Remittances and items not allocated		
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $..... and interest thereon $		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)		
	24.02 Reinsurance in unauthorized and certified ($.....) companies		
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($.....) reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates		
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives		
	24.09 Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
	24.10~~09~~ Payable for securities		
	24.1~~0~~ Payable for securities lending		
	24.1~~1~~ Capital notes $..... and interest thereon $.....		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)		
27.	From Separate Accounts statement		
28.	Total liabilities (Lines 26 and 27)		
29.	Common capital stock		
30.	Preferred capital stock		
31.	Aggregate write-ins for other-than-special surplus funds		
32.	Surplus notes		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)		
34.	Aggregate write-ins for special surplus funds		
35.	Unassigned funds (surplus)		
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 29 $ .....)		
	36.2 ..... shares preferred (value included in Line 30 $ .....)		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $..... in Separate Accounts Statement)		
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)		
39.	Totals of Lines 28 and 38 (Page 2, Line 2~~9~~8, Col. 3)		



GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Detail Eliminated To Conserve Space

9. Reporting entities shall~~admitting net negative (disallowed) interest maintenance reserve (IMR)~~ attest to the following regarding known liquidity sales with the recognition of realized losses and the allocation to IMR:

   a. ~~Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.~~The reporting entity has a documented process to identify material known liquidity sale losses pursuant to paragraph 13 of SSAP No. 7. (Liquidity sale losses are realized losses that occur when an IMR qualifying fixed income investments are sold and the proceeds are not reinvested into other IMR qualifying fixed income investments.)

   b. ~~IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.~~The reporting entity has not allocated any material realized losses to IMR from known liquidity sales. Realized losses taken to the IMR are attributable to investment activity related to a block of recognized insurance liabilities, whereby the proceeds have been reinvested in fixed income investments.

   c. ~~Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.~~The reporting entity has disclosed all known liquidity sale losses recognized in income.

   ~~d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).~~

   Is the reporting entity ~~admitting net negative (disallowed) IMR~~recognizing known liquidity sale losses in accordance with these criteria? Yes [ ] No [ ] N/A [ ]

ANNUAL STATEMENT BLANK – HEALTH

LIABILITIES, CAPITAL AND SURPLUS

		Current Year			Prior Year
		1 Covered	2 Uncovered	3 Total	4 Total
1.	Claims unpaid (less $..... reinsurance ceded)				
2.	Accrued medical incentive pool and bonus amounts				
3.	Unpaid claims adjustment expenses				
4.	Aggregate health policy reserves, including the liability of $..... for medical loss ratio rebate per the Public Health Service Act				
5.	Aggregate life policy reserves				
6.	Property/casualty unearned premium reserves				
7.	Aggregate health claim reserves				
8.	Premiums received in advance				
9.	General expenses due or accrued				
10.1	Current federal and foreign income tax payable and interest thereon (including $..... on realized capital gains (losses))				
10.2	Net deferred tax liability				
11.	Ceded reinsurance premiums payable				
12.	Amounts withheld or retained for the account of others				
13.	Remittances and items not allocated				
14.	Borrowed money (including $.....current) and interest thereon $.....(including $..... current)				
15.	Amounts due to parent, subsidiaries and affiliates.				
16.	Derivatives				
17.	Payable for securities				
18.	Payable for securities lending				
19.	Funds held under reinsurance treaties (with $..... authorized reinsurers, $..... unauthorized reinsurers and $..... certified reinsurers)				
20.	Reinsurance in unauthorized and certified ($.....) companies				
21.	Net adjustments in assets and liabilities due to foreign exchange rates				
22.	Liability for amounts held under uninsured plans				
23.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)				
24~~3~~.	Aggregate write-ins for other liabilities (including $..... current)				
25~~4~~.	Total liabilities (Lines 1 to 24~~3~~)				
26~~5~~.	Aggregate write-ins for special surplus funds	XXX	XXX		
27~~6~~.	Common capital stock	XXX	XXX		
28~~7~~.	Preferred capital stock	XXX	XXX		
29~~8~~.	Gross paid in and contributed surplus	XXX	XXX		
30~~29~~.	Surplus notes	XXX	XXX		
31~~0~~.	Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
32~~1~~.	Unassigned funds (surplus).	XXX	XXX		
33~~2~~.	Less treasury stock, at cost:				
	~~32~~33.1 ... shares common (value included in Line 27~~6~~ $.....)	XXX	XXX		
	~~32~~33.2 ... shares preferred (value included in Line 28~~7~~ $.....)	XXX	XXX		
34~~3~~.	Total capital and surplus (Lines 26~~5~~ to 32~~1~~ minus Line 33~~2~~)	XXX	XXX		
35~~4~~.	Total liabilities, capital and surplus (Lines 25~~4~~ and 34~~3~~)	XXX	XXX		
DETAILS OF WRITE-INS					
24~~3~~01.					
24~~3~~03.					
24~~3~~03.					
24~~3~~98.	Summary of remaining write-ins for Line 24~~3~~ from overflow page				
24~~3~~99.	Totals (Lines 24~~3~~01 through 24~~3~~03 plus 24~~3~~98) (Line 24~~3~~ above)				
26~~5~~01.		XXX	XXX		
26~~5~~02.		XXX	XXX		
26~~5~~03.		XXX	XXX		
26~~5~~98.	Summary of remaining write-ins for Line 26~~5~~ from overflow page	XXX	XXX		
26~~5~~99.	Totals (Lines 26~~5~~01 through 26~~5~~03 plus 26~~5~~98) (Line 26~~5~~ above)	XXX	XXX		
31~~0~~01.		XXX	XXX		
31~~0~~02.		XXX	XXX		
31~~0~~03.		XXX	XXX		
31~~0~~98.	Summary of remaining write-ins for Line 31~~0~~ from overflow page	XXX	XXX		
31~~0~~99.	Totals (Lines 31~~0~~01 through 31~~0~~03 plus 31~~0~~98) (Line 31~~0~~ above)	XXX	XXX		

ANNUAL STATEMENT BLANK – PROPERTY

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)		
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)		
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)		
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including $..... on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $.....and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....and including warranty reserves of $..... and accrued accident and health experience rating refunds including $..... for medical loss ratio rebate per the Public Health Service Act)		
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)		
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $..... certified) (Schedule F, Part 3 Column 78)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $.....and interest thereon $.....		
25.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
2~~6~~5.	Aggregate write-ins for liabilities		
2~~7~~6.	Total liabilities excluding protected cell liabilities (Lines 1 through 2~~6~~5)		
2~~8~~7.	Protected cell liabilities		
2~~9~~8.	Total liabilities (Lines 2~~7~~6 and 2~~8~~7)		
30~~2~~9.	Aggregate write-ins for special surplus funds		
3~~1~~0.	Common capital stock		
3~~2~~1.	Preferred capital stock		
3~~3~~2.	Aggregate write-ins for other-than-special surplus funds		
3~~4~~3.	Surplus notes		
3~~5~~4.	Gross paid in and contributed surplus		
3~~6~~5.	Unassigned funds (surplus)		
3~~7~~6.	Less treasury stock, at cost:		
	3~~7~~6.1 ..... shares common (value included in Line 3~~1~~0 $.....)		
	3~~7~~6.2 ..... shares preferred (value included in Line 3~~2~~1 $.....)		
3~~8~~7.	Surplus as regards policyholders (Lines 30~~2~~9 to 3~~6~~5, less 3~~7~~6) (Page 4, Line 39)		
3~~9~~8.	Totals (Page 2, Line 2~~9~~8, Col. 3)		
DETAILS OF WRITE-INS			
2~~6~~501.			
2~~6~~502.			
2~~6~~503.			
2~~6~~598.	Summary of remaining write-ins for Line 2~~6~~5 from overflow page		
2~~6~~599.	Totals (Lines 2~~6~~501 through 2~~6~~503 plus 2~~6~~598) (Line 2~~6~~5 above)		
30~~2~~901.			
30~~2~~902.			
30~~2~~903.			
30~~2~~998.	Summary of remaining write-ins for Line 30~~2~~9 from overflow page		
30~~2~~999.	Totals (Lines 30~~2~~901 through 30~~2~~903 plus 30~~2~~998) (Line 30~~2~~9 above)		
33~~2~~01.			
33~~2~~02.			
33~~2~~03.			
33~~2~~98.	Summary of remaining write-ins for Line 33~~2~~ from overflow page		
33~~2~~99.	Totals (Lines 33~~2~~01 through 33~~2~~03 plus 33~~2~~98) (Line 33~~2~~ above)		

ANNUAL STATEMENT BLANK – TITLE

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Known claims reserve (Part 2B, Line 3, Col. 4)		
2.	Statutory premium reserve (Part 1B, Line 2.6, Col. 1)		
3.	Aggregate of other reserves required by law		
4.	Supplemental reserve (Part 2B, Col. 4, Line 10)		
5.	Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6.	Other expenses (excluding taxes, licenses and fees)		
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
8.1	Current federal and foreign income taxes (including $..... on realized capital gains (losses))		
8.2	Net deferred tax liability		
9.	Borrowed money $.....and interest thereon $		
10.	Dividends declared and unpaid		
11.	Premiums and other consideration received in advance		
12.	Unearned interest and real estate income received in advance		
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others		
15.	Provision for unauthorized and certified ($.....) reinsurance		
16.	Net adjustment in assets and liabilities due to foreign exchange rates		
17.	Drafts outstanding		
18.	Payable to parent, subsidiaries and affiliates		
19.	Derivatives		
20.	Payable for securities		
21.	Payable for securities lending		
22.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
23~~2~~.	Aggregate write-ins for other liabilities		
24~~3~~.	Total liabilities (Lines 1 through 23~~2~~)		
25~~4~~.	Aggregate write-ins for special surplus funds		
26~~5~~.	Common capital stock		
27~~6~~.	Preferred capital stock		
28~~7~~.	Aggregate write-ins for other-than-special surplus funds		
29~~8~~.	Surplus notes		
30~~29~~.	Gross paid in and contributed surplus		
31~~0~~.	Unassigned funds (surplus)		
32~~1~~.	Less treasury stock, at cost:		
32~~1~~.1	..... shares common (value included in Line 26~~5~~ $ .....)		
32~~1~~.2	..... shares preferred (value included in Line 27~~6~~ $.....)		
33~~2~~.	Surplus as regards policyholders (Lines 25~~4~~ to 31~~0~~ less 32~~1~~) (Page 4, Line 32)		
34~~3~~.	Totals (Page 2, Line 29~~8~~, Col. 3)		
DETAILS OF WRITE-INS			
0301.			
0302.			
0303.			
0398.	Summary of remaining write-ins for Line 3 from overflow page		
0399.	Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
23~~2~~01.			
23~~2~~02.			
23~~2~~03.			
23~~2~~98.	Summary of remaining write-ins for Line 23~~2~~ from overflow page		
23~~2~~99.	Totals (Lines 23~~2~~01 through 23~~2~~03 plus 23~~2~~98) (Line 23~~2~~ above)		
25~~4~~01.			
25~~4~~02.			
25~~4~~03.			
25~~4~~98.	Summary of remaining write-ins for Line 25~~4~~ from overflow page		
25~~4~~99.	Totals (Lines 25~~4~~01 through 25~~4~~03 plus 25~~4~~98) (Line 25~~4~~ above)		
28~~7~~01.			
28~~7~~02.			
28~~7~~03.			
28~~7~~98.	Summary of remaining write-ins for Line 28~~7~~ from overflow page		
28~~7~~99.	Totals (Lines 28~~7~~01 through 28~~7~~03 plus 28~~7~~98) (Line 28~~7~~ above)		

ANNUAL STATEMENT BLANK – SEPARATE ACCOUNTS

ASSETS

	Current Year					Prior Year
	1 General Account Basis	2 Nonadmitted Assets	3 Net Admitted General Account Assets (Cols 1-2)	4 Fair Value Basis	5 Total of General Account Admitted and Fair Value (Cols 3+4)	6 Total of General Account Admitted and Fair Value
1. Bonds (Schedule D)						
2. Stocks (Schedule D):						
2.1 Preferred stock						
2.2 Common stocks						
3. Mortgage loans on real estate (Schedule B)						
4. Real estate (Schedule A):						
4.1 Properties held for the production of income (less $..... encumbrances)						
4.2 Properties held for sale (less $..... encumbrances)						
5. Cash ($....., Schedule E – Part 1) and cash equivalents ($....., Schedule E – Part 2)						
6. Short-term investments (Schedule DA)						
7. Derivatives (Schedule DB)						
8. Other invested assets (Schedule BA)						
9. Securities lending reinvested collateral assets (Schedule DL)						
10. Miscellaneous assets						
10.1 Negative interest maintenance reserve						
10.2 Deferred derivative assets – (variable annuity guarantees & asset-liability management)						
110. Aggregate write-ins for invested assets						
121. Subtotals—Cash and invested assets (Lines 1 to 110)						
132. Investment income due and accrued						
143. Receivables for securities						
154. Net adjustment in assets and liabilities due to foreign exchange rates						
165. Aggregate write-ins for other-than-invested assets						
176. Lines 121 to 165						
DETAILS OF WRITE-INS						
11001.						
11002.						
11003.						
11098. Summary of remaining write-ins Line 110 from overflow page						
11099. Totals (Lines 11001 through 11003 plus 11098) (Line 110 above)						
16501.						
16502.						
16503.						
16598. Summary of remaining write-ins for Line 165 from overflow page						
16599. Totals (Lines 16501 through 16503 plus 16598) (Line 165 above)						

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)				
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve				
4. Charges for investment management, administration and contract guarantees due or accrued				
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including $..... accrued expense allowances recognized in reserves)				
11. Remittances and items not allocated				
12. Derivatives				
13. Payable for securities				
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)				
17~~6~~. Aggregate write-ins for liabilities				
18~~7~~. Total liabilities (including $..... due or accrued net transfers to or (from) the general account)				
19~~8~~. Contributed surplus				
20~~19~~. Aggregate write-ins for special surplus funds				
21~~0~~. Unassigned funds				
22~~1~~. Surplus (Lines 19~~8~~ through 21~~0~~)				
23~~2~~. Totals				
DETAILS OF WRITE-INS				
17~~6~~01.				
17~~6~~02.				
17~~6~~03.				
17~~6~~98. Summary of remaining write-ins for Line 17~~6~~ from overflow page				
17~~6~~99. Totals (Lines 17~~6~~01 through 17~~6~~03 plus 17~~6~~98) (Line 17~~6~~ above)				
20~~19~~01.				
20~~19~~02.				
20~~19~~03.				
20~~19~~98. Summary of remaining write-ins for Line 20~~19~~ from overflow page				
20~~19~~99. Totals (Lines 20~~19~~01 through 20~~19~~03 plus 20~~19~~98) (Line 20~~19~~ above)				

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	~~U.S. Government bonds~~Bonds (unaffiliated)	(a)	
2.	Bonds (unaffiliated)	(a)	
3~~1.1~~	Bonds exempt from U.S. tax *	(a)	
~~1.2~~	~~Other bonds (unaffiliated)~~	~~(a)~~	
~~1.3~~	~~Bonds of affiliates~~	~~(a)~~	
4~~2.1~~	Preferred stocks (unaffiliated)	(b)	
5~~2.11~~	Preferred stocks ~~of affiliates~~(affiliated)	(b)	
6~~2.2~~	Common stocks (unaffiliated)		
7~~2.21~~	Common stocks ~~of affiliates~~(affiliated)		
~~3~~8.	Mortgage loans	(c)	
4~~9~~.	Real estate	(d)	
~~5~~10.	Contract loans		
~~6~~11.	Cash and~~,~~ cash equivalents~~ and short-term investments~~	(e)	
12.	Short-term investments	(e)	
13~~7~~.	Derivative instruments	(f)	
14~~8~~.	Other invested assets		
15~~9~~.	Aggregate write-ins for investment income		
16~~0~~.	Total gross investment income		
17~~1~~.	Investment expenses		(g)
18~~2~~.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
19~~3~~.	Interest expense		(h)
20~~14~~.	Depreciation on real estate and other invested assets		(i)
21~~15~~.	Aggregate write-ins for deductions from investment income		
22~~16~~.	Total deductions (Lines 17~~1~~ through 21~~15~~)		
23~~17~~.	Net investment income (Line 16~~0~~ minus Line 22~~16~~)		
DETAILS OF WRITE-INS			
15~~09~~01.			
15~~09~~02.			
15~~09~~03.			
15~~09~~98.	Summary of remaining write-ins for Line ~~9~~15 from overflow page		
15~~09~~99.	Totals (Lines 15~~09~~01 through 15~~09~~03 plus 15~~09~~98) (Line 15~~9~~ above)		
21~~15~~01.			
21~~15~~02.			
21~~15~~03.			
21~~15~~98.	Summary of remaining write-ins for Line 21~~15~~ from overflow page		
21~~15~~99.	Totals (Lines 21~~15~~01 through 21~~15~~03 plus 21~~15~~98) (Line 21~~15~~ above)		

(a) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued interest on purchases.
(b) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued dividends on purchases.
(c) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued interest on purchases.
(d) Includes $ _____ for company's occupancy of its own buildings; and excludes $ _____ interest on encumbrances.
(e) Includes $ _____ accrual of discount less $ _____ amortization of premium and less $ _____ paid for accrued interest on purchases.
(f) Includes $ _____ accrual of discount less $ _____ amortization of premium.
(g) Includes $ _____ investment expenses and $ _____ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ _____ interest on surplus notes and $ _____ interest on capital notes.
(i) Includes $ _____ depreciation on real estate and $ _____ depreciation on other invested assets.

* Investment income reported on bonds exempt from US tax line is only applicable to property/casualty companies, and shall not be duplicated in the affiliated/unaffiliated bond lines.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Allocated to IMR	5 Net Realized Capital Gain (Loss) (Columns 3+4)	6 Change in Unrealized Capital Gain (Loss)	7 Change in Unrealized Foreign Exchange Capital Gain (Loss)	8 Allocated to the AVR - Realized	9 Allocated to the AVR - Unrealized
1.	U.S. Government bondsBonds (unaffiliated)									
2.	Bonds (affiliated)									
3. 1	Bonds exempt from U.S. tax *									
1.2	Other bonds (unaffiliated)									
1.3	Bonds of affiliates									
4. 2.1	Preferred stocks (unaffiliated)									
5. 2.11	Preferred stocks of affiliates(affiliated)									
6. 2.2	Common stocks (unaffiliated)									
7. 2.21	Common stocks of affiliates(affiliated)									
8. 3.	Mortgage loans									
9 4.	Real estate									
10 5.	Contract loans									
11 6.	Cash and, cash equivalents and short-term investments									
12.	Short-term investments									
13 7.	Derivative instruments									
14 8.	Other invested assets									
15 9.	Aggregate write-ins for capital gains (losses)									
16 0.	Total capital gains (losses)									
DETAILS OF WRITE-INS										
1509 0 1.										
1509 0 2.										
1509 0 3.										
1509 9	Summary of remaining write-ins for Line 15 9 from overflow page									
1509 9 9.	Totals (Lines 0 15901 through 15 0903 plus 15 0998) (Line 15 9 above)									

* Investment income reported on bonds exempt from US tax line is only applicable to property/casualty companies, and shall not be duplicated in the affiliated/unaffiliated bond lines.

ANNUAL STATEMENT BLANK – PROTECTED CELL

ASSETS

		Current Year	Prior Year
		1 Fair Value Basis	2 Fair Value Basis
1.	Bonds (Schedule D)		
2.	Stocks (Schedule D):		
	2.1 Preferred stocks		
	2.2 Common stocks		
3.	Mortgage loans on real estate (Schedule B)		
4.	Real estate (Schedule A):		
	4.1 Properties held for the production of income (less $..... encumbrances)		
	4.2 Properties held for sale (less $..... encumbrances)		
5.	Cash ($....., Schedule E-Part 1) and cash equivalents ($....., Schedule E – Part 2)		
6.	Short-term investments (Schedule DA)		
7.	Derivatives (Schedule DB)		
8.	Other invested assets (Schedule BA)		
9.	Receivables for securities		
10.	Securities lending reinvested collateral assets (Schedule DL)		
11.	Deferred derivative assets – (variable annuity guarantees & asset-liability management)		
12~~1~~.	Aggregate write-ins for invested assets		
13~~2~~.	Subtotals cash and invested assets (Lines 1 to 12~~1~~)		
14~~3~~.	Investment income due and accrued		
15~~4~~.	Net adjustment in assets and liabilities due to foreign exchange rates		
16~~5~~.	Aggregate write-ins for other-than-invested assets		
17~~6~~.	Lines 13~~2~~ to 16~~5~~		
DETAILS OF WRITE-INS			
12~~1~~01.			
12~~1~~02.			
12~~1~~03.			
12~~1~~98.	Summary of remaining write-ins for Line ~~11~~ 12 from overflow page		
12~~2~~99.	Totals (Lines 12~~1~~01 through 12~~1~~03 plus 12~~1~~98) (Line 12~~1~~ above)		
16~~5~~01.			
16~~5~~02.			
16~~5~~03.			
16~~5~~98.	Summary of remaining write-ins for Line 16~~5~~ from overflow page		
16~~5~~99.	Totals (Lines 16~~5~~01 through 16~~5~~03 plus 16~~5~~98) (Line 16~~5~~ above)		

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Funds held under securitization agreement		
2.	Losses		
3.	Loss adjustment expenses		
4.	Fees payable		
5.	Other expenses		
6.	Due to/from general account (net)		
7.	Unearned premiums		
8.	Net adjustments in assets and liabilities due to foreign exchange rates		
9.	Derivatives		
10.	Payable for securities		
11.	Payable for securities lending		
12.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
13~~2~~.	Aggregate write-ins for liabilities		
14~~3~~.	Total liabilities (Lines 1 through 13~~2~~)		
15~~4~~.	Unrealized capital gain (loss)		
16~~5~~.	Contractual adjustment		
17~~6~~.	Aggregate write-in for surplus funds		
18~~7~~.	Total surplus (Lines 15~~4~~ through 17~~6~~)		
19~~8~~.	Total liabilities and surplus (Lines 14~~3~~ and 18~~7~~)		
DETAILS OF WRITE-INS			
13~~2~~01.			
13~~2~~02.			
13~~2~~03.			
13~~2~~98.	Summary of remaining write-ins for Line 13~~2~~ from overflow page		
13~~2~~99.	Totals (Lines 13~~2~~01 through 13~~2~~03 plus 13~~2~~98) (Line 13~~2~~ above)		
17~~6~~01.			
17~~6~~02.			
17~~6~~03.			
17~~6~~98.	Summary of remaining write-ins for Line 17~~6~~ from overflow page		
17~~6~~99.	Totals (Lines 17~~6~~01 through 17~~6~~03 plus 17~~6~~98) (Line 17~~6~~ above)		

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

ASSETS

Information should be reported as of the end of current quarter.



Line 17.1 – Negative Interest Maintenance Reserve

Report the year-to-date interest maintenance reserve amount when the amount reflects a net negative position.

Line 17.2 – Deferred Derivative Assets – (Variable Annuity Guarantees & Asset-Liability Management)

Report year-to-date net deferred derivative assets recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~17~~18 – Amounts Receivable Relating to Uninsured Plans

The term "uninsured plans" includes the uninsured portion of partially insured plans.

***** DRAFTING NOTE – Renumber remaining Lines in Assets Instructions *****

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

LIABILITIES, SURPLUS AND OTHER FUNDS

Information should be reported as of the end of current quarter.

Detail Eliminated To Conserve Space

Line 24.08 – Derivatives

Derivative liability amounts shown as credit balances. Should equal Schedule DB, Part D, Section 1, Column 7, Footnote Question 2 times -1. The gross amounts from Schedule DB shall be adjusted to reflect netting from the valid right to offset in accordance with *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*.

Line 24.09 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report year-to-date deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line 24.1009 – Payable for Securities

Include: Amounts that are due to brokers when a security has been purchased but has not yet been paid.

Line 24.110 – Payable for Securities Lending

Include: Liability for securities lending collateral received by the reporting entity that can be reinvested or repledged.

Line 24.121 – Capital Notes

Report the unpaid balance outstanding at the end of the current quarter on any capital notes plus accrued interest and any unamortized premium or discount. Furnish pertinent information concerning conditions of repayment, redemption price, interest features, etc., in the Notes to Financial Statements.

This line is not applicable to Fraternal Benefit Societies.

QUARTERLY STATEMENT INSTRUCTIONS – HEALTH

LIABILITIES, SURPLUS AND OTHER FUNDS

Information should be reported as of the end of current quarter.

Detail Eliminated To Conserve Space

Line 23 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report year-to-date deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line 2~~4~~3 – Aggregate Write-ins for Other Liabilities (including $_____ current)

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 23 for Other Liabilities.

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

QUARTERLY STATEMENT INSTRUCTIONS – PROPERTY

LIABILITIES, SURPLUS AND OTHER FUNDS

Information should be reported as of the end of current quarter.

Detail Eliminated To Conserve Space

Line 25 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report year-to-date deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~25~~26 – Aggregate Write-ins for Liabilities

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 25 for Liabilities.

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

QUARTERLY STATEMENT INSTRUCTIONS – TITLE

LIABILITIES, SURPLUS AND OTHER FUNDS

Information should be reported as of the end of current quarter.

Detail Eliminated To Conserve Space

Line 22 – Deferred Derivative Liabilities – (Variable Annuity Guarantees & Asset-Liability Management)

Report year-to-date deferred derivative liabilities recognized under *SSAP No. 108—Derivatives Hedging Variable Annuity Guarantees and SSAP No. 109—Asset Liability Management Derivatives*.

The amount reported shall reflect the net amount (net as either a deferred asset or deferred liability) for each hedging strategy captured within the scope of SSAP No. 108 and SSAP No. 109. Reporting entities that have more than one hedging strategy could have both derivative deferred assets and deferred liabilities reported in the financial statements.

Line ~~22~~23 – Aggregate Write-ins for Other Liabilities

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 22 for Other Liabilities.

***** DRAFTING NOTE – Renumber remaining lines in instructions *****

QUARTERLY STATEMENT BLANK – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

ASSETS

		Current Statement Date			4
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds				
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 $..... encumbrances)				
	4.2 Properties held for the production of income (less $..... encumbrances)				
	4.3 Properties held for sale (less $..... encumbrances)				
5.	Cash ($.....), cash equivalents ($.....) and short-term investments ($.....)				
6.	Contract loans (including $..... premium notes)				
7.	Derivatives				
8.	Other invested assets				
9.	Receivables for securities				
10.	Securities lending reinvested collateral assets				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)				
13.	Title plants less $..... charged off (for Title insurers only)				
14.	Investment income due and accrued				
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection				
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..... earned but unbilled premiums)				
	15.3 Accrued retrospective premiums ($_____) and contracts subject to redetermination ($_____)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers				
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts				
17.	Miscellaneous assets:				
	17.1 Negative interest maintenance reserve				
	17.2 Deferred derivative assets (variable annuity guarantees & asset-liability management)				
~~17~~18.	Amounts receivable relating to uninsured plans				
~~18~~19.1	Current federal and foreign income tax recoverable and interest thereon				
~~18~~19.2	Net deferred tax asset				
~~19~~20.	Guaranty funds receivable or on deposit				
~~20~~21.	Electronic data processing equipment and software				
~~21~~22.	Furniture and equipment, including health care delivery assets ($.....)				
~~22~~23.	Net adjustment in assets and liabilities due to foreign exchange rates				
~~23~~24.	Receivables from parent, subsidiaries and affiliates				
~~24~~25.	Health care ($.....) and other amounts receivable				
~~25~~26.	Aggregate write-ins for other-than-invested assets				
~~26~~27.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to ~~25~~26)				
~~27~~28.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
~~28~~29.	Total (Lines ~~26~~ 27 and ~~27~~28)				
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~~2601					
~~2502~~2602					
~~2503~~2603					
~~2598~~2698	Summary of remaining write-ins for Line ~~25~~ 26 from overflow page				
~~2599~~2699	Totals (Lines ~~2501~~ 2601 through ~~2503~~ 2603 plus ~~2598~~2698) (Line ~~25~~ 26 above)				

QUARTERLY STATEMENT BLANK – LIFE/FRATERNAL

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Aggregate reserve for life contracts $..... less $..... included in Line 6.3 (including $..... Modco Reserve)		
2.	Aggregate reserve for accident and health contracts (including $..... Modco Reserve)		
3.	Liability for deposit-type contracts (including $.....Modco Reserve)		
4.	Contract claims:		
	4.1 Life		
	4.2 Accident and health		
5.	Policyholders' dividends/refunds to members $.....and coupons $.....due and unpaid		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year—estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $..... Modco)		
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including $..... Modco)		
	6.3 Coupons and similar benefits (including $..... Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $..... discount; including $..... accident and health premiums		
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including the liability of $..... accident and health experience rating refunds of which $..... is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $..... assumed and $.....ceded		
	9.4 Interest Maintenance Reserve		
10.	Commissions to agents due or accrued-life and annuity contracts $....., accident and health $..... and deposit-type contract funds $		
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued		
13.	Transfers to Separate Accounts due or accrued (net) (including $..... accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes		
15.1	Current federal and foreign income taxes, including $.....on realized capital gains (losses)		
15.2	Net deferred tax liability		
16.	Unearned investment income		
17.	Amounts withheld or retained by reporting entity as agent or trustee		
18.	Amounts held for agents' account, including $..... agents' credit balances		
19.	Remittances and items not allocated		
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $.....and interest thereon $		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve		
	24.02 Reinsurance in unauthorized and certified ($.....) companies		
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($.....) reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates		
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives		
	24.09 Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
	24.10~~09~~ Payable for securities		
	24.11~~0~~ Payable for securities lending		
	24.12~~1~~ Capital notes $..... and interest thereon $.....		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)		
27.	From Separate Accounts statement		
28.	Total liabilities (Lines 26 and 27)		
29.	Common capital stock		
30.	Preferred capital stock		
31.	Aggregate write-ins for other-than-special surplus funds		
32.	Surplus notes		
33.	Gross paid in and contributed surplus		
34.	Aggregate write-ins for special surplus funds		
35.	Unassigned funds (surplus)		
36.	Less treasury stock, at cost:		
	36.1 ..... shares common (value included in Line 29 $ .....)		
	36.2 ..... shares preferred (value included in Line 30 $ .....)		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $.....in Separate Accounts Statement)		
38.	Totals of Lines 29, 30 and 37		
39.	Totals of Lines 28 and 38 (Page 2, Line 29~~8~~, Col. 3)		

Detail Eliminated To Conserve Space

QUARTERLY STATEMENT BLANK – HEALTH

LIABILITIES, CAPITAL AND SURPLUS

		Current Period			Prior Year
		1 Covered	2 Uncovered	3 Total	4 December 31, Total
1.	Claims unpaid (less $..... reinsurance ceded)				
2.	Accrued medical incentive pool and bonus amounts				
3.	Unpaid claims adjustment expenses				
4.	Aggregate health policy reserves, including the liability of $..... for medical loss ratio rebate per the Public Health Service Act				
5.	Aggregate life policy reserves				
6.	Property/casualty unearned premium reserve				
7.	Aggregate health claim reserves				
8.	Premiums received in advance				
9.	General expenses due or accrued				
10.1	Current federal and foreign income tax payable and interest thereon (including $ ..... on realized gains (losses))				
10.2	Net deferred tax liability				
11.	Ceded reinsurance premiums payable				
12.	Amounts withheld or retained for the account of others				
13.	Remittances and items not allocated				
14.	Borrowed money (including $.....current) and interest thereon $..... (including $..... current)				
15.	Amounts due to parent, subsidiaries and affiliates				
16.	Derivatives				
17.	Payable for securities				
18.	Payable for securities lending				
19.	Funds held under reinsurance treaties (with $..... authorized reinsurers, $..... unauthorized reinsurers and $.....certified reinsurers)				
20.	Reinsurance in unauthorized and certified ($.....) companies				
21.	Net adjustments in assets and liabilities due to foreign exchange rates				
22.	Liability for amounts held under uninsured plans				
23.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)				
24~~3~~.	Aggregate write-ins for other liabilities (including $..... current)				
25~~4~~.	Total liabilities (Lines 1 to 24~~3~~)				
26~~5~~.	Aggregate write-ins for special surplus funds	XXX	XXX		
27~~6~~.	Common capital stock	XXX	XXX		
28~~7~~.	Preferred capital stock	XXX	XXX		
29~~8~~.	Gross paid in and contributed surplus	XXX	XXX		
30~~29~~.	Surplus notes	XXX	XXX		
31~~0~~.	Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
32~~1~~.	Unassigned funds (surplus)	XXX	XXX		
33~~2~~.	Less treasury stock, at cost:				
	33~~2~~.1..... shares common (value included in Line 27~~6~~ $.....)	XXX	XXX		
	33~~2~~.2..... shares preferred (value included in Line 28~~7~~ $.....)	XXX	XXX		
34~~3~~.	Total capital and surplus (Lines 26~~5~~ to 32~~1~~ minus Line 33~~2~~)	XXX	XXX		
35~~4~~.	Total liabilities, capital and surplus (Lines 25~~4~~ and 34~~3~~)	XXX	XXX		
DETAILS OF WRITE-INS					
24~~3~~01.					
24~~3~~02.					
24~~3~~03.					
24~~3~~98.	Summary of remaining write-ins for Line 24~~3~~ from overflow page				
24~~3~~99.	Totals (Lines 24~~3~~01 through 24~~3~~03 plus 24~~3~~98) (Line 24~~3~~ above)				
26~~5~~01.		XXX	XXX		
26~~5~~02.		XXX	XXX		
26~~5~~03.		XXX	XXX		
26~~5~~98.	Summary of remaining write-ins for Line 26~~5~~ from overflow page	XXX	XXX		
26~~5~~99.	Totals (Lines 26~~5~~01 through 26~~5~~03 plus 26~~5~~98) (Line 26~~5~~ above)	XXX	XXX		
31~~0~~01.		XXX	XXX		
31~~0~~02.		XXX	XXX		
31~~0~~03.		XXX	XXX		
31~~0~~98.	Summary of remaining write-ins for Line 31~~0~~ from overflow page	XXX	XXX		
31~~0~~99.	Totals (Lines 31~~0~~01 through 31~~0~~03 plus 31~~0~~98) (Line 31~~0~~ above)	XXX	XXX		

QUARTERLY STATEMENT BLANK – PROPERTY

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....)		
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses		
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)		
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including $..... on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $.....and interest thereon $		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $..... and including warranty reserves of $..... and accrued accident and health experience rating refunds including $..... for medical loss ratio rebate per the Public Health Service Act)		
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)		
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $.....certified)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $.....and interest thereon $		
25.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
2~~6~~5.	Aggregate write-ins for liabilities		
2~~7~~6.	Total liabilities excluding protected cell liabilities (Lines 1 through 2~~6~~5)		
2~~8~~7.	Protected cell liabilities		
2~~9~~8.	Total liabilities (Lines 2~~7~~6 and 2~~8~~7)		
30~~2~~9.	Aggregate write-ins for special surplus funds		
3~~1~~0.	Common capital stock		
3~~2~~1.	Preferred capital stock		
3~~3~~2.	Aggregate write-ins for other-than-special surplus funds		
3~~4~~3.	Surplus notes		
3~~5~~4.	Gross paid in and contributed surplus		
3~~6~~5.	Unassigned funds (surplus)		
3~~7~~6.	Less treasury stock, at cost:		
	3~~7~~6.1 ..... shares common (value included in Line 3~~1~~0 $.....)		
	3~~7~~6.2 ..... shares preferred (value included in Line 3~~2~~1 $.....)		
3~~8~~7.	Surplus as regards policyholders (Lines 30~~2~~9 to 3~~6~~5, less 3~~7~~6)		
3~~9~~8.	Totals (Page 2, Line 2~~9~~8, Col. 3)		
DETAILS OF WRITE-INS			
2~~6~~501.			
2~~6~~502.			
2~~6~~503.			
2~~6~~598.	Summary of remaining write-ins for Line 2~~6~~5 from overflow page		
2~~6~~599.	Totals (Lines 2~~6~~501 through 2~~6~~503 plus 2~~6~~598) (Line 2~~6~~5 above)		
30~~2~~901.			
30~~2~~902.			
30~~2~~903.			
30~~2~~998.	Summary of remaining write-ins for Line 30~~2~~9 from overflow page		
30~~2~~999.	Totals (Lines 30~~2~~901 through 30~~2~~903 plus 30~~2~~998) (Line 30~~2~~9 above)		
33~~2~~01.			
33~~2~~02.			
33~~2~~03.			
33~~2~~98.	Summary of remaining write-ins for Line 33~~2~~ from overflow page		
33~~2~~99.	Totals (Lines 33~~2~~01 through 33~~2~~03 plus 33~~2~~98) (Line 33~~2~~ above)		

QUARTERLY STATEMENT BLANK – TITLE

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Known claims reserve		
2.	Statutory premium reserve		
3.	Aggregate of other reserves required by law		
4.	Supplemental reserve		
5.	Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6.	Other expenses (excluding taxes, licenses and fees)		
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
8.1	Current federal and foreign income taxes (including $.....on realized capital gains (losses))		
8.2	Net deferred tax liability		
9.	Borrowed money $.....and interest thereon $		
10.	Dividends declared and unpaid		
11.	Premiums and other consideration received in advance		
12.	Unearned interest and real estate income received in advance		
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others		
15.	Provision for unauthorized and certified reinsurance		
16.	Net adjustment in assets and liabilities due to foreign exchange rates		
17.	Drafts outstanding		
18.	Payable to parent, subsidiaries and affiliates		
19.	Derivatives		
20.	Payable for securities		
21.	Payable for securities lending		
22.	Deferred derivative liabilities – (variable annuity guarantees & asset-liability management)		
23~~2~~.	Aggregate write-ins for other liabilities		
24~~3~~.	Total liabilities (Lines 1 through 23~~2~~)		
25~~4~~.	Aggregate write-ins for special surplus funds		
26~~5~~.	Common capital stock		
27~~6~~.	Preferred capital stock		
28~~7~~.	Aggregate write-ins for other-than-special surplus funds		
29~~8~~.	Surplus notes		
30~~29~~.	Gross paid in and contributed surplus		
31~~0~~.	Unassigned funds (surplus)		
32~~1~~.	Less treasury stock, at cost:		
	32~~1~~.1 .....shares common (value included in Line 26~~5~~ $ .....)		
	32~~1~~.2 .....shares preferred (value included in Line 27~~6~~ $.....)		
33~~2~~.	Surplus as regards policyholders (Lines 25~~4~~ to 31~~0~~ less 32~~1~~)		
34~~3~~.	Totals (Page 2, Line 29~~8~~, Col. 3)		
DETAILS OF WRITE-INS			
0301.			
0302.			
0303.			
0398.	Summary of remaining write-ins for Line 3 from overflow page		
0399.	Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
23~~2~~01.			
23~~2~~02.			
23~~2~~03.			
23~~2~~98.	Summary of remaining write-ins for Line 23~~2~~ from overflow page		
23~~2~~99.	Totals (Lines 23~~2~~01 through 23~~2~~03 plus 23~~2~~98) (Line 23~~2~~ above)		
25~~4~~01.			
25~~4~~02.			
25~~4~~03.			
25~~4~~98.	Summary of remaining write-ins for Line 25~~4~~ from overflow page		
25~~4~~99.	Totals (Lines 25~~4~~01 through 25~~4~~03 plus 25~~4~~98) (Line 25~~4~~ above)		
28~~7~~01.			
28~~7~~02.			
28~~7~~03.			
28~~7~~98.	Summary of remaining write-ins for Line 28~~7~~ from overflow page		
28~~7~~99.	Totals (Lines 28~~7~~01 through 28~~7~~03 plus 28~~7~~98) (Line 28~~7~~ above)		

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 10/29/2026	Agenda Item # 2026-30BWG
CONTACT PERSON:		Year 2028
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

This proposal includes IMR reporting changes that will go into effect as of Annual 2028. The Interest Maintenance Reserve (IMR) instructions have been updated to clarify the reporting of IMR in the Life/Fraternal and Separate Account blank.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is update and clarify the Interest Maintenance Reserve instructions and accounting guidance. (SAPWG Ref # 2023-14)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

*****DRAFTING NOTE – The instructions for IMR in this proposal will replace the prior annual statement IMR instructions. The "replacement" of the old instructions are not shown in this proposal. *****

INTEREST MAINTENANCE RESERVE

This exhibit is designed to capture the realized capital gains (losses) that result from changes in the overall level of interest rates and amortize them into income over the approximate remaining life of the investment sold pursuant to *SSAP No. 7—Asset Valuation Reserve and Interest Maintenance Reserve*.

These instructions cover the Interest Maintenance Reserve (IMR) for both the General Account and the Separate Accounts. If an IMR is required for investments in the Separate Accounts, IMR recognition shall follow all rules applicable to the General Account IMR. IMR in a Separate Account shall be kept separate from the General Account's IMR and all other Separate Accounts.

Line 1 – Net IMR as of December 31, Prior Year

Enter the net negative IMR balance or net positive IMR balance from Page 2 or Page 3 respectively, from prior year's balance sheet.

Line 2a – Current Year's Net Realized Pre-tax Net Capital Gains (Losses) of $ Transferred into IMR Net of Taxes of $

In accordance with SSAP No. 7, include interest-rate-related realized capital gains (losses) net of capital gains tax, using the federal marginal tax rate.

By capturing the realized capital gains (losses) net of tax, the capital gains tax associated with those capital gains (losses) due to an interest rate change is charged or credited to the IMR and amortized in proportion to the before-tax amortization.

The amount captured in this line shall reflect the total amount of net IMR allocated throughout the year (each quarter and at year-end) prior to the removal of any new capital losses due to the incompletion or failure of the proof of reinvestment tests.

Net capital gains shall be reported as a positive number. Net capital losses shall be reported as a negative number.

Line 2b – Net Realized Losses Removed from IMR as a Result of Not Completing or Failing the Proof of Reinvestment Tests at Year-end

In accordance with SSAP No. 7, reporting entities must complete the proof of reinvestment to support an initial recognition of a net negative IMR balance (from a prior positive IMR balance) or the increase of a net negative IMR balance. Reporting entities that do not complete the proof of reinvestment, or that fail the proof of reinvestment, are only permitted to retain in IMR current year losses that can be offset by current year gains.

The amount shall be reported as a positive number, as the proof of reinvestment shall only be required if the amount reported on Line 2a is a net negative.

Line 3 – IMR Balance Before Adjustments and Amortization (Line 1+2a+2b)

This total shall be reflected in Line 1, Column 2 of the amortization schedule.

Line 4 – Adjustment for Reinsurance Ceded Released from the Reserve

Ceding Company means an insurer who has sold, transferred or reinsured a block of its in force liabilities under an agreement that qualifies for reinsurance accounting as described in *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance*. Pursuant to SSAP No. 7, amounts shall be removed from IMR when the policyholder obligations or related treaty balances to which those amounts were attributed have been eliminated. Amounts eliminated shall include:

- IMR from past sales attributed to a reinsured block of business. This includes remaining, unamortized interest related realized gains or losses taken to IMR from prior asset sales associated with the reinsured block of liabilities.

- IMR from current sales incurred, or from the transfer of assets to provide reinsurance premium. This includes the interest related gains and losses generated from the sale or transfer of qualifying fixed-income investments supporting the reinsurance transaction. Such amounts shall be recognized initially to IMR and then derecognized as part of the reinsurance transaction.

Insurers ceding business under a modified coinsurance or funds withheld agreement shall follow the guidance in SSAP No. 7 for the immediate IMR derecognition or subsequent passthrough of IMR amortization in accordance with the reinsurance agreement. Insurers with immediate derecognition shall include the elimination of IMR in this line as a subtraction to the reserve.

(Net positive ceded IMR amounts shall be input as negative values and net negative ceded IMR amounts shall be input as positive values.)

Line 5 – Adjustment for Reinsurance Ceded Assumed to the Reserve

Pursuant to SSAP No. 7, a U.S. domicile reporting entity that has assumed business via a qualifying reinsurance transaction from another U.S. domiciled insurer, shall set up an IMR balance that reflects an equal amount of IMR derecognized by the ceding insurance entity. This IMR recognition shall reflect the unamortized IMR balance of gains and losses from prior assets sales associated with the reinsured block of business and interest-related realized gains and losses from the current dispositions the ceding entity incurred to transfer the reinsurance obligation.

For insurers assuming business under a modified coinsurance or funds withheld agreement where the cedent is retaining the IMR shall not set up a corresponding IMR reserve.

(Net positive assumed IMR amounts shall be input as positive values and net negative assumed IMR amounts shall be input as negative values.)

Line 6 – Market Value Adjustment: Gains – Addition to the IMR

Gains, net of marginal tax impact, recognized by the insurance reporting entity as a result of market value adjustments that were backed by fixed-income investments. Market value adjustments shall not be captured for separate account products held at fair value. (Enter positive IMR as a positive number.)

Line 7 – Market Value Adjustment: Losses – Subtraction from the IMR

Losses, net of marginal tax impact, recognized by the insurance reporting entity as a result of market value adjustments that were backed by fixed-income investments. Market value adjustments shall not be captured for separate account products held at fair value. (Enter negative IMR as a negative number.)

Line 8 – Other IMR Adjustments

Include additional IMR adjustments to reflect current year increases or decreases to the IMR not driven from reinsurance arrangements or market value adjustments.

This reporting category shall include IMR impacts from asset transfers to/from the general account and the separate account pursuant to *SSAP No. 56—Separate Accounts.*

(Enter positive IMR as a positive number and negative IMR as a negative number.)

Line 9 – Net Adjustment to the Reserve

Sum of adjustments reflected in Lines 4 through 8. This total shall be reflected in Line 1, Column 3 of the Amortization Schedule.

Line 10 – Balance Before Reduction for Current Year Amortization

Beginning balance, plus current year IMR, plus net adjustments. (Line 3 plus Line 9)

Line 11 – Current year's amortization recognized in the Summary of Operations

Amount should agree to Line 1, Column 4 of the Amortization Schedule.

For reporting entities that do not complete or fail the proof of reinvestment and are required to eliminate current year realized losses in excess of realized gains at year-end, any associated amortization recognized previously in the year shall be recorded as an adjustment to Column 3 of the Amortization Schedule to eliminate such amortization.

Line 12 – Net IMR as of December 31, Current Year

Line 10 minus Line 11. Amount shall be reported on the corresponding line on the asset page (negative IMR) or on the liability page (positive IMR).

Admittance of negative IMR on the asset page shall be determined in accordance with SSAP No. 7.

AMORTIZATION

This supporting schedule calculates the amount of the Interest Maintenance Reserve to be amortized in each year.

Column 1 – IMR Amortization as of December 31, Prior Year

Enter the amount from Column 4 of the prior year's amortization schedule. Total should agree to the IMR amortization as of December 31 of the prior year.

Column 2 – Current Year's Realized Capital Gains (Losses) Transferred into the IMR Amortization Net of Taxes

After a realized capital gain (loss) has been captured in the IMR the Table 1 amortization chart shall be used based on the expected remaining life to maturity of the sold asset generating IMR. Total should agree to Line 2a plus 2b current year amount net of taxes taken to the IMR.

Pursuant to SSAP No. 7, amortization shall follow the standard "simplified" method by which the capital gains (losses), net of capital gains tax, are grouped according to the number of calendar years to expected maturity. The groupings will be in bands of five (5) calendar years, except that, investments with one (1) calendar year to expected maturity will be grouped separately from those with two (2) to five (5) calendar years to expected maturity.

Column 3 – Adjustment for Current Year's Liability Gains (Losses) Released or Added to the IMR Amortization

Report the amortization impact from the net adjustments to IMR from reinsurance transactions and market value adjustments.

For reporting entities that do not complete or fail the proof of reinvestment and are required to eliminate current year realized losses in excess of realized gains at year-end, any associated amortization recognized previously in the year shall be recorded as an adjustment in this column to eliminate such amortization.

Column 4 – Current Year IMR Amortization and Projected Future IMR Amortization of Existing IMR Balances

Current year IMR amortization (Line 1) shall agree to Line 11 of the IMR form.

The current Grouped Amortization Schedule will be posted to the NAIC web site in July of each year.

TABLE 1

Grouped Amortization Schedules
for the Interest Maintenance Reserve
for 2026 Gains (Losses)
Interest Rate = 6.00%

Calendar Years to Maturity
*(Residential Mortgages)

Year-end	over 25	21-25	16-20	11-15 (21-30)	6-10 (11-20)	2-5 (3-10)	1 (1-2)	0 (0)
2027	0.7%	1.0%	1.6%	2.6%	5.0%	13.2%	49.3%	100.0%
2028	1.5%	2.2%	3.3%	5.5%	10.5%	27.6%	50.7%	
2029	1.6%	2.3%	3.5%	5.8%	11.1%	25.3%		
2030	1.6%	2.5%	3.8%	6.1%	11.8%	18.5%		
2031	1.8%	2.6%	3.9%	6.5%	12.5%	11.5%		
2032	1.9%	2.7%	4.2%	6.9%	13.3%	3.9%		
2033	2.0%	3.0%	4.5%	7.4%	12.4%			
2034	2.1%	3.1%	4.8%	7.8%	10.0%			
2035	2.3%	3.3%	5.0%	8.2%	7.3%			
2036	2.4%	3.5%	5.3%	8.8%	4.6%			
2037	2.5%	3.7%	5.7%	9.3%	1.5%			
2038	2.7%	3.9%	6.0%	8.7%				
2039	2.8%	4.2%	6.3%	7.0%				
2040	3.1%	4.4%	6.8%	5.1%				
2041	3.2%	4.7%	7.2%	3.2%				
2042	3.4%	5.0%	7.6%	1.1%				
2043	3.6%	5.3%	7.1%					
2044	3.8%	5.6%	5.7%					
2045	4.1%	5.9%	4.2%					
2046	4.3%	6.3%	2.6%					
2047	4.6%	6.7%	0.9%					
2048	4.8%	6.3%						
2049	5.2%	5.0%						
2050	5.4%	3.7 %						
2051	5.8%	2.3%						
2052	6.2%	0.8%						
2053	5.8%							
2054	4.6%							
2055	3.4%							
2056	2.1%							
2057	0.7%							
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

* Note: The years shown in parentheticals are specific to residential mortgages.

NOTE 1: In the case of residential mortgages, where one-half the number of years to final maturity should be used, the parenthetical headings apply.

Expected Maturity Date

The presence of sinking fund payments, amortization schedules, expected prepayments, and adjustable interest rates complicate the determination of the number of calendar years to expected maturity. The expected maturity date is:

- For fixed income instruments with fixed contractual repayment dates and amounts (including bonds, preferred stock, callable or convertible bonds and preferred(s), the expected maturity is defined as the contractual retirement date which produces the lowest amortization value for annual statement purposes (lowest internal rate of return or "yield to worst"). Potential retirement dates include all possible call dates, and the contractual maturity date. However, where a convertible bond or convertible preferred stock is sold while its conversion value exceeds its book/adjusted carrying value and the gain is included in IMR, the expected maturity date is defined as the next conversion date. Conversion value is defined to mean the number of shares of common stock available currently or at next conversion date, multiplied by the stock's current market price. When the instrument's contractual terms include scheduled sinking fund payments of fixed amounts, an additional calculation of yield to average life should be included in the analysis where average life is defined as the date at which the instrument is 50% repaid. For puttable instruments, where the exercise option rests with the investor, expected maturity is the put or maturity date that produces the highest internal rate of return. For SVO Identified Funds designated for systematic value, the expected maturity is the weighted-average life of the underlying bonds. For perpetual instruments, the expected maturity is 10 years from the current date.

The guidance in *SSAP No. 26—Bonds* shall be followed in determining any capital gain or loss for called or tendered bonds. Under the yield-to-worst concept, bonds shall be amortized to the call or maturity date that produces the lowest value. In the event a bond has not been amortized to the lowest value prior to the call, the entire difference between the consideration received and the book/adjusted carrying value shall be reported to investment income. As such, in such situations there shall be no capital gain or loss to allocate to the IMR. Similarly, there should be no amortization of any interest-related gain (loss) arising if a convertible bond or redeemable preferred stock is disposed of after the expected maturity date.

For purposes of the simplified grouped method, the following additional assumptions are applicable:

- For fixed income investments, other than residential mortgages and residential mortgage pass-throughs, without a maturity date or sinking fund schedule, a maturity date 10 years from the current year should be used.

- For mortgage-backed/asset-backed securities, use the remaining weighted average life of principal and interest payments consistent with the prepayment assumptions determined for the investment pursuant to *SSAP No. 43—Asset-Backed Securities*.

NOTE: Amortization of current year gains (losses) should be based on prior year's amortization factors until the current year's table is published. Amortization of each year's gains (losses) for future years must be based on the amortization table applicable to that year (i.e., 2006 gains (losses) use the 2006 table, 2007 gains (losses) use the 2007 table, etc.). Refer to Grouped Amortization Schedule included in this section.

Amortization Example:

The following is an illustration of the application of the rules governing the IMR treatment of reinsurance transactions for the ceding company.

The example reflects the following assumptions:

- A company has a block of business that it completely reinsures during 1993.
- The assets currently allocable to the block for investment income allocation purposes have a book/adjusted carrying value of $100 million and a fair value of $110 million.
- Some of the assets backing the block were sold during 1992 generating an interest-rate related gain of $2 million before taxes and $1.32 million after capital gains taxes for which the IMR amortization is:

IMR Amortization of 1992 Capital Gains	
Year	Amortization ($ millions)
1992	0.202
1993	0.383
1994	0.310
1995	0.231
1996	0.144
1997	0.050
TOTAL	1.320

A portion of the original gain, $.202 million, was amortized in 1992, leaving $1.118 million to be amortized in 1993 and later.

- The company pays consideration to the reinsurer of $105 million.
- The company sells assets allocable to the block with a book/adjusted carrying value of $80 million and a fair value of $89 million to partially fund the payment to the reinsurer. This sale generates a taxable gain of $9 million resulting in the payment of $3.06 million in capital gains taxes. The after-tax gain from these 1993 sales is amortized as follows:

IMR Amortization of 1993 Capital Gains	
Year	Amortization ($ millions)
1993	0.261
1994	0.570
1995	0.618
1996	0.677
1997	0.743
1998	0.808
1999	0.772
2000	0.630
2001	0.469
2002	0.291
2003	0.101
TOTAL	5.940

- The remaining $19.06 million paid to the reinsurer is borrowed from other lines of business.

In order to calculate the IMR amortization associated with the reinsurance of the liability, it is first necessary to determine the IMR amortization from past sales attributed to the reinsured block of business and current sales incurred or the transfer of assets to provide reinsurance premium.

IMR Amortization				
	Asset ($ million)			Liability ($ million)
Year	Past (Included in P28 C1)	Present (Included in P28 C2)	Total	Total (Included in P28 C3)
1993	.383	.261	0.644	-0.644
1994	.310	.570	0.880	-0.880
1995	.231	.618	0.849	-0.849
1996	.144	.677	0.821	-0.821
1997	.050	.743	0.793	-0.793
1998		.808	0.808	-0.808
1999		.772	0.772	-0.772
2000		.630	0.630	-0.630
2001		.469	0.469	-0.469
2002		.291	0.291	-0.291
2003		.101	0.101	-0.101
TOTAL	1.118	5.940	7.058	-7.058

The IMR amortization associated with the liability is displayed in the last column of the above table and it is simply the complement of the IMR amortization associated with the past sales attributed to the reinsured block of business and current sales incurred or the transfer of assets to provide reinsurance premium. The liability amortization (-7.058) should be entered in Column 3 of the IMR Amortization Worksheet of the ceding company as well as on the Aggregate Write-ins for Deductions on the Summary of Operations and Analysis of Operations by Lines of Business.

Reinsurance Assumed

"Assuming Company" means here the counterparty to the transactions described above for the ceding company.

Pursuant to SSAP No. 7, a U.S. domiciled reporting entity that has assumed business via a qualifying reinsurance transaction from another U.S. domiciled insurer shall set up an IMR balance that reflects an equal amount of IMR derecognized by the ceding entity. This IMR recognition shall reflect the unamortized IMR balance of gains and losses from prior asset sales associated with the reinsured block of business and interest-related realized gains and losses from the current dispositions or asset transfers the ceding entity incurred to transfer the reinsurance obligation. (SSAP No. 7, Paragraph 22)

The ceding entity shall provide the IMR amortization timeframe details for the derecognized IMR to the assuming entity to allow for continuation of IMR accounting, if required. In the even the reinsurance transaction is recaptured, the assuming entity shall provide current information on the remaining unamortized IMR balance and amortization schedule back to the ceding entity for re-recognition of remaining IMR. If an assuming entity is not required to maintain IMR (i.e., non-U.S. domiciled insurance reporting entities), and has not tracked IMR, the ceding entity shall re-establish an estimated IMR using reasonable methodologies, such as imputing a value from the change in market interest rates between reinsurance inception and the recapture date. (SSAP No. 7, Paragraph 23)

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE
Interest Maintenance Reserve

	1 Amount
1. ~~Reserve~~ Net IMR as of December 31, prior year	
2a. Current year's net realized pre-tax capital gains/(losses) of $…… transferred into ~~the reserve~~IMR net of taxes of $……	
2b. Net realized losses removed from IMR as a result of not completing or failing the proof of reinvestment tests at year-end	
3. IMR balance before adjustments and amortization (Line 1+2a+2b)	
Adjustments to the reserve:	
~~3. Adjustment for current year's liability gains/(losses) released from the reserve~~	
4. Reinsurance ceded	
5. Reinsurance assumed	
6. Market value adjustment: gain	
7. Market value adjustment: loss	
8. Other IMR adjustments	
9. Net adjustment to reserve (sum of lines 4 through 8)	
~~4~~10. Balance before reduction for current year amortization ~~amount transferred to Summary of Operations~~ (Line ~~1~~ 3 + ~~Line 2 +~~ Line ~~3~~9)	
~~5~~11. Current year's amortization ~~released~~ recognized in~~to~~ Summary of Operations (Amortization, Line 1, Column 4)	
~~6~~12. ~~Reserve~~ Net IMR as of December 31, current year (Line ~~4~~ 10 minus Line ~~5~~11)	

Amortization

Year of Amortization	1 ~~Reserve~~ IMR Amortization as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the ~~Reserve~~ IMR Amortization Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released ~~From the Reserve~~or Added to the IMR Amortization	4 ~~Balance Before Reduction for Current Year's Amortization~~Current Year IMR Amortization and Projected Future IMR Amortization of Existing IMR Balances (Cols. 1+2+3)
1. 2027				
2. 2028				
3. 2029				
4. 2030				
5. 2031				
6. 2032				
7. 2033				
8. 2034				
9. 2035				
10. 2036				
11. 2037				
12. 2038				
13. 2039				
14. 2040				
15. 2041				
16. 2042				
17. 2043				
18. 2044				
19. 2045				
20. 2046				
21. 2047				
22. 2048				
23. 2049				
24. 2050				
25. 2051				
26. 2052				
27. 2053				
28. 2054				
29. 2055				
30. 2056				
31. 2057 and Later				
32. Total (Lines 1 to 31)				

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 10/29/2026	Agenda Item # 2026-31BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
NAME:	**Kevin Clark**	No Impact [X] Modifies Required Disclosure [ ]
TITLE:	**Chair SAPWG**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
AFFILIATION:	**Iowa Insurance Division**	**DISPOSITION**
ADDRESS:		[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[X] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Remove the list of restricted asset codes in the Investment Schedule General Instructions the restricted asset columns for all the annual and quarterly investment schedules.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to remove the restricted asset code from the investment schedules. Since Note 5L in the Notes to Financials was expanded it was determined that the restricted asset code was no longer needed. SAPWG Ref # 2026-22

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

~~Restricted Asset Code: For the columns that disclose information regarding investments that are not under the exclusive control of the reporting entity, and also including assets loaned to others, the following codes should be used:~~

~~LS – Loaned or leased to others~~

~~RA – Subject to repurchase agreement~~

~~RR – Subject to reverse repurchase agreement~~

~~DR – Subject to dollar repurchase agreement~~

~~DRR – Subject to dollar reverse repurchase agreement~~

~~C – Pledged as collateral – excluding collateral pledged to FHLB~~

~~CF – Pledged as collateral to FHLB (including assets backing funding agreements)~~

~~DB – Pledged under an option agreement~~

~~DBP – Pledged under an option agreement involving "asset transfers with put options"~~

~~R – Letter stock or otherwise restricted as to sale – excluding FHLB capital stock~~

~~(Note: Private placements are not to be included unless specific restrictions as to sale are included as part of the security agreement.)~~

~~RF – FHLB capital stock~~

~~SD – Pledged on deposit with state or other regulatory body~~

~~M – Not under the exclusive control of the reporting entity for multiple reasons~~

~~SS – Short sale of a security~~

~~O – Other~~

SCHEDULE A – PART 1

REAL ESTATE OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

~~Column 2 – Restricted Asset Code~~

~~If real estate is not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the **symbols identified in the Investment Schedules General Instructions** in this column.~~

Column ~~3~~2 – City

For properties located in the U.S., list the city. If the city is unknown indicate the county. If the property is located outside the U.S., indicate city or province.

*** Drafting Note – Renumber remaining lines ***

SCHEDULE B – PART 1

MORTGAGE LOANS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

~~Column 2 – Restricted Asset Code~~

~~If mortgage loans are not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the **symbols identified in the Investment Schedules General Instructions** in this column.~~

Column ~~3~~2 – City

For mortgages in the U.S., list city. If the city is unknown, indicate the county. If the mortgage is outside the U.S., indicate the city or province.

*** Drafting Note – Renumber remaining lines ***

SCHEDULE BA – PART 1

OTHER LONG-TERM INVESTED ASSETS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If long-term invested assets are not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the **symbols identified in the Investment Schedules General Instructions** in this column.~~

Column ~~5~~4 – City

For real estate partnerships or joint ventures located in the United States, list city. If the city is unknown, indicate the county. If the investment is outside the U.S., indicate city or province. For other BA asset types, use the city of incorporation. If no city of incorporation, use the city of administrative office.

*** Drafting Note – Renumber remaining lines ***

SCHEDULE D – PART 1- SECTION 1

LONG-TERM BONDS – ISSUER CREDIT OBLIGATIONS OWNED DECEMBER 31 OF CURRENT YEAR

Only investments that qualify in scope of *SSAP 26—Bonds* are permitted to be reported on this schedule. Bonds are to be grouped as listed below and each category arranged alphabetically.

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance related to foreign currency transactions and translations.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required **categories or subcategories described in the Investment Schedules General Instructions**, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds and stocks.**
- **Foreign column code list.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~
- **List of stock exchange names and abbreviations.**

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If bonds are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes **identified in the Investment Schedules General Instructions** in this column.~~

Column ~~5~~4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

*** Drafting Note – Renumber remaining lines ***

SCHEDULE D – PART 1 – SECTION 2

ASSET-BACKED SECURITIES OWNED DECEMBER 31 OF CURRENT YEAR

Only bonds that qualify in scope of *SSAP 43—Asset-Backed Securities* are permitted to be reported on this schedule. Bonds are to be grouped as listed below and each category arranged alphabetically.

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance related to foreign currency transactions and translations.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required **categories or subcategories described in the Investment Schedules General Instructions**, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds and stocks.**
- **Foreign column code list.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~
- **List of stock exchange names and abbreviations.**

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If bonds are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes **identified in the Investment Schedules General Instructions** in this column.~~

Column ~~5~~4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

*** Drafting Note – Renumber remaining lines ***

SCHEDULE D – PART 2 – SECTION 1[JY1.1]

PREFERRED STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Stocks are to be grouped as listed below and arranged alphabetically, showing a subtotal for each category.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for stocks.**
- **Foreign column code list.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~
- **List of stock exchange names and abbreviations.**

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If preferred stocks are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes **identified in the Investment Schedules General Instructions** in this column.~~

Column ~~7~~6 – Book/Adjusted Carrying Value

*** Drafting Note – Renumber remaining lines ***

SCHEDULE D – PART 2 – SECTION 2

COMMON STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Stocks are to be grouped as listed below and arranged alphabetically, showing a subtotal for each category.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for stocks.**
- **Foreign column code list.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~
- **List of stock exchange names and abbreviations.**

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If common stocks are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (**identified in the Investment Schedules General Instructions)** in this column.~~

Column ~~6~~5 – Book/Adjusted Carrying Value

*** Drafting Note – Renumber remaining lines ***

SCHEDULE DA – PART 1

SHORT-TERM INVESTMENTS OWNED DECEMBER 31 OF CURRENT YEAR

Include all investments whose maturities (or repurchase dates under repurchase agreement) at the time of acquisition were one year or less except those defined as cash or cash equivalents in accordance with *SSAP No. 2—Cash, Cash Equivalents, Drafts, and Short-Term Investments*. All short-term investments owned at Dec. 3l of current year should be separated into bonds, mortgage loans, other short-term invested assets and investments in parent, subsidiaries, and affiliates. Within each category, investments should be arranged alphabetically.

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance related to foreign currency transactions and translations.

Repurchase and reverse repurchase agreements shall be shown gross when reported in the Schedule DA. If these transactions are permitted to be reported net in accordance with *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*, the investment schedule shall continue to provide detail of all transactions (gross), with the net amount from the valid right to offset reflected in the financial statements (page 2 and page 3 of the statutory financial statements). Disclosures for items reported net when a valid right to offset exists, including the gross amount, the amount offset, and the net amount reported in the financial statements are required per *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amounts of the corresponding category or subcategory with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds.**
- **Foreign column code list and matrix for determining code.**
- **Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**



~~Column 2 – Restricted Asset Code~~

~~If short-term investments are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (**identified in the Investment Schedules General Instructions)** in this column.~~

Column ~~3~~2 – Date Acquired

*** Drafting Note – Renumber remaining lines ***

SCHEDULE DL – PART 1

SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned December 31 Current Year
(Securities lending collateral assets reported in aggregate on Line 10 of the Asset page
(Line 9 for Separate Accounts) and not included on Schedules A, B, BA, D, DB, and E)

Detail Eliminated To Conserve Space

If an insurer has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds and stocks.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~
- **List of stock exchange names and abbreviations.**

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (**identified in the Investment Schedules General Instructions**) in this column.~~

Column ~~5~~4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

*** Drafting Note – Renumber remaining lines ***

SCHEDULE DL – PART 2

SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned December 31 Current Year
(Securities lending collateral assets included on Schedules A, B, BA, D, DB, and E
and not reported in aggregate on Line 10 of the Asset page (Line 9 for Separate Accounts))

Detail Eliminated To Conserve Space

If an insurer has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds and stocks.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~
- **List of stock exchange names and abbreviations.**

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (**identified in the Investment Schedules General Instructions**) in this column.~~

Column ~~5~~4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

*** Drafting Note – Renumber remaining lines ***

SCHEDULE E – PART 1 – CASH

Detail Eliminated To Conserve Space

~~Column 2 – Restricted Asset Code~~

~~If cash is not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the **symbols identified in the Investment Schedules General Instructions** in this column.~~

Column ~~3~~2 – Rate of Interest

Show the rate as stated on the face of the note. Where the original stated rate has been renegotiated show the latest modified rate. All information reported in this field must be a numeric value.

*** Drafting Note – Renumber remaining lines ***

SCHEDULE E – PART 2 – CASH EQUIVALENTS

List all investments owned whose maturities (or repurchase dates under repurchase agreement) at the time of acquisition were three months or less and defined as cash equivalents in accordance with *SSAP No. 2—Cash, Cash Equivalents, Drafts, and Short-Term Investments*. Include Money Market Mutual Funds.

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance related to foreign currency transactions and translations.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amounts of the corresponding category or subcategory with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds.**
- ~~**Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~

Detail Eliminated To Conserve Space

~~Column 3 – Restricted Asset Code~~

~~Enter "%" in this column for all investments except qualifying cash pooling structures per SSAP No. 2 and money market mutual funds which have been reported on this schedule for more than one consecutive quarter.~~

~~If a cash equivalent is not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the **codes identified in the Investment Schedules General Instructions** in this column.~~

~~If the "%" code is used, the "%" code should appear first, immediately followed by the appropriate code for not being under the exclusive control of the company (**identified in the Investment Schedules General Instructions**).~~

Column 43 – Date Acquired

*** Drafting Note – Renumber remaining lines ***

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)



~~Restricted Asset Code: For the Columns that disclose information regarding investments that are not under the exclusive control of the reporting entity, and also including assets loaned to others, the following codes should be used:~~

~~LS – Loaned or leased to others~~

~~RA – Subject to repurchase agreement~~

~~RR – Subject to reverse repurchase agreement~~

~~DR – Subject to dollar repurchase agreement~~

~~DRR – Subject to dollar reverse repurchase agreement~~

~~C – Pledged as collateral – excluding collateral pledged to FHLB~~

~~CF – Pledged as collateral to FHLB (including assets backing funding agreements)~~

~~DB – Placed under an option agreement~~

~~DBP – Placed under an option agreement involving "asset transfers with put options"~~

~~R – Letter stock or otherwise restricted as to sale – excluding FHLB capital stock~~

~~(Note: Private placements are not to be included unless specific restrictions as to sale are included as part of the security agreement)~~

~~RF – FHLB capital stock~~

~~SD – Placed on deposit with state or other regulatory body~~

~~M – Not under the exclusive control of the insurer for multiple reasons~~

~~SS – Short sale of a security~~

~~O – Other~~

SCHEDULE DL – PART 1

SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned Current Statement Date
(Securities lending collateral assets reported in aggregate on Line 10 of the asset page
(Line 9 for Separate Accounts) and not included on Schedules A, B, BA, D, DB, and E.)

Detail Eliminated To Conserve Space

If an insurer has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds and stocks.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (**identified in the Investment Schedules General Instructions**) in this column.~~

Column ~~5~~4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

*** Drafting Note – Renumber remaining lines ***

SCHEDULE DL – PART 2

SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned Current Statement Date
(Securities lending collateral assets included on Schedules A, B, BA, D, DB, and E
(Line 9 for Separate Accounts) and not reported in aggregate on Line 10 of the asset page.)



If an insurer has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds and stocks.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~



~~Column 4 – Restricted Asset Code~~

~~If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (**identified in the Investment Schedules General Instructions**) in this column.~~

Column ~~5~~4 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

*** Drafting Note – Renumber remaining lines ***

SCHEDULE E – PART 2 – CASH EQUIVALENTS

INVESTMENTS OWNED END OF CURRENT QUARTER

List all investments owned whose maturities (or repurchase dates under repurchase agreement) at the time of acquisition were three months or less, as defined as cash equivalents in accordance with *SSAP No. 2—Cash, Cash Equivalents, Drafts, and Short-Term Investments*. Include Money Market Mutual Funds.

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations*, for accounting guidance related to foreign currency transactions and translations.

Short Sales:

> Selling a security short is an action by a reporting entity that results that the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amounts of the corresponding category or subcategory with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for bonds.**
- ~~**Restricted Asset Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**~~

Detail Eliminated To Conserve Space

~~Column 4 – Restricted Asset Code~~

~~Enter "%" in this column for all investments except qualifying cash pooling structures per SSAP No. 2 and money market mutual funds which have been reported on this schedule for more than one consecutive quarter.~~

~~If a cash equivalent is not under the exclusive control of the reporting entity, it is to be identified by placing one of the **codes identified in the Investment Schedules General Instructions** in this column.~~

~~If the "%" code is used, the "%" code should appear first, immediately followed by the appropriate code for not being under the exclusive control of the company (**identified in the Investment Schedules General Instructions**).~~

Column ~~5~~4 – Date Acquired

*** Drafting Note – Renumber remaining lines ***

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE A – PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	~~2~~	Location		~~4~~5	~~5~~6	~~6~~7	~~7~~8	~~8~~9	~~9~~10	Change in Book/Adjusted Carrying Value Less Encumbrances					~~15~~16	~~16~~17
		~~2~~3	34							~~10~~11	~~11~~12	~~12~~13	~~13~~14	~~14~~15		
Description of Property	~~Restricted Asset Code~~	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in B./A.C.V. (13-11-12)	Total Foreign Exchange Change in B./A.C.V.	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs, and Expenses Incurred

SCHEDULE B – PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	~~2~~	Location		~~5~~4	~~6~~5	~~7~~6	~~8~~7	Change in Book Value/Recorded Investment					~~14~~13	~~15~~14
		~~3~~2	43					~~9~~8	~~10~~9	~~11~~10	~~12~~11	~~13~~12		
Loan Number	~~Restricted Asset Code~~	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/ Recorded Investment Excluding Accrued Interest	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book Value	Value of Land and Buildings	Date of Last Appraisal or Valuation

SCHEDULE BA – PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	2	3	~~4~~	Location		~~7~~6	~~8~~7	~~9~~8	~~10~~9	~~11~~10	~~12~~11	~~13~~12	Change in Book/Adjusted Carrying Value					~~19~~18	~~20~~19	~~21~~20
				~~5~~4	~~6~~5								~~14~~13	~~15~~14	~~16~~15	~~17~~16	~~18~~17			
Security Identifier	Security ID Type	Name or Description	~~Restricted Asset Code~~	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/ Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase/ (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in B./A.C.V.	Investment Income	Commitment for Additional Investment	Percentage of Ownership

SCHEDULE D – PART 1 – SECTION 1

Showing All Long-Term **BONDS – ISSUER CREDIT OBLIGATIONS** Owned December 31 of Current Year

1	2	3	4	~~5~~4	~~6~~5	~~7~~6	~~8~~7	~~9~~8	Change in Book/Adjusted Carrying Value				Interest					Dates		~~21~~20
									~~10~~9	~~11~~10	~~12~~11	~~13~~12	~~14~~13	~~15~~14	~~16~~15	~~17~~16	~~18~~17	~~19~~18	~~20~~19	
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity

SCHEDULE D – PART 1 – SECTION 2

Showing All Long-Term **BONDS – ASSET-BACKED SECURITIES** Owned December 31 of Current Year

1	2	3	4	~~5~~4	~~6~~5	~~7~~6	~~8~~7	~~9~~8	Change in Book/Adjusted Carrying Value				Interest					Dates		~~21~~20	~~22~~21
									~~10~~9	~~11~~10	~~12~~11	~~13~~12	~~14~~13	~~15~~14	~~16~~15	~~17~~16	~~18~~17	~~19~~18	~~20~~19		
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Stated Rate of	Effective Rate Of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Origination Balloon Payment %

SCHEDULE D – PART 2 – SECTION 1

Showing All **PREFERRED STOCKS** Owned December 31 of Current Year

1	2	3	~~4~~	~~5~~4	~~6~~5	~~7~~6	Fair Value		~~10~~9	Dividends				Change in Book/Adjusted Carrying Value					~~20~~19	~~21~~20
							~~8~~7	~~9~~8		~~11~~10	~~12~~11	~~13~~12	~~14~~13	~~15~~14	~~16~~15	~~17~~16	~~18~~17	~~19~~18		
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	Number of Shares	Par Value Per Share	Book/ Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Received During Year	Declared But Unpaid	Nonadmitted Declared But Unpaid	Cumulative Undeclared	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (14+15-16)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Acquired

SCHEDULE D – PART 2 – SECTION 2

Showing all **COMMON STOCKS** Owned December 31 of Current Year

1	2	3	~~4~~	~~5~~4	~~6~~5	Fair Value		~~8~~7	Dividends			Change in Book/Adjusted Carrying Value				~~16~~15	~~17~~16	
						~~6~~5	~~7~~6		~~9~~8	~~10~~9	~~11~~10	~~12~~11	~~13~~12	~~14~~13	~~15~~14	~~16~~15		~~17~~16	~~18~~17
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	Number of Shares	Book/Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12-13)	Total Foreign Exchange Change in B./A.C.V.		Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol

SCHEDULE DL – PART 1
SECURITIES LENDING COLLATERAL ASSETS
Reinvested Collateral Assets Owned December 31 Current Year
(Securities lending collateral assets reported in aggregate on Line 10 of the Assets page (Line 9 for Separate Accounts)
and not included on Schedules A, B, BA, D, DB and E)

1	2	3	~~4~~	~~5~~4	~~6~~5	~~7~~6	~~8~~7
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Date

SCHEDULE DL – PART 2
SECURITIES LENDING COLLATERAL ASSETS
Reinvested Collateral Assets Owned December 31 Current Year
(Securities lending collateral assets included on Schedules A, B, BA, D, DB and E
and not reported in aggregate on Line 10 of the Assets page (Line 9 for Separate Accounts))

1	2	3	~~4~~	~~5~~4	~~6~~5	~~7~~6	~~8~~7
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Date

SCHEDULE E – PART 1 – CASH

1	~~2~~	~~3~~2	43	~~5~~4	~~6~~5	~~7~~6
Depository	~~Restricted Asset Code~~	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*

SCHEDULE DA – PART 1

Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

1	~~2~~	~~23~~	~~34~~	~~54~~	~~65~~	Change In Book/Adjusted Carrying Value				~~1110~~	~~1211~~	Interest						~~1918~~
						~~76~~	~~87~~	~~98~~	~~109~~			~~1312~~	~~1413~~	~~1514~~	~~1615~~	~~1716~~	~~1817~~	
Descrip-tion	~~Restricted Asset Code~~	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Interest Income Due and Accrued Dec 31 of Current Year	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest

SCHEDULE E – PART 2 – CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	~~4~~	~~54~~	~~65~~	~~76~~	~~87~~	~~98~~	~~109~~
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year

QUARTERLY STATEMENT BLANK – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

SCHEDULE DL – PART 1
SECURITIES LENDING COLLATERAL ASSETS
Reinvested Collateral Assets Owned Current Statement Date
(Securities lending collateral assets reported in aggregate on Line 10 of the Assets page
and not included on Schedules A, B, BA, D, DB and E)

1	2	3	~~4~~	~~5~~4	~~6~~5	~~7~~6	~~8~~7
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Dates

SCHEDULE DL – PART 2
SECURITIES LENDING COLLATERAL ASSETS
Reinvested Collateral Assets Owned Current Statement Date
(Securities lending collateral assets included on Schedules A, B, BA, D, DB and E
and not reported in aggregate on Line 10 of the Assets page)

1	2	3	~~4~~	~~5~~4	~~6~~5	~~7~~6	~~8~~7
Security Identifier	Security ID Type	Description	~~Restricted Asset Code~~	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Dates

SCHEDULE E – PART 1 – CASH
Month End Depository Balances

1	~~2~~	~~3~~2	~~4~~3	~~5~~4	Book Balance at End of Each Month During Current Quarter			~~9~~8
			Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	~~6~~5	~~7~~6	~~8~~7	
Depository	~~Restricted Asset Code~~	Rate of Interest			First Month	Second Month	Third Month	*

SCHEDULE E – PART 2 – CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Security Identifier	2 Security ID Type	3 Description	~~4~~ ~~Restricted Asset Code~~	~~5~~4 Date Acquired	~~6~~5 Stated Rate Of Interest	~~7~~6 Maturity Date	~~8~~7 Book/Adjusted Carrying Value	~~9~~8 Amount of Interest Due & Accrued	~~10~~9 Amount Received During Year

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 11/5/2026	**FOR NAIC USE ONLY** Agenda Item # 2026-32BWG Year 2027 Changes to Existing Reporting [X] New Reporting Requirement [ ]
CONTACT PERSON:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
TELEPHONE:		
EMAIL ADDRESS:		
ON BEHALF OF:		
NAME:	**Ben Slutsker**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Director of Life Actuarial Valuation**	
AFFILIATION:	**Minnesota Dept. of Commerce**	**DISPOSITION** [ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:	**85 7th Place East, Suite 280** **Saint Paul, MN 55101**	

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

This proposal was prepared to incorporate a more detailed reporting of Schedule S – Part 3, Section 1 and Schedule S – Part 3, Section 2. The expanded presentation helps to facilitate the work of Life Risk Based Capital (E) Working Group, which has been directed by the Financial Condition (E) Committee to develop a more refined RBC framework to capture reinsurance risk, including recapture risk and counterparty risk.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The current Schedule S structure does not separately identify collateral supporting reinsurance recoverable and reserve credits. As a result, sufficient data is not available to distinguish between collateralized and uncollateralized reinsurance exposures for Life RBC purposes.

The proposed reporting elements provide transparency regarding the extent to which reinsurance exposures are secured by collateral while maintaining consistency with existing Schedule S reporting. The continuation-page approach minimizes disruption to the existing schedules while providing data necessary for future RBC calculations, regulatory analysis, and solvency monitoring. Separate continuation pages for Life and Accident & Health business recognize that the underlying exposure measures and associated RBC calculations may differ across product lines.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

SCHEDULE S – PART 3 – SECTION 1

REINSURANCE CEDED LIFE INSURANCE, ANNUITIES, DEPOSIT FUNDS, AND OTHER LIABILITIES WITHOUT LIFE OR DISABILITY CONTINGENCIES, AND RELATED BENEFITS LISTED BY REINSURING COMPANY AS OF DECEMBER 31, CURRENT YEAR

Detail Eliminated To Conserve Space

Column 15 – Funds Withheld Under Coinsurance

Report the amount of funds withheld on coinsurance contracts.

Column 16 – Reserve Credit Taken & Modified Coinsurance Reserve

Report the sum of Column 9, Reserve Credit Taken – Current Year, and Column 14, Modified Coinsurance Reserve (Column 9 + 14).

Column 17 – Other Collateral

Report qualifying collateral securing the reserve credit taken or recoverable from the assuming reinsurer that is not reported as Modified Coinsurance Reserve or Funds Withheld Under Coinsurance.

Qualifying collaterals must meet the requirements of the Credit for Reinsurance Model Law (785) and Credit for Reinsurance Model Regulation (786) and may consist of the following:

- **Multiple beneficiary trusts** — trusts established for the benefit of more than one ceding entity. Where collateral is held in a multiple beneficiary trust, report only the portion allocable to the reporting entity under the terms of the trust agreement. The aggregate amount reported by all ceding entities with respect to a single trust shall not exceed the trust balance.
- **Letters of credit** — clean, irrevocable, unconditional and evergreen letters of credit issued or confirmed by a qualified United States financial institution as defined in Appendix A-785 of the Accounting Practices and Procedures Manual.
- **Trust agreements** — single beneficiary trust agreements established for the sole benefit of the reporting entity.
- **Other qualifying collateral** — deposits or other assets pledged as security and held in a trust or custodial account, subject to withdrawal solely by, and under the control of, the reporting entity.

Amounts reported shall be limited to collateral held for the benefit of the reporting entity that is available for withdrawal by or under the control of, the reporting entity as of the reporting date.

No amount shall be reported more than once, either within this column or in combination with the amounts reported as Modified Coinsurance Reserve or Funds Withheld Under Coinsurance. Collateral securing obligations of more than one assuming reinsurer shall be allocated among those reinsurers and shall not be reported in full against each.

Column 18 – Total Collateral (Column 14 + Column 15 + Column 17) Not in excess of Column 16

Column 19 – Net Recoverable Net Collateral, (Columns 16 – 18)

Note that Columns 20 through 22 are not applicable to all reinsurers. Only complete these columns for affiliated and/or unaffiliated reinsurers domiciled in jurisdictions other than Reciprocal Jurisdictions (as updated in https://content.naic.org/sites/default/files/inline-files/RJ%20List.pdf). (Collectively In-Scope Transactions)

These Columns need to be filled out for both General Accounts and Separate Accounts categories if In-Scope Transactions apply. Overcollateralization must be due upon recapture in order to receive the offset for the capital charge.

For avoidance of doubt, the following reinsurance transactions will be excluded from In-Scope Transactions:
Transaction with:

- Authorized reinsurers;
- Certified reinsurers, only if domiciled in reciprocal jurisdictions*;
- Reinsurers domiciled in reciprocal jurisdictions*;
- U.S.-domiciled captives.

* As updated in https://content.naic.org/sites/default/files/inline-files/RJ%20List.pdf

Column 20 – Reserve Credit Taken & Modified Coinsurance Reserve

Report the full amount reported in Column 16, Reserve Credit Taken and Modified Coinsurance Reserve, for each In-Scope Transaction. The amount reported in this column shall not exceed the amount reported in Column 16.

Column 21 – Collateral Not Recognized

Report the portion of modified coinsurance reserves, funds withheld under coinsurance, and other collateral reported in Columns 14, 15 and 17 that consists of assets not eligible for recognition as permitted collateral for purposes of the Life Risk-Based Capital formula, including non-admitted assets, assets permitted to be admitted by the ceding company's domiciliary regulator but which are otherwise non-admitted, letters of credit, contingent notes, credit-linked notes, excess of loss (XOL) reinsurance, parental and affiliate guarantees. Also include any collateral that, under the terms of the reinsurance agreement, would not be available to the ceding insurer upon recapture of the reinsurance agreement. If Column 20 is zero, report zero. The amount reported shall not exceed the sum of Columns 14, 15, and 17. Amounts reported in this column shall not be recognized as permitted collateral for purposes of the Life Risk-Based Capital formula.

Column 22 – Permitted Collateral

Report the amount of collateral eligible for recognition as permitted collateral for purposes of determining the Non-Reciprocal Jurisdiction Requirement. The amount reported shall reflect the applicable collateral reported in Columns 14, 15, and 17, less the amount reported in Column 21. If Column 20 is zero, report zero. Collateral attributable to an assuming insurer shall be reported only for that assuming insurer and shall not be applied to any other assuming insurer. Only collateral that, under the terms of the reinsurance agreement, would be available to the ceding insurer upon recapture of the reinsurance agreement may be recognized in this column. The amount reported shall not be less than zero. Assets reported in this column shall be recognized as Permitted Collateral for purposes of the Life Risk-Based Capital formula.

SCHEDULE S – PART 3 – SECTION 2

REINSURANCE CEDED ACCIDENT AND HEALTH INSURANCE LISTED BY REINSURING COMPANY AS OF DECEMBER 31, CURRENT YEAR

Detail Eliminated To Conserve Space

Column 14 – Funds Withheld Under Coinsurance

Report the amount of funds withheld on coinsurance contracts.

Column 15 – Unearned Premiums & Reserve Credit Taken & Modified Coinsurance Reserve

Report the sum of Column 9, Unearned Premiums (Estimated) plus Column 10, Reserve Credit Taken Other than for Unearned Premiums plus Column 13, Modified Coinsurance Reserve.

Column 16 – Other Collateral

Report qualifying collateral securing the reserve credit taken or recoverable from the assuming reinsurer that is not reported as Modified Coinsurance Reserve or Funds Withheld Under Coinsurance.

Qualifying collaterals must meet the requirements of the Credit for Reinsurance Model Law (785) and Credit for Reinsurance Model Regulation (786) and may consist of the following:

- **Multiple beneficiary trusts** — trusts established for the benefit of more than one ceding entity. Where collateral is held in a multiple beneficiary trust, report only the portion allocable to the reporting entity under the terms of the trust agreement. The aggregate amount reported by all ceding entities with respect to a single trust shall not exceed the trust balance.
- **Letters of credit** — clean, irrevocable, unconditional and evergreen letters of credit issued or confirmed by a qualified United States financial institution as defined in Appendix A-785 of the Accounting Practices and Procedures Manual.
- **Trust agreements** — single beneficiary trust agreements established for the sole benefit of the reporting entity.
- **Other qualifying collateral** — deposits or other assets pledged as security and held in a trust or custodial account, subject to withdrawal solely by, and under the control of, the reporting entity.

Amounts reported shall be limited to collateral held for the benefit of the reporting entity that is available for withdrawal by or under the control of, the reporting entity as of the reporting date.

No amount shall be reported more than once, either within this column or in combination with the amounts reported as Modified Coinsurance Reserve or Funds Withheld Under Coinsurance. Collateral securing obligations of more than one assuming reinsurer shall be allocated among those reinsurers and shall not be reported in full against each.

Column 17 – Total Collateral (Column 13 + Column 14 + Column 16) Not in excess of Column 15

Column 18 – Net Recoverable Net Collateral, (Columns 15 – 17)

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Note that Columns 19 through 21 is not applicable to all reinsurers. Only complete these columns for affiliated and/or unaffiliated reinsurers domiciled in jurisdictions other than Reciprocal Jurisdictions (as updated in https://content.naic.org/sites/default/files/inline-files/RJ%20List.pdf). (Collectively In-Scope Transactions)

These Columns need to be filled out for both General Accounts and Separate Accounts categories if In-Scope Transactions apply. Overcollateralization must be due upon recapture in order to receive the offset for the capital charge.

For avoidance of doubt, the following reinsurance transactions will be excluded from In-Scope Transactions:
Transaction with:

- Authorized reinsurers;
- Certified reinsurers, only if domiciled in reciprocal jurisdictions*;
- Reinsurers domiciled in reciprocal jurisdictions*;
- U.S.-domiciled captives.

* As updated in https://content.naic.org/sites/default/files/inline-files/RJ%20List.pdf

Column 19 – Unearned Premiums, Reserve Credit Taken, & Modified Coinsurance Reserve

Report the full amount reported in Column 15, Unearned Premiums, Reserve Credit Taken and Modified Coinsurance Reserve, for each In-Scope Transaction. The amount reported in this column shall not exceed the amount reported in Column 15.

Column 20 – Collateral not Recognized

Report the portion of unearned premiums, modified coinsurance reserves, funds withheld under coinsurance, and other collateral reported in Columns 13, 14 and 16 that consists of assets not eligible for recognition as permitted collateral for purposes of the Life Risk-Based Capital formula, including non-admitted assets, assets permitted to be admitted by the ceding company's domiciliary regulator but which are otherwise non-admitted, letters of credit, contingent notes, credit-linked notes, excess of loss (XOL) reinsurance, parental and affiliate guarantees. Also include any collateral that, under the terms of the reinsurance agreement, would not be available to the ceding insurer upon recapture of the reinsurance agreement. If Column 19 is zero, report zero. The amount reported shall not exceed the sum of Columns 13, 14 and 16. Assets reported in this column shall not be recognized as Permitted Collateral for purposes of the Life Risk-Based Capital formula.

Column 21 – Permitted Collateral

Report the amount of collateral eligible for recognition as permitted collateral for purposes of determining the non-reciprocal Jurisdiction Requirement. The amount reported shall reflect the applicable collateral reported in Columns 13, 14, and 16, less the amount reported in Column 20. If Column 19 is zero, report zero. Collateral attributable to an assuming insurer shall be reported only for that assuming insurer and shall not be applied to any other assuming insurer. Only collateral that, under the terms of the reinsurance agreement, would be available to the ceding insurer upon recapture of the reinsurance agreement may be recognized in this column. The amount reported shall not be less than zero.

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL & HEALTH

SCHEDULE S – PART 3 – SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount in Force at End of Year	9 Current Year	10 Prior Year	Premiums	12 Current Year	13 Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
9999999 Totals														

SCHEDULE S – PART 3 – SECTION 1 (Continued)

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

ID Number from Col. 2	Name of Company From Col. 4	16 Reserve Credit Taken & Modified Coinsurance Reserve (Col. 9 + 14)	17 Other Collateral	18 Total Collateral (Col. 14 + 15 +17) Not in excess of Col. 16	19 Net Recoverable Net Collateral (Col. 16 – 18)	Non-Reciprocal Jurisdiction (Columns to be filled by In-Scope Transactions Only, See Instructions)		
						20 Reserve Credit Taken & Modified Coinsurance Reserve (Column 16)	21 Collateral not Recognized for RBC Purposes, (Not in excess of Col. 14 + 15 +17)	22 Permitted Collateral for RBC Purposes (Col. 14 + 15 + 17 - 21)
9999999 Totals								

SCHEDULE S – PART 3 – SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
										11	12		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Premiums	Unearned Premiums (Estimated)	Reserve Credit Taken Other Than for Unearned Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
9999999 Totals													

SCHEDULE S – PART 3 – SECTION 2 (Continued)

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

		15	16	17	18	Non-Reciprocal Jurisdiction (Columns to be filled by In-Scope Transactions Only, See Instructions)		
						19	20	21
ID Number from Col. 2	Name of Company From Col. 4	Unearned Premiums, Reserve Credit Taken, & Modified Coinsurance Reserve (Col. 9 + 10 + 13)	Other Collateral	Total Collateral (Col. 13 + 14 +16) Not in excess of Col. 15	Net Recoverable Net Collateral (Col. 15 – 17)	Unearned Premiums, Reserve Credit Taken & Modified Coinsurance Reserve (Column 15)	Collateral not Recognized for RBC Purposes, (Not in excess of Col. 13 + 14 +16)	Permitted Collateral for RBC Purposes (Col. 13 + 14 + 16 - 20)
9999999 Totals								

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 11/5/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:		Agenda Item # 2026-33BWG
		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
		New Reporting Requirement [ ]
EMAIL ADDRESS:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
ON BEHALF OF:		No Impact [X] Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	**DISPOSITION**
AFFILIATION:	**Iowa Insurance Division**	[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date _____ [ ] Rejected Date _____ [ ] Deferred Date _____ [ ] Other (Specify) _____
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[X] Protected Cell	[ ] Other _____
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Update the definition of Non Agency CLOs/CBOs/CDOs in the Investment Schedule General Instructions to clarify what should be reported in this line category.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to clarify the existing CLO definition captured in the annual statement instructions. The existing definition has the potential to restrict the debt securities captured and include structures with underlying real-estate risk as CLOs. (SAPWG Ref #2026-25)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

Non-Agency – CLOs/CBOs/CDOs (Collateralized Loan Obligations / Collateralized Bond Obligations / Collateralized Debt Obligations):

Includes all asset-backed securities (ABS) for which repayment is derived from the cash flows of a pool of self-liquidating corporate credit obligations, whether in the form of debt securities or loans, and whether secured directly through a securitization or indirectly through one or more feeder funds. This excludes non-credit corporate obligations such as trade receivables, tax receivables, etc. Broadly Syndicated CLOs are a subset primarily backed by broadly syndicated corporate loans, which are typically rated by credit rating agencies, and distributed to a wide range of institutional investors. Investments that have underlying real estate risk, including items commonly referred to as Commercial Real Estate (CRE) CLOs, shall not be reported in this category. ~~Include self-liquidating collateralized loan obligations (CLO), collateralized bond obligations (CBO), and collateralized debt obligations (CDO). In general, this category includes pools of assets whose cash flows are divided into 2 or more tranches. This also includes any other significant leverage inside the deal, for example, in the form of off-market swaps or repo. The underlying collateral in this category consists of corporate or structured credit, cash or synthetic. This category does not include single name underlying collateral. Lastly, the repayment of the securities issued by CLOs/CBOs/CDOs depend primarily on the default and recovery of the underlying collateral and not on their market value.~~

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

Non-Agency – CLOs/CBOs/CDOs (Collateralized Loan Obligations / Collateralized Bond Obligations / Collateralized Debt Obligations):

Includes all asset-backed securities (ABS) for which repayment is derived from the cash flows of a pool of self-liquidating corporate credit obligations, whether in the form of debt securities or loans, and whether secured directly through a securitization or indirectly through one or more feeder funds. This excludes non-credit corporate obligations such as trade receivables, tax receivables, etc. Broadly Syndicated CLOs are a subset primarily backed by broadly syndicated corporate loans, which are typically rated by credit rating agencies, and distributed to a wide range of institutional investors. Investments that have underlying real estate risk, including items commonly referred to as Commercial Real Estate (CRE) CLOs, shall not be reported in this category. ~~Include self-liquidating collateralized loan obligations (CLO), collateralized bond obligations (CBO), and collateralized debt obligations (CDO). In general, this category includes pools of assets whose cash flows are divided into 2 or more tranches. This also includes any other significant leverage inside the deal, for example, in the form of off-market swaps or repo. The underlying collateral in this category consists of corporate or structured credit, cash or synthetic. This category does not include single name underlying collateral. Lastly, the repayment of the securities issued by CLOs/CBOs/CDOs depend primarily on the default and recovery of the underlying collateral and not on their market value.~~

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 11/5/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:		Agenda Item # 2026-34BWG
		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
		New Reporting Requirement [ ]
EMAIL ADDRESS:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
ON BEHALF OF:		No Impact [X]
		Modifies Required Disclosure [ ]
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
TITLE:	**Chair SAPWG**	***If Yes, complete question below***
AFFILIATION:	**Iowa Insurance Division**	**DISPOSITION**
ADDRESS:		[ ] Rejected For Public Comment
		[ ] Referred To Another NAIC Group
		[ ] Received For Public Comment
		[ ] Adopted Date
		[ ] Rejected Date
		[ ] Deferred Date
		[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[ ] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[X] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Update the definition of Parent, Subsidiaries, and Affiliates in the Investment Schedule General Instructions to clarify what should be reported in this line category.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to clarify when an investment is considered to be an affiliated investment and reported on the affiliated line in the investment schedules. (SAPWG Ref #2022-15)

****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

General Classifications Preferred Stock Only:

Refer to *SSAP No. 32—Preferred Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*.

Investments in the form of preferred stock that are in substance residual interests or a residual security tranche, as defined in *SSAP No. 43—Asset-Backed Securities* or *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies*, shall be reported on Schedule BA – Other Long-Term Assets in the reporting lines for residuals.

Industrial and Miscellaneous (Unaffiliated):

All unaffiliated preferred stocks. Include Public Utilities, Banks, Trusts, and Insurance Companies. This category includes Exchange Traded Funds included on the "List of Exchange Traded Funds Eligible for Reporting as a Schedule D Preferred Stock" as found on the Securities Valuation Office Web page (*https://www.naic.org/svo.htm*). Include publicly traded stock warrants captured in the scope of *SSAP No. 32—Preferred Stock.*

Parent, Subsidiaries, and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*. Any invested asset held by a reporting entity which is issued by an affiliated entity, or which includes the obligations of an affiliated entity is an affiliated investment.

General Classifications Common Stock Only:

Refer to *SSAP No. 30—Unaffiliated Common Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*.

Investments in the form of common stock that are in substance residual interests or a residual security tranche, as defined in *SSAP No. 43—Asset-Backed Securities* or *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies*, shall be reported on Schedule BA – Other Long-Term Assets in the reporting lines for residuals.

Industrial and Miscellaneous (Unaffiliated):

All unaffiliated common stocks that are not mutual funds or money market mutual funds. Include Public Utilities, Banks, Trusts, and Insurance Companies. Include publicly traded stock warrants captured in the scope of *SSAP No. 30—Unaffiliated Common Stock*

Mutual Funds:

All investments in shares of funds regulated as mutual funds by the U.S. Securities and Exchange Commission under the federal Investment Company Act of 1940. This definition does not include unit investments trusts, closed-end funds or hedge funds.

Foreign (non-SEC registered) open-end investment funds governed and authorized in accordance with regulations established by the applicable foreign jurisdiction. Other foreign funds are excluded.

Unit Investment Trusts:

All investments in shares of funds regulated as unit investments trusts by the U.S. Securities and Exchange Commission under the federal Investment Company Act of 1940.

Closed-End Funds:

All investments in shares of funds regulated as closed-end funds by the U.S. Securities and Exchange Commission under the federal Investment Company Act of 1940.

Parent, Subsidiaries, and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*. Any invested asset held by a reporting entity which is issued by an affiliated entity, or which includes the obligations of an affiliated entity is an affiliated investment.

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

General Classifications Preferred Stock Only:

Refer to *SSAP No. 32—Preferred Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*.

Investments in the form of preferred stock that are in substance residual interests or a residual security tranche, as defined in *SSAP No. 43—Asset-Backed Securities* or *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies*, shall be reported on Schedule BA – Other Long-Term Assets in the reporting lines for residuals.

Industrial and Miscellaneous (Unaffiliated):

All unaffiliated preferred stocks. Include Public Utilities, Banks, Trusts, and Insurance Companies. This category includes Exchange Traded Funds included on the "List of Exchange Traded Funds Eligible for Reporting as a Schedule D Preferred Stock" as found on the Securities Valuation Office Web page (*https://www.naic.org/svo.htm*). Include publicly traded stock warrants captured in the scope of *SSAP No. 32—Preferred Stock.*

Parent, Subsidiaries, and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*. Any invested asset held by a reporting entity which is issued by an affiliated entity, or which includes the obligations of an affiliated entity is an affiliated investment.

General Classifications Common Stock Only:

Refer to *SSAP No. 30—Unaffiliated Common Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*.

Investments in the form of common stock that are in substance residual interests or a residual security tranche, as defined in *SSAP No. 43—Asset-Backed Securities* or *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies*, shall be reported on Schedule BA – Other Long-Term Assets in the reporting lines for residuals.

Industrial and Miscellaneous (Unaffiliated):

All unaffiliated common stocks that are not mutual funds or money market mutual funds. Include Public Utilities, Banks, Trusts, and Insurance Companies. Include publicly traded stock warrants captured in the scope of *SSAP No. 30—Unaffiliated Common Stock*

Mutual Funds:

All investments in shares of funds regulated as mutual funds by the U.S. Securities and Exchange Commission under the federal Investment Company Act of 1940. This definition does not include unit investments trusts, closed-end funds or hedge funds.

Foreign (non-SEC registered) open-end investment funds governed and authorized in accordance with regulations established by the applicable foreign jurisdiction. Other foreign funds are excluded.

Unit Investment Trusts:

All investments in shares of funds regulated as unit investments trusts by the U.S. Securities and Exchange Commission under the federal Investment Company Act of 1940.

Closed-End Funds:

All investments in shares of funds regulated as closed-end funds by the U.S. Securities and Exchange Commission under the federal Investment Company Act of 1940.

Parent, Subsidiaries, and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*. Any invested asset held by a reporting entity which is issued by an affiliated entity, or which includes the obligations of an affiliated entity is an affiliated investment.

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 11/5/2026	Agenda Item # 2026-35BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
NAME:	Kevin Clark	No Impact [X]
TITLE:	Chair SAPWG	Modifies Required Disclosure [ ]
AFFILIATION:	Iowa Insurance Division	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
ADDRESS:		****If Yes, complete question below****
		DISPOSITION
		[ ] Rejected For Public Comment
		[ ] Referred To Another NAIC Group
		[ ] Received For Public Comment
		[ ] Adopted Date
		[ ] Rejected Date
		[ ] Deferred Date
		[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[ ] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[ ] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Add a section to the Life/Fraternal Schedule S, Part 8 to report Collateralized Loan Obligations (CLOs), Collateralized Bond Obligations (CBOs), and Collateralized Debt Obligations (CDOs) and a section to report Collateral Loans to be consistent with the Asset Valuation Reserve (AVR) blank updates. Also break each group of investments into different sections to allow for easier future updates to lines.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is update Schedule S, Part 8 to be consistent with the recent updates to the Asset Valuation Reserve.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL

SCHEDULE S – PART 8
REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION A	LONG-TERM BONDS EXCLUDING CLOs/CBOs/CDOs												
1	Exempt obligations												
2.1	NAIC Designation Category 1.A												
2.2	NAIC Designation Category 1.B												
2.3	NAIC Designation Category 1.C												
2.4	NAIC Designation Category 1.D												
2.5	NAIC Designation Category 1.E												
2.6	NAIC Designation Category 1.F												
2.7	NAIC Designation Category 1.G												
2.8	Subtotal NAIC 1 (~~2.1+2.2+2.3+2.4+2.5+2.6+2.7~~Sum of Lines A2.1 through A2.7)												
3.1	NAIC Designation Category 2.A												
3.2	NAIC Designation Category 2.B												
3.3	NAIC Designation Category 2.C												
3.4	Subtotal NAIC 2 (~~3.1+3.2+3.3~~Sum of Lines A3.1 through A3.3)												
4.1	NAIC Designation Category 3.A												
4.2	NAIC Designation Category 3.B												
4.3	NAIC Designation Category 3.C												
4.4	Subtotal NAIC 3 (~~4.1+4.2+4.3~~Sum of Lines A4.1 through A4.3)												
5.1	NAIC Designation Category 4.A												
5.2	NAIC Designation Category 4.B												
5.3	NAIC Designation Category 4.C												
5.4	Subtotal NAIC 4 (~~5.1+5.2+5.3~~Sum of Lines A5.1 through A5.3)												
6.1	NAIC Designation Category 5.A												
6.2	NAIC Designation Category 5.B												
6.3	NAIC Designation Category 5.C												
6.4	Subtotal NAIC 5 (~~6.1+6.2+6.3~~Sum of Lines A6.1 through A6.3)												
7	NAIC 6												
8	Total long-term bonds excluding CLOs/CBOs/CDOs (Sum of Lines A1+A2.8+A3.4+A4.4+A5.4+A6.4-+A7)												

SCHEDULE S – PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION A (Continued)	CLOs/CBOs/CDOs												
9.1	NAIC Designation Category 1.A												
9.2	NAIC Designation Category 1.B												
9.3	NAIC Designation Category 1.C												
9.4	NAIC Designation Category 1.D												
9.5	NAIC Designation Category 1.E												
9.6	NAIC Designation Category 1.F												
9.7	NAIC Designation Category 1.G												
9.8	Subtotal NAIC 1 (Sum of Lines A9.1 through A9.7)												
10.1	NAIC Designation Category 2.A												
10.2	NAIC Designation Category 2.B												
10.3	NAIC Designation Category 2.C												
10.4	Subtotal NAIC 2 (Sum of Lines A10.1 through A10.3)												
11.1	NAIC Designation Category 3.A												
11.2	NAIC Designation Category 3.B												
11.3	NAIC Designation Category 3.C												
11.4	Subtotal NAIC 3 (Sum of Lines A11.1 through A11.3)												
12.1	NAIC Designation Category 4.A												
12.2	NAIC Designation Category 4.B												
12.3	NAIC Designation Category 4.C												
12.4	Subtotal NAIC 4 (Sum of Lines A12.1 through A12.3)												
13.1	NAIC Designation Category 5.A												
13.2	NAIC Designation Category 5.B												
13.3	NAIC Designation Category 5.C												
13.4	Subtotal NAIC 5 (Sum of Lines A13.1 through A13.3)												
14	NAIC 6												
15	Total CLOs/CBOs/CDOs (Sum of Lines A9.8+A10.4+A11.4+A12.4+A13.4+A14)												
16	Total long-term bonds (Sum of Lines A8+A15												
SECTION B	PREFERRED STOCKS												
~~9~~1	Highest quality												
2~~10~~	High quality												
3~~11~~	Medium quality												
4~~12~~	Low quality												
5~~13~~	Lower quality												
6~~14~~	In or near default												
7~~15~~	Affiliated life with AVR												
8~~16~~	Total preferred stocks (Sum of Lines ~~9~~B1 through B7~~15~~)												

SCHEDULE S – PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION C	SHORT-TERM BONDS												
~~17~~	Exempt obligations												
2~~18~~.1	NAIC Designation Category 1.A												
2~~18~~.2	NAIC Designation Category 1.B												
2~~18~~.3	NAIC Designation Category 1.C												
2~~18~~.4	NAIC Designation Category 1.D												
2~~18~~.5	NAIC Designation Category 1.E												
2~~18~~.6	NAIC Designation Category 1.F												
2~~18~~.7	NAIC Designation Category 1.G												
2~~18~~.8	Subtotal NAIC 1 (~~18.1+18.2+18.3+18.4+18.5+18.6+18.7~~Sum of Lines C2.1 through C2.7)												
3~~19~~.1	NAIC Designation Category 2.A												
3~~19~~.2	NAIC Designation Category 2.B												
3~~19~~.3	NAIC Designation Category 2.C												
3~~19~~.4	Subtotal NAIC 2 (~~19.1+19.2+19.3~~Sum of Lines C3.1 through C3.3)												
4~~20~~.1	NAIC Designation Category 3.A												
4~~20~~.2	NAIC Designation Category 3.B												
4~~20~~.3	NAIC Designation Category 3.C												
4~~20~~.4	Subtotal NAIC 3 (~~20.1+20.2+20.3~~Sum of Lines C4.1 through C4.3)												
5~~21~~.1	NAIC Designation Category 4.A												
5~~21~~.2	NAIC Designation Category 4.B												
5~~21~~.3	NAIC Designation Category 4.C												
5~~21~~.4	Subtotal NAIC 4 (~~21.1+21.2+21.3~~Sum of Lines C5.1 through C5.3)												
6~~22~~.1	NAIC Designation Category 5.A												
6~~22~~.2	NAIC Designation Category 5.B												
6~~22~~.3	NAIC Designation Category 5.C												
6~~22~~.4	Subtotal NAIC 5 (~~22.1+22.2+22.3~~Sum of Lines C6.1 through C6.3)												
7~~23~~	NAIC 6												
8~~24~~	Total short-term bonds (~~17+18.8+19.4+20.4+21.4+22.4+23~~Sum of Lines C1+C2.8+C3.4+C4.4+C5.4+C6.4+C7)												
SECTION D	DERIVATIVE INSTRUMENTS												
1~~25~~	Exchange traded												
~~26~~	Highest quality												
3~~27~~	High quality												
4~~28~~	Medium quality												
5~~29~~	Low quality												
6~~30~~	Lower quality												
7~~31~~	In or near default												
8~~32~~	Total derivative instruments (Sum of Lines D1 through D7												
9~~33~~	Total Section A through D (Sum of Lines ~~8+ 16+ 24+ 32~~A16+B8+C8+D8)												

SCHEDULE S – PART 8
REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION E	MORTGAGE LOANS												
	In Good Standing:												
1~~34~~	Farm mortgages – CM1 – highest quality												
2~~35~~	Farm mortgages – CM2 – high quality												
3~~6~~	Farm mortgages – CM3 – medium quality												
4~~37~~	Farm mortgages – CM4 – low medium quality												
5~~38~~	Farm mortgages – CM5 – low quality												
6~~39~~	Residential mortgages – insured or guaranteed												
7~~40~~	Residential mortgages – all other												
8~~41~~	Commercial mortgages – insured or guaranteed												
9~~42~~	Commercial mortgages – all other – CM1 – highest quality												
10~~43~~	Commercial mortgages – all other – CM2 – high quality												
11~~44~~	Commercial mortgages – all other – CM3 – medium quality												
12~~45~~	Commercial mortgages – all other – CM4 – low medium quality												
13~~46~~	Commercial mortgages – all other – CM5 – low quality												
	Overdue, Not in Process:												
14~~47~~	Farm mortgages												
15~~48~~	Residential mortgages – insured or guaranteed												
16~~49~~	Residential mortgages – all other												
17~~50~~	Commercial mortgages – insured or guaranteed												
18~~51~~	Commercial mortgages – all other												
	In Process of Foreclosure:												
19~~52~~	Farm mortgages												
20~~53~~	Residential mortgages – insured or guaranteed												
21~~54~~	Residential mortgages – all other												
22~~55~~	Commercial mortgages – insured or guaranteed												
23~~56~~	Commercial mortgages – all other												
24~~57~~	Total Schedule B mortgages (Sum of Lines E1~~34~~ through E23~~56~~)												
SECTION F	COMMON STOCK												
1~~58~~	Unaffiliated public												
2~~59~~	Unaffiliated private												
3~~60~~	Federal Home Loan Bank												
4~~61~~	Affiliated life with AVR												
	~~Affiliated Investment Subsidiary:~~												
~~62~~	~~Fixed income exempt obligations~~												
~~64~~	~~Fixed income highest quality~~												
~~64~~	~~Fixed income high quality~~												
~~65~~	~~Fixed income medium quality~~												
~~66~~	~~Fixed income low quality~~												
~~67~~	~~Fixed income lower quality~~												
~~68~~	~~Fixed income in or near default~~												
~~69~~	~~Unaffiliated common stock public~~												
~~70~~	~~Unaffiliated common stock private~~												
~~71~~	~~Real estate~~												
5~~72~~	Affiliated – certain other (See SVO Purposes & Procedures Manual)												
6~~73~~	Affiliated – all other												

SCHEDULE S – PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
~~74~~ Total common stock (Sum of Lines ~~58~~ F1 through ~~73~~F6)												

SCHEDULE S – PART 8
REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION G	REAL ESTATE												
1~~75~~	Home office property (General Account only)												
2~~76~~	Investment properties												
3~~77~~	Properties acquired in satisfaction of debt												
4~~78~~	Total real estate (Sum of Lines ~~75~~ G1 through ~~77~~G3)												
	OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING												
SECTION H	CHARACTERISTICS OF BONDS												
1~~79~~	Exempt obligations												
2~~80~~	Highest quality												
3~~81~~	High quality												
4~~82~~	Medium quality												
5~~83~~	Low quality												
6~~84~~	Lower quality												
7~~85~~	In or near default												
8~~6~~	Total with bond characteristics (Sum of Lines ~~79~~ H1 through ~~85~~H8)												
	INVESTMENTS WITH THE UNDERLYING												
Section I	CHARACTERISTICS OF PREFERRED STOCKS												
1~~87~~	Highest quality												
2~~88~~	High quality												
3~~89~~	Medium quality												
4~~90~~	Low quality												
5~~91~~	Lower quality												
6~~92~~	In or near default												
7~~93~~	Affiliated life with AVR												
8~~94~~	Total with preferred stock characteristics (Sum of Lines ~~87~~ I1 through ~~93~~I7)												

SCHEDULE S – PART 8
REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION J	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
	In Good Standing Affiliated:												
1 ~~95~~	Mortgages – CM1 – highest quality												
2 ~~96~~	Mortgages – CM2 – high quality												
3 ~~97~~	Mortgages – CM3 – medium quality												
4 ~~98~~	Mortgages – CM4 – low medium quality												
5 ~~99~~	Mortgages – CM5 – low quality												
6 ~~100~~	Residential mortgages – insured or guaranteed												
7 ~~101~~	Residential mortgages – all other												
8 ~~102~~	Commercial mortgages – insured or guaranteed												
	Overdue, Not in Process Affiliated:												
9 ~~103~~	Farm mortgages												
10 ~~4~~	Residential mortgages – insured or guaranteed												
11 ~~05~~	Residential mortgages – all other												
12 ~~06~~	Commercial mortgages – insured or guaranteed												
13 ~~07~~	Commercial mortgages – all other												
	In Process of Foreclosure Affiliated:												
14 ~~08~~	Farm mortgages												
15 ~~09~~	Residential mortgages – insured or guaranteed												
16 ~~10~~	Residential mortgages – all other												
17 ~~11~~	Commercial mortgages – insured or guaranteed												
18 ~~12~~	Commercial mortgages – all other												
19 ~~13~~	Total Affiliated (Sum of Lines ~~95~~ J1 through ~~112~~ J18)												
20 ~~114~~	Unaffiliated – in good standing with covenants												
21 ~~115~~	Unaffiliated – in good standing defeased with government securities												
22 ~~116~~	Unaffiliated – in good standing primarily senior												
23 ~~117~~	Unaffiliated – in good standing all other												
24	Unaffiliated – in good standing – residential mortgages – all other												
25 ~~118~~	Unaffiliated – overdue, not in process												
26 ~~119~~	Unaffiliated – in process of foreclosure												
27 ~~120~~	Total unaffiliated (Sum of Lines ~~114~~ J20 through ~~119~~ J26)												
28 ~~121~~	Total with mortgage loan characteristics (Lines ~~113~~ J19 + ~~120~~ J27)												
SECTION K	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
1 ~~22~~	Unaffiliated public												
2 ~~123~~	Unaffiliated private												
3 ~~124~~	Affiliated life with AVR												
4 ~~125~~	Affiliated certain other (See SVO Purposes & Procedures Manual)												
5 ~~126~~	Affiliated other - all other												
6 ~~127~~	Total with common stock characteristics (Sum of Lines ~~122~~ K1 through ~~126~~ K5)												

SCHEDULE S – PART 8
REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SECTION L	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
1~~28~~	Home office property (General Account only)												
2~~29~~	Investment properties												
3~~30~~	Properties acquired in satisfaction of debt												
4~~31~~	Total with real estate characteristics (Sum of Lines ~~28~~ L1 through ~~30~~L3)												
SECTION M	INVESTMENTS IN TAX CREDIT STRUCTURES												
1~~32~~	Yield guaranteed state tax credit investments												
2~~33~~	Qualifying federal tax credit investments												
3~~34~~	Qualifying state tax credit investments												
4~~35~~	Other tax credit investments												
5~~36~~	Total tax credit investments (Sum of Lines ~~132~~ M1 through ~~135~~M4)												
SECTION N	RESIDUAL TRANCHES OR INTERESTS												
1~~37~~	Bonds – unaffiliated												
2~~38~~	Bonds – affiliated												
3~~39~~	Common stock – unaffiliated												
4~~40~~	Common stock – affiliated												
5~~41~~	Preferred stock – unaffiliated												
6~~42~~	Preferred stock – affiliated												
7~~43~~	Real estate – unaffiliated												
8~~44~~	Real estate – affiliated												
9~~45~~	Mortgage loans – unaffiliated												
10~~46~~	Mortgage loans – affiliated												
11~~47~~	Other – unaffiliated												
12~~48~~	Other – affiliated												
13~~49~~	Total residual tranches or interests (Sum of Lines ~~137~~ N1 through ~~148~~N12)												
SECTION O	SURPLUS NOTES AND CAPITAL NOTES												
1~~50~~	Highest quality												
2~~51~~	High quality												
3~~52~~	Medium quality												
4~~53~~	Low quality												
5~~54~~	Lower quality												
6~~55~~	In or near default												
7~~56~~	Total with bond characteristics (Sum of Lines ~~150~~ O1 through ~~155~~O6)												
SECTION P	COLLATERAL LOANS												
1	Backed by mortgage loans – collateral loans – unaffiliated												
2	Backed by mortgage loans – collateral loans – affiliated												
3	Backed by joint ventures, partnerships, & limited liability companies – collateral loans – unaffiliated												
4	Backed by joint ventures, partnerships, & limited liability companies – collateral loans – affiliated												
5	Backed by residual tranches or interests – collateral loans – unaffiliated												
6	Backed by residual tranches or interests – collateral loans – affiliated												
7	Backed by debt securities – collateral loans – unaffiliated												

SCHEDULE S – PART 8
REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

		Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
		1	2	3	4	5	6	7	8	9	10	11	12
		FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
8	Backed by debt securities – collateral loans – affiliated												
9	Backed by real estate – collateral loans – unaffiliated												
10	Backed by real estate – collateral loans – affiliated												
11	Collateral loans – all other – unaffiliated												
12	Collateral loans – all other – affiliated												
13	Total collateral loans (Sum of Lines P1 through P12)												
SECTION Q	ALL OTHER INVESTMENTS												
1~~57~~	NAIC 1 working capital finance investments												
2~~58~~	NAIC 2 working capital finance investments												
3~~59~~	Other invested assets – Schedule BA												
4~~60~~	Other short-term invested assets – Schedule DA												
5~~61~~	Cash and Cash Equivalents												
6~~62~~	Total all other (Sum of Lines ~~57~~ Q1 through ~~61~~Q5)												
7~~63~~	Total assets excluding non-guaranteed Separate Account assets (Sum of Lines ~~33~~D9, ~~57~~E24, ~~74~~F7, ~~78~~G4, ~~86~~H8, ~~94~~I8, ~~121~~J28, ~~127~~K6, ~~131~~L4, ~~136~~M5, ~~149~~N13, ~~156~~ O7, P13 and ~~162~~Q6)												
8~~64~~	Total non-guaranteed Separate Account assets	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		
9~~65~~	Total assets including non-guaranteed Separate Account assets (Sum of ~~63~~ Q7 and ~~64~~Q8)	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 11/5/2026	**FOR NAIC USE ONLY** Agenda Item # 2026-36BWG Year 2027 Changes to Existing Reporting [X] New Reporting Requirement [ ]
CONTACT PERSON:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
TELEPHONE:		
EMAIL ADDRESS:		
ON BEHALF OF:		
NAME:	**Steve Drutz**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chief Financial Analyst**	**DISPOSITION** [ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
AFFILIATION:	**Washington State Office of the Ins. Comm.**	
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[X] **BLANK**	
[ ] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Update the blank format of the Health Exhibit of Premiums, Enrollment, and Utilization (State Page) to list the Health Lines of Business as rows instead of columns.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to make the Health State Page's format similar to the other statement type's state pages by listing the lines of business as rows instead of columns. With the FDR Modernization project in process we are working on making the different statement types as consistent as possible and Health was the only statement that listed the lines of business as columns instead of rows. This change will not effect the data received, it is just a format change.

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

ANNUAL STATEMENT INSTRUCTIONS – HEALTH

EXHIBIT OF PREMIUMS, ENROLLMENT, AND UTILIZATION

A schedule must be prepared and submitted to the state of domicile for each jurisdiction in which the company has written direct business, or has direct amounts paid, incurred or unpaid for provisions of health care services. In addition, a schedule must be prepared and submitted that contains the grand total (GT) for the company. To other states in which the company is licensed it should submit a schedule for that state.

Written premium is defined as the contractually determined amount charged by the reporting entity to the policyholder for the effective period of the contract based on the expectation of risk, policy benefits, and expenses associated with the coverage provided by the terms of the insurance contract. For health contracts without fixed contract periods, premiums written will be equal to the amount collected during the reporting period plus uncollected premiums at the end of the period less uncollected premiums at the beginning of the period.

All premium adjustments (both increases and decreases), including but not limited to Affordable Care Act (ACA) premium adjustments related to the risk adjustment program, shall be allocated as premium in the respective jurisdiction.

~~Line~~ Column 1 – Total Members at End of Prior Year

A member is a person who has been enrolled as a subscriber, or an eligible dependent of a subscriber, and for whom the reporting entity has accepted the responsibility for the provision of basic health services as provided by contract.

~~Line~~ Column 2 – Total Members at End of First Quarter

Show total members (cumulative) at the end of the quarter.

~~Line~~ Column 3 – Total Members at End of Second Quarter

Show total members (cumulative) at the end of the quarter.

~~Line~~ Column 4 – Total Members at End of Third Quarter

Show total members (cumulative) at the end of the quarter.

~~Line~~ Column 5 – Total Members at End of Current Year

Show total members at the end of the year.

~~Line~~ Column 6 – Current Year Member Months

A member month is equivalent to one member for whom the reporting entity has recognized premium revenue for one month. Where the revenue is recognized for only part of a month (or other relevant time period) for a given individual, a pro-rated partial member month may be counted. Accumulate member months for the period.

~~Lines~~ Columns 7 through 9 – Ambulatory Encounters

The accrued ambulatory encounters experienced by the total membership during the time period. "Ambulatory Encounters" are further defined as follows:

Ambulatory Services

Health services provided to reporting entity members who are not confined to a health care institution. Ambulatory services are often referred to as "outpatient" services, as distinct from "inpatient" services.

Encounter

Contact between a reporting entity member and a provider of health care services who exercises independent judgment in the care and provision of health service(s) to the member. The term "independent" is used synonymously with self-reliant, to distinguish between providers who assume major responsibility for the care of individual members and all other personnel who assist in providing that care.

~~Line~~ Column 7 – Physician

Encounters provided by physicians only.

~~Line~~ Column 8 – Non-Physician

Encounters provided by other health professionals.

~~Line~~ Column 10– Total Hospital Patient Days Incurred

The accrued number of hospital patient days experienced by the total membership during the time period.

This also provides for accruing hospital utilization for which the reporting entity may ultimately be financially responsible, consistent with accrued expenses shown in financial reports.

A "Patient Day" is a period of service rendered an inpatient with the day of discharge being counted only when the patient was admitted on the same day. Newborns whose inpatient stay is concurrent with the mother's stay should not be counted separately from the mother's patient days. Newborns whose inpatient stay is longer than the mother's should be counted as separate days for the period beginning with the discharge of the mother.

~~Lines~~ Columns 12 to 16 – Premiums

Include premiums for riders with the type of package sold. Report riders attached to group contracts under the appropriate group category, riders attached to individual contracts under the individual category, and riders attached to Medicare contracts under either Title XVIII Medicare or Medicare Supplement.

~~Line~~ Column 12– Health Premiums Written

Include: Direct premiums written.

~~Column 1~~Line 14 should equal Underwriting and Investment Exhibit, Part 1, Column 1, Line 13.

~~Line~~ Column 13– Life Premiums Direct

Include: Direct premiums and annuity considerations for life contracts excluding reinsurance assumed and without deduction of reinsurance ceded.

~~Column 1~~Line 14 should equal Underwriting and Investment Exhibit, Part 1, Column 1, Line 14.

~~Line~~ Column 14– Property/Casualty Premiums Written

Include: Direct premiums for property and casualty lines of business excluding reinsurance assumed and without deduction of reinsurance ceded.

~~Column 1~~Line 14 should equal Underwriting and Investment Exhibit, Part 1, Column 1, Line 15.

~~Line~~ Column 15– Health Premiums Earned

Include: Direct written premium plus the change in unearned premium reserves and reserve for rate credits.

Sum of General Interrogatories Part 2, Lines 1.61, 1.64, 1.71, and 1.74 should equal ~~Column 4~~Line 3, Grand Total Exhibit of Premiums, Enrollment and Utilization page.

~~Line~~ Column 16– Property/Casualty Premiums Earned

May be estimated by formula on the basis of countrywide ratios for the respective lines of business except where adjustments are required to recognize special situations.

~~Line~~ Column 17– Amount Paid for Provision of Health Care Services

Should equal the amount reported in Exhibit 7, Part 1, Line 13, Column 1.

~~Line~~ Column 18– Amount Incurred for Provision of Health Care Services

~~Column 1~~Line 14 should equal the Statement of Revenue and Expenses, Column 2, Line 16.

General Interrogatories Part 2, Line 1.5 should equal ~~Column 4~~Line 3, Grand Total Exhibit of Premiums, Enrollment and Utilization page.

~~Column 1 – Total~~

~~Include: All members.~~

~~Columns~~ Lines ~~2~~1 through 13 – Lines of Business

See Appendix – Definitions of Lines of Business in determining with which source information is associated. Stop loss is to be included in the Other Health column.

~~Column 4~~Line 3– Medicare Supplement

Include: Medicare Supplement contracts as defined by the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#650) and Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#651).

Contracts sold primarily to Medicare eligible persons and designed to coordinate with Medicare but that are exempt from the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#650) and Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#651).

~~Column~~ Line ~~8~~7– Title XVIII Medicare

Include only amounts collected from the Federal Government for Medicare benefits and the amounts collected from enrollees over and above that collected from the Federal Government as authorized under Title XVIII.

~~Column~~ Line ~~13~~12 – Other Health

Include: Policies providing stand-alone Medicare Part D Prescription Drug Coverage.

~~Column~~ Line ~~14~~13 – Other Non-health

Include: Claims incurred for life and property/casualty lines of business.

~~Column~~Line 14 – Total

Include: All members.

Footnote (a) – Complete the information regarding number of persons covered under PPO managed care products and number of persons covered under indemnity only products. Include in PPO business health insurance products that provide access to higher level of benefits whenever participating provider networks are used. This will include all blended products whereby an indemnity product is sold and issued in conjunction with an HMO product. Health business includes all business equivalent to that included in the health blank.

Footnote (b) – Report Medicare Title XVIII premiums that are exempted from state taxes or other fees by Section 1854(g) of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. This includes but is not limited to premiums written under a Medicare Advantage product, a Medicare PPO product, or a stand-alone Medicare part D product.

ANNUAL STATEMENT BLANK – HEALTH

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION [a]

REPORT FOR:- 1. CORPORATION _____ 2. _____
(LOCATION)

NAIC Group Code _____ BUSINESS IN THE STATE OF _____ DURING THE YEAR NAIC Company Code _____

	Total Members at End of:						Total Member Ambulatory Encounters for Year			10	11	12	13	14	15	16	17	18
	1	2	3	4	5	6	7	8	9									
	Prior Year	First Quarter	Second Quarter	Third Quarter	Current Year	Current Year Member Months	Physician	Non-Physician	Total	Hospital Patient Days Incurred	Number of Inpatient Admissions	Health Premiums Written (b)	Life Premiums Direct	Property/ Casualty Premiums Written	Health Premiums Earned	Property/ Casualty Premiums Earned	Amount Paid for Provision of Health Care Services	Amount Incurred for Provision of Health Care Services
1. Comprehensive (hospital and medical) individual																		
2. Comprehensive (hospital and medical) group																		
3. Medicare supplement																		
4. Vision only																		
5. Dental only																		
6. Federal employees health benefits plan																		
7. Title XVIII Medicare																		
8. Title XIX Medicaid																		
9. Credit A&H																		
10. Disability income																		
11. Long-term care																		
12. Other health																		
13. Other non-health																		
14. Total																		

(a) For health business:- number of persons insured under PPO managed care products____ and number of persons insured under indemnity only products____.

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

QUARTERLY STATEMENT INSTRUCTIONS – HEALTH

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

Information should be reported for current year-to-date on ~~Lines~~ Columns 7 through 18. Report information in the aggregate, not by state.

Written premium is defined as the contractually determined amount charged by the reporting entity to the policyholder for the effective period of the contract based on the expectation of risk, policy benefits and expenses associated with the coverage provided by the terms of the insurance contract. For health contracts without fixed contract periods, premiums written will be equal to the amount collected during the reporting period plus uncollected premiums at the end of the period less uncollected premiums at the beginning of the period.

~~Line~~ Column 1 – Total Members at End of Prior Year

A member is a person who has been enrolled as a subscriber, or an eligible dependent of a subscriber, and for whom the reporting entity has accepted the responsibility for the provision of basic health services as provided by contract.

~~Line~~ Column 2 – Total Members at End of First Quarter

Show total members (cumulative) at the end of the quarter.

~~Line~~ Column 3 – Total Members at End of Second Quarter

Show total members (cumulative) at the end of the quarter.

~~Line~~ Column 4 – Total Members at End of Third Quarter

Show total members (cumulative) at the end of the quarter.

~~Line~~ Column 5 – Total Members at End of Current Year

Show total members at the end of the year.

~~Line~~ Column 6 – Current Year Member Months

A member month is equivalent to one member for whom the reporting entity has recognized premium revenue for one month. Where the revenue is recognized for only part of a month (or other relevant time period) for a given individual, a pro-rated partial member month may be counted. Accumulate member months for the period.

~~Lines~~ Columns 7 through 9 – Ambulatory Encounters

The accrued ambulatory encounters experienced by the total membership during the time period. "Ambulatory Encounters" are further defined as follows:

Ambulatory Services

Health services provided to reporting entity members who are not confined to a health care institution. Ambulatory services are often referred to as "outpatient" services, as distinct from "inpatient" services.

Encounter

Contact between a reporting entity member and a provider of health care services who exercises independent judgment in the care and provision of health service(s) to the member. The term "independent" is used synonymously with self-reliant, to distinguish between providers who assume major responsibility for the care of individual members and all other personnel who assist in providing that care.

~~Line~~ Column 7 – Physician

Encounters provided by physicians only.

~~Line~~ Column 8 – Non-Physician

Encounters provided by other health professionals.

~~Line~~ Column 10– Total Hospital Patient Days Incurred

The accrued number of hospital patient days experienced by the total membership during the time period.

This also provides for accruing hospital utilization for which the reporting entity may ultimately be financially responsible, consistent with accrued expenses shown in financial reports.

A "Patient Day" is a period of service rendered an inpatient with the day of discharge being counted only when the patient was admitted on the same day. Newborns whose inpatient stay is concurrent with the mother's stay should not be counted separately from the mother's patient days. Newborns whose inpatient stay is longer than the mother's should be counted as separate days for the period beginning with the discharge of the mother.

~~Lines~~ Columns 12 to 16 – Premiums

Include premiums for riders with the type of package sold. Report riders attached to group contracts under the appropriate group category, riders attached to individual contracts under the individual category, and riders attached to Medicare contracts under either Title XVIII Medicare or Medicare Supplement.

~~Line~~ Column 13– Life Premiums Direct

Include: Direct premiums and annuity considerations for life contracts excluding reinsurance assumed and without deduction of reinsurance ceded.

~~Line~~ Column 14– Property/Casualty Premiums Written

Include: Direct premiums for property and casualty lines of business excluding reinsurance assumed and without deduction of reinsurance ceded.

~~Line~~ Column 15– Health Premiums Earned

Include: Direct written premiums plus the change in unearned premium reserves and reserve for rate credits.

~~Line~~ Column 16– Property/Casualty Premiums Earned

May be estimated by formula on the basis of countrywide ratios for the respective lines of business except where adjustments are required to recognize special situations.

~~Line~~ Column 18– Amount Incurred for Provision of Health Care Services

Should equal the Statement of Revenue and Expenses, Column 2, Line 16.

~~Column 1 – Total~~

~~Include: All members.~~

~~Columns 2~~Lines 1 through 13 – Lines of Business

See Annual Statement Appendix – Definitions of Lines of Business and Product Lines in determining with which source information is associated. Stop loss is to be included in the Other Health column.

~~Column 4~~Line 3– Medicare Supplement

Include: Medicare Supplement contracts as defined by the NAIC *Medicare Supplement Insurance Minimum Standards Model Act (#650)* and *Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#651)*.

Contracts sold primarily to Medicare eligible persons and designed to coordinate with Medicare but that are exempt from the NAIC *Medicare Supplement Insurance Minimum Standards Model Act (#650)* and *Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act (#651)*.

~~Column 8~~Line 7– Title XVIII Medicare

Include only amounts collected from the Federal Government for Medicare benefits and the amounts collected from enrollees over and above that collected from the Federal Government as authorized under Title XVIII. Policies providing Medicare Part D Prescription Drug Coverage through a Medicare Advantage product.

~~Column 13~~Line 12 – Other Health

Include: Policies providing stand-alone Medicare Part D Prescription Drug Coverage.

~~Column 14~~Line 13 – Other Non-health

Include: Claims incurred for life and property/casualty lines of business.

Line 14 – Total

Include: All members.

Footnote (a) – Report Medicare Title XVIII premiums that are exempted from state taxes or other fees by Section 1854(g) of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. This includes, but is not limited to, premiums written under a Medicare Advantage product, a Medicare PPO product or a stand-alone Medicare Part D product.

QUARTERLY STATEMENT BLANK – HEALTH

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	Total Members at End of:						Total Member Ambulatory Encounters for Year			10	11	12	13	14	15	16	17	18
	1	2	3	4	5	6	7	8	9									
	Prior Year	First Quarter	Second Quarter	Third Quarter	Current Year	Current Year Member Months	Physician	Non-Physician	Total	Hospital Patient Days Incurred	Number of Inpatient Admissions	Health Premiums Written (b)	Life Premiums Direct	Property/ Casualty Premiums Written	Health Premiums Earned	Property/ Casualty Premiums Earned	Amount Paid for Provision of Health Care Services	Amount Incurred for Provision of Health Care Services
1. Comprehensive (hospital and medical) individual																		
2. Comprehensive (hospital and medical) group																		
3. Medicare supplement																		
4. Vision only																		
5. Dental only																		
6. Federal employees health benefits plan																		
7. Title XVIII Medicare																		
8. Title XIX Medicaid																		
9. Credit A&H																		
10. Disability income																		
11. Long-term care																		
12. Other health																		
13. Other non-health																		
14. Total																		

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

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 11/5/2026	Agenda Item # 2026-37BWG
CONTACT PERSON:		Year 2027
TELEPHONE:		Changes to Existing Reporting [X]
EMAIL ADDRESS:		New Reporting Requirement [ ]
ON BEHALF OF:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
NAME:	**Kevin Clark**	No Impact [X] Modifies Required Disclosure [ ]
TITLE:	**Chair SAPWG**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
AFFILIATION:	**Iowa Insurance Division**	**DISPOSITION**
ADDRESS:		[ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[X] **BLANK**	
[X] Life, Accident & Health/Fraternal	[X] Separate Accounts	[X] Title
[X] Property/Casualty	[X] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Note to Financial Note 10 – Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties and Note 14 – Liabilities, Contingencies, and Assessments to update the disclosure of commitments. Also add a "Commitment for Investment" column to Schedule BA, Part 1; Schedule B, Parts 1 and 2; Schedule D, Part 1, Sections 1 and 2; Schedule D, Part 2, Section 1 and 2; and Schedule D, Part 3.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to provide clarity on disclosing commitments in the Notes to Financial Statements and the Investment Schedules. (SAPWG Ref #2025-24)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, PROPERTY, HEALTH & TITLE

NOTES TO FINANCIAL STATEMENTS

Detail Eliminated To Conserve Space

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties

The financial statements shall include disclosures of all material related party transactions. In some cases, aggregation of similar transactions that on a stand-alone basis are not material may be appropriate. Sometimes, the effect of the relationship between the parties may be so pervasive that disclosure of the relationship alone will be sufficient. If necessary, to the understanding of the relationship, disclose the name of the related party. Transactions shall not be purported to be arm's-length transactions unless there is demonstrable evidence to support such statement. Note 10 is primarily for SCAs under SSAP No. 97, but the disclosures for 10F and 10O should also be completed of SSAP No. 48 entities. The disclosures shall include:

Note 10F – Instruction:

F. Any guarantees, commitments, or undertakings, written or otherwise, shall be disclosed in Note 14, Liabilities, Contingencies and Assessments, in accordance with the requirements of *SSAP No. 5—Liabilities, Contingencies and Impairments of Assets*. In addition, the nature of the relationship to the beneficiary of the guarantee, commitment, or undertaking (affiliated or unaffiliated) shall also be disclosed. (This disclosure shall be completed for both SSAP No. 48 and SSAP No. 97 entities.)

Detail Eliminated To Conserve Space

Note 14 - Liabilities, Commitments, Contingencies, and Assessments

For disclosures related to *SSAP No. 5—Liabilities, Contingencies, and Impairment of Assets, SSAP No. 35—Guaranty Fund and Other Assessments, SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies, and SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities* ~~and *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies*~~, describe the nature of any ~~material~~ commitments and contingencies in accordance with SSAP No. 5 ~~and report total contingent liabilities~~.

Note 14A – Instruction:

A. ~~Contingent~~ Commitments

(1) Complete the comprehensive summary of commitments, For any amounts reported in either of the other commitments lines, the reporting entity shall provide a narrative description that includes the amount and nature of the commitment, the parties involved, any significant terms and conditions (e.g., contingent features, anticipated payment/transfer schedule, etc.). In addition to the narrative disclosure elements already required for other commitments, early termination fees or recallable distribution commitments shall also identify the investments subject to these provisions.

~~Disclose any commitment or contingent commitment to an SCA entity, joint venture, partnership, or limited liability company (e.g., guarantees or commitments to provide additional capital contributions).~~

~~Include any commitment or contingent commitment (e.g., guarantees or commitments to provide additional capital contributions) including the amount of equity contributions that are contingent commitments related to investments in tax credit structures and the year(s) that contingent~~

~~commitments are expected to be paid. Refer to *SSAP No. 93—Investments in Tax Credit Structures* for accounting guidance.~~

~~Include any commitment or contingent commitment to purchase tax credits. Refer to *SSAP No. 94—State and Federal Tax Credits* for accounting guidance.~~

Note 14A – Illustration:

~~A. The Company has given XYZ Homes, Inc., a real estate development partnership, a standby commitment until January 1, 20__, in the form of capital notes on equity contributions not to exceed the aggregate $_____ in the event of a loan default by XYZ Homes, Inc., on various of its subordinated debt issues.~~

~~(1) Total *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities* and *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies* contingent liabilities: $_____.~~

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

(1) Summary of Commitments:

	Current Year	Prior Year
Commitments for Investments:		
a. Mortgage loans (Schedule B)	$	$ .....
b. Other long-term invested assets (Schedule BA)	$	$ .....
c. Issuer credit obligations (Schedule D, Part 1, Section 1)	$	$ .....
d. Asset-backed securities (Schedule D, Part 1, Section 2)	$	$ .....
e. Preferred stock (Schedule D, Part 2, Section 1)	$	$ .....
f. Common stock (Schedule D, Part 2, Section 2)	$	$ .....
g. Other commitments for investments, not included in the schedules noted above	$	$ .....
h. Subtotal – Investment commitments (Sum of lines a through g)	$	$ .....
Commitments for Non-Investments:		
i. Commitments to or on behalf of SCAs, excluding commitments for investment (Note 10O)	$	$ .....
j. Commitments to or on behalf of SSAP No. 48 entities, excluding commitments for investment (Note 10O)	$	$ .....
k. Postretirement benefits (Note 12)	$	$ .....
l. Future minimum rents, and other lease-related commitments (Note 15)	$	$ .....
m. Discontinued operations and unusual or infrequent items (Note 21A)	$	$ .....
n. Purchase of tax credits (Note 21E)	$	$ .....
o. Other non-investment commitments	$	$ .....
p. Subtotal – Non-investment commitments (sum of lines i through o)	$	$ .....
v. Total (Line h + Line p)	$	$ .....

Detail Eliminated To Conserve Space

Note 14F – Instruction:

F. All Other Contingencies

Disclose the nature of any loss contingency or impairment of an asset, including amounts accrued (if any), an estimate of the possible loss, or range of loss, or state that such an estimate cannot be made. This disclosure shall include loss contingencies or impairments of assets which have been accrued, and those not recorded because only one of the SSAP No. 5 conditions for recognition is met, or if exposure to a loss exists in excess of the amount already accrued when there is at least a reasonable possibility that a loss or an additional loss may have been incurred. Disclose the nature of any portion of the balance that is reasonably possible to be uncollectible in accordance with *SSAP No. 5—Liabilities, Contingencies, and Impairments of Assets*. This meets the requirements of the following SSAPs:

- ❖ *SSAP No. 6—Uncollected Premium Balances, Bills Receivable for Premiums, and Amounts Due From Agents and Brokers*;
- ❖ *SSAP No. 21—Other Admitted Assets*;
- ❖ *SSAP No. 47—Uninsured Plans*;
- ❖ *SSAP No. 54—Individual and Group Accident and Health Contracts*;
- ❖ *SSAP No. 56—Separate Accounts*;
- ❖ *SSAP No. 66—Retrospectively Rated Contracts*;
- ❖ *SSAP No. 86—Derivatives*; ~~and~~
- ❖ O~~o~~ther SSAPs as required.

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

Derivatives (Schedule DB); repurchase and reverse repurchase agreements (Schedule DA); and securities borrowing and securities lending transactions (Schedule DL) shall be shown gross when reported in the investment schedules. If these transactions are permitted to be reported net in accordance with *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*, the investment schedule shall continue to provide detail of all transactions (gross), with the net amount from the valid right to offset reflected in the financial statements (pages 2 and 3 of the statutory financial statements). Disclosures for items reported net when a valid right to offset exists including the gross amount, the amount offset and the net amount reported in the financial statements are required per *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*.

Commitments for investment specifically refer to a commitment in which the reporting entity has agreed to acquire an investment asset at a future date. Investment commitments may also have contingent features, meaning fulfillment is not required until the occurrence of a specified event, upon request by another party, or some other type of specified condition. Examples of commitments with contingent features include, but are not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, etc. For further guidance, refer to the definition of commitments per *SSAP No. 5—Liabilities, Contingencies and Impairments of* Assets.

The reporting entity shall report all investment commitments on the applicable investment schedule. If the reporting entity already owns the investment, any commitment to make an additional investment shall be reported in the Commitment for Investment column for that investment. For commitments to acquire an investment not yet owned by the reporting entity, the reporting entity shall establish a new reporting line for the prospective investment on the applicable investment schedule and report the related commitment in the Commitment for Investment column. The cost and BACV shall be reported as zero until the investment is acquired.

Regular-way security trades (as defined in the glossary of *SSAP No. 103—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities)* that remain unsettled at period end do not need to be reported as commitments if settlement will occur within the settlement period generally established by regulations or conventions in the applicable marketplace or exchange in which the transaction is being executed. Investments within scope of SSAP Nos. 21, 26, 30, 32, and 43 are generally required to be recorded on the trade date. As such, the regular-way trade exception would generally only apply to private placements within the scope of those statements.

SCHEDULE BA – PART 1

OTHER LONG-TERM INVESTED ASSETS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 19 – Commitment for ~~Additional~~ Investment

Include: For all reporting lines, where the liability has not already been recorded: t~~T~~otal amount of ~~additional~~ investment commitment, not yet invested~~, where the decision as to timing and whether to invest is not made by the company, but by someone else, typically by the hedge fund or limited partnership~~. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

SCHEDULE B – PART 1

MORTGAGE LOANS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 15 – Date of Last Appraisal or Valuation

State date of last appraisal or valuation of the collateral.

Column 16 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE B – PART 2

MORTGAGE LOANS ACQUIRED AND ADDITIONS MADE DURING YEAR

Detail Eliminated To Conserve Space

Column 9 – Value of Land and Buildings

Report the appraisal value of the property (for land and buildings). For loans subject to a participation agreement, include only the reporting entity's pro rata share of the appraised value as it relates to the reporting entity's interest in the mortgage loan.

Column 10 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE D – PART 1- SECTION 1

LONG-TERM BONDS – ISSUER CREDIT OBLIGATIONS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 21 – Payment Due at Maturity

Report the contractual payment due at the legal maturity date. Include the final principal payment (including balloon payments) as well as interest to be paid at maturity. The amount reported at acquisition shall not be subsequently revised unless additional lots are purchased or if lots are sold. If there is no contractual amount to be paid at legal maturity, report zero.

Use only for issuer credit obligations reported in the following categories:

- Single Entity Backed Obligations (Unaffiliated & Affiliated)

Column 22 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE D – PART 1 – SECTION 2

ASSET-BACKED SECURITIES OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 21 – Payment Due at Maturity

Report the contractual payment due at the legal maturity date. Include the final principal payment (including balloon payments) as well as interest to be paid at maturity. The amount reported at acquisition shall not be subsequently revised unless additional lots are purchased or if lots are sold. If there is no contractual amount to be paid at legal maturity, report zero.

Use only for asset-backed securities reported in the following categories:

- Financial Asset-Backed Securities – Not Self-Liquidating
- Non-Financial Asset-Backed Securities – Practical Expedient
- Non-Financial Asset-Backed Securities – Full Analysis

Column 22 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE D – PART 2 – SECTION 1

PREFERRED STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 21 – Date Acquired

For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of stocks acquired at public offerings on more than one date may be totaled on one line and the date of last acquisition inserted.

For Exchange Traded Funds, enter date of last purchase.

Column 22 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE D – PART 2 – SECTION 2

COMMON STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Detail Eliminated To Conserve Space

Column 18 – NAIC Designation, NAIC Designation Modifier, and SVO Administrative Symbol

****Detail Eliminated to Conserve Space****

Column 19 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE D – PART 3

LONG-TERM BONDS AND STOCKS ACQUIRED DURING CURRENT YEAR

Detail Eliminated To Conserve Space

Column 9 – Paid for Accrued Interest and Dividends

For SVO-Identified Bond Exchange Traded Funds), enter amount of dividends on shares acquired between the dividend declaration date and the ex-dividend date.

Column 10 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

Detail Eliminated To Conserve Space

Derivatives (Schedule DB); repurchase and reverse repurchase agreements (Schedule DA); and securities borrowing and securities lending transactions (Schedule DL) shall be shown gross when reported in the investment schedules. If these transactions are permitted to be reported net in accordance with *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*, the investment schedule shall continue to provide detail of all transactions (gross), with the net amount from the valid right to offset reflected in the financial statements (pages 2 & 3 of the statutory financial statements). Disclosures for items reported net when a valid right to offset exists, including the gross amount, the amount offset, and the net amount reported in the financial statements are required per *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*.

Commitments for investment specifically refer to a commitment in which the reporting entity has agreed to acquire an investment asset at a future date. Investment commitments may also have contingent features, meaning fulfillment is not required until the occurrence of a specified event, upon request by another party, or some other type of specified condition. Examples of commitments with contingent features include, but are not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, etc. For further guidance, refer to the definition of commitments per *SSAP No. 5—Liabilities, Contingencies and Impairments of* Assets.

The reporting entity shall report all investment commitments on the applicable investment schedule. If the reporting entity already owns the investment, any commitment to make an additional investment shall be reported in the Commitment for Investment column for that investment. For commitments to acquire an investment not yet owned by the reporting entity, the reporting entity shall establish a new reporting line for the prospective investment on the applicable investment schedule and report the related commitment in the Commitment for Investment column. The cost and BACV shall be reported as zero until the investment is acquired.

Regular-way security trades (as defined in the glossary of *SSAP No. 103—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities)* that remain unsettled at period end do not need to be reported as commitments if settlement will occur within the settlement period generally established by regulations or conventions in the applicable marketplace or exchange in which the transaction is being executed. Investments within scope of SSAP Nos. 21, 26, 30, 32, and 43 are generally required to be recorded on the trade date. As such, the regular-way trade exception would generally only apply to private placements within the scope of those statements.

SCHEDULE B – PART 2

MORTGAGE LOANS ACQUIRED AND ADDITIONS MADE DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 9 – Value of Land and Buildings

Report the appraisal value of the property (for land and buildings). For loans subject to a participation agreement, include only the reporting entity's pro rata share of the appraised value as it relates to the reporting entity's interest in the mortgage loan.

Column 10 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

SCHEDULE D – PART 3

LONG-TERM BONDS AND STOCKS ACQUIRED DURING THE CURRENT QUARTER

Detail Eliminated To Conserve Space

Column 9 – Paid for Accrued Interest and Dividends

For SVO-Identified Bond Exchange Traded Funds), enter amount of dividends on shares acquired between the dividend declaration date and the ex-dividend date.

Column 10 – Commitment for Investment

For all reporting lines, where the liability has not already been recorded: total amount of investment commitment, not yet invested. The amounts shown here shall include commitments such as, but not limited to, capital calls, delayed draws, scheduled or on-demand drawdowns, non-derivative forward commitments, and unfunded purchase commitments. For commitments to acquire an investment not yet owned, the amount of the related investment commitment shall be reported, with the cost and book-adjusted carrying value shown as zero until the investment is acquired. If there are no investment commitments, the column may be left blank for this reporting line.

*****Drafting Note – Renumber remaining lines*****

ANNUAL STATEMENT BLANK – LIFE/FRATERNAL, PROPERTY, HEALTH & TITLE

****** DRAFTING NOTE – The restricted asset code column is proposed to be removed in Blanks proposal 2026-31BWG. That proposed change is not shown in this proposal. Column numbers will change if proposal 2026-31BWG is adopted. ******

SCHEDULE BA – PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	2	3	4	Location		7	8	9	10	11	12	13	Change in Book/Adjusted Carrying Value					19	20	21
				5	6								14	15	16	17	18			
Security Identifier	Security ID Type	Name or Description	Restricted Asset Code	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/ Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase/ (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in B./A.C.V.	Investment Income	Commitment for ~~Additional~~ Investment	Percentage of Ownership

SCHEDULE B – PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	2	Location		5	6	7	8	Change in Book Value/Recorded Investment					14	15	16
		3	4					9	10	11	12	13			
Loan Number	Restricted Asset Code	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/ Recorded Investment Excluding Accrued Interest	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book Value	Value of Land and Buildings	Date of Last Appraisal or Valuation	<u>Commitment for Investment</u>

SCHEDULE B – PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1	Location		4	5	6	7	8	9	10
	2	3							
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Value of Land and Buildings	<u>Commitment for Investment</u>

SCHEDULE D – PART 1 – SECTION 1

Showing All Long-Term **BONDS – ISSUER CREDIT OBLIGATIONS** Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value				Interest					Dates		21	22
									10	11	12	13	14	15	16	17	18	19	20		
Security Identifier	Security ID Type	Description	Restricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Commitment for Investment

SCHEDULE D – PART 1 – SECTION 2

Showing All Long-Term **BONDS – ASSET-BACKED SECURITIES** Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value				Interest					Dates		21	22	~~22~~23
									10	11	12	13	14	15	16	17	18	19	20			
Security Identifier	Security ID Type	Description	Restricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Stated Rate of	Effective Rate Of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Commitment for Investment	Origination Balloon Payment %

SCHEDULE D – PART 2 – SECTION 1

Showing All **PREFERRED STOCKS** Owned December 31 of Current Year

1	2	3	4	5	6	7	Fair Value		10	Dividends				Change in Book/Adjusted Carrying Value					20	21	22
							8	9		11	12	13	14	15	16	17	18	19			
Security Identifier	Security ID Type	Description	Restricted Asset Code	Number of Shares	Par Value Per Share	Book/ Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Received During Year	Declared But Unpaid	Nonadmitted Declared But Unpaid	Cumulative Undeclared	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (14+15-16)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Acquired	Commitment for Investment

SCHEDULE D – PART 2 – SECTION 2

Showing all **COMMON STOCKS** Owned December 31 of Current Year

1	2	3	4	5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18	19
						7	8		10	11	12	13	14	15	16			
Security Identifier	Security ID Type	Description	Restricted Asset Code	Number of Shares	Book/Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12-13)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Commitment for Investment

SCHEDULE D – PART 3

Showing all Long-Term Bonds and Stocks **ACQUIRED** During Current Year

1	2	3	4	5	6	7	8	9	10
Security Identifier	Security ID Type	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	Commitment for Investment

QUARTERLY STATEMENT BLANK – LIFE/FRATERNAL, PROPERTY, HEALTH & TITLE

SCHEDULE B – PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9	10
	2	3						Value of	
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Land and Buildings	Commitment for Investment

SCHEDULE D – PART 3

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

1	2	3	4	5	6	7	8	9	10	~~10~~11
										NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Security Identifier	Security ID Type	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	Commitment for Investment	

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 11/6/2026	**FOR NAIC USE ONLY**
CONTACT PERSON:		Agenda Item # 2026-38BWG
TELEPHONE:		Year 2027
EMAIL ADDRESS:		Changes to Existing Reporting [X]
ON BEHALF OF:		New Reporting Requirement [ ]
NAME:	Kevin Clark	**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
TITLE:	Chair SAPWG	No Impact [X]
AFFILIATION:	Iowa Insurance Division	Modifies Required Disclosure [ ]
ADDRESS:		Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
		****If Yes, complete question below****
		DISPOSITION
		[ ] Rejected For Public Comment
		[ ] Referred To Another NAIC Group
		[ ] Received For Public Comment
		[ ] Adopted Date
		[ ] Rejected Date
		[ ] Deferred Date
		[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[X] Title
[X] Property/Casualty	[ ] Protected Cell	[ ] Other
[X] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027 / 1st Quarter 2028

IDENTIFICATION OF ITEM(S) TO CHANGE

Add a new part to Note 5D in the Notes to Financial Statements to disclosure the book adjusted carrying value of issuer credit obligations and asset-backed securities that use private letter ratings (PLR) in the statutory financial statements.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is to add a disclosure in the Notes to Financial Statements in order to better identify the use and sources of PLRs in the statutory financial statements. SAPWG Ref # 2026-16

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**** This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

NOTES TO FINANCIAL STATEMENTS

Detail Eliminated To Conserve Space

Note 5D – Instruction:

D. Debt Securities and Residual Interests

(7) Reporting entities shall report the aggregate book/adjusted carrying value (BACV) for debt securities reported on Schedule D-1-1 (ICO Bonds) and Schedule D-1-2 (ABS) for which the NAIC Designation is supported by a private letter rating (PLR), and the percentage of the aggregate BACV attributed to PLRs from each credit rating provider (CRP). The total percentage attributed to the CRPs shall equal 100%. Although it is presumed that each debt security is supported by only one PLR, in the event that a reporting entity received two or more PLRs for the same security, then the reporting entity shall attribute the BACV to the CRP for which the resulting PLR was used in determining the reported NAIC designation. If a reporting entity does not know the CRP source that provided the PLR, then it shall be captured in the "CRP Source of the PLR is Unknown" reporting line.

Note 5D – Illustration:

D. Debt Securities and Residual Interests

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

(7) Private Letter Rating (PLR) BACV by Issuer Credit Obligations (ICO) and Asset-Backed Securities (ABS)

	Schedule D, Part 1, Section 1: ICO Bonds	Schedule D, Part 1, Section 2: ABS
a. Total BACV Supported by Private Letter Ratings (PLR):	$	$
Percentage of BACV with PLR by CRP Issuer:		
b. A.M. Best Rating Services, Inc.	%	%
c. DBRS, Inc. (DBRS Morningstar)	%	%
d. Egan Jones Ratings Company	%	%
e. Fitch Ratings	%	%
f. HR Ratings LLC	%	%
g. Kroll Bond Rating Agency, Inc. (KBRA)	%	%
h. Moody's Investors Service, Inc.	%	%
i. S&P Global Ratings	%	%
j. Other Approved CRP*	%	%
k. CRP Source of PLR is Unknown	%	%
m. Percentage Total Must Equal 100%	**%**	**%**

* The "Other Approved CRP" category shall only be used if the NAIC has approved a new CRP that has not yet been captured in this data-captured disclosure listing. A listing of the approved CRPs is detailed in the Purposes and Procedures Manual of the NAIC Investment Analysis Office.

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, HEALTH, PROPERTY, & TITLE

NOTES TO FINANCIAL STATEMENTS

Detail Eliminated To Conserve Space

Note 5D – Instruction:

D. Debt Securities and Residual Interests

(7) Reporting entities shall report the aggregate book/adjusted carrying value (BACV) for debt securities reported on Schedule D-1-1 (ICO Bonds) and Schedule D-1-2 (ABS) for which the NAIC Designation is supported by a private letter rating (PLR), and the percentage of the aggregate BACV attributed to PLRs from each credit rating provider (CRP). The total percentage attributed to the CRPs shall equal 100%. Although it is presumed that each debt security is supported by only one PLR, in the event that a reporting entity received two or more PLRs for the same security, then the reporting entity shall attribute the BACV to the CRP for which the resulting PLR was used in determining the reported NAIC designation. If a reporting entity does not know the CRP source that provided the PLR, then it shall be captured in the "CRP Source of the PLR is Unknown" reporting line.

Note 5D – Illustration:

D. Debt Securities and Residual Interests

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

(7) Private Letter Rating (PLR) BACV by Issuer Credit Obligations (ICO) and Asset-Backed Securities (ABS)

	Schedule D, Part 1, Section 1: ICO Bonds	Schedule D, Part 1, Section 2: ABS
a. Total BACV Supported by Private Letter Ratings (PLR):	$	$
Percentage of BACV with PLR by CRP Issuer:		
b. A.M. Best Rating Services, Inc.	%	%
c. DBRS, Inc. (DBRS Morningstar)	%	%
d. Egan Jones Ratings Company	%	%
e. Fitch Ratings	%	%
f. HR Ratings LLC	%	%
g. Kroll Bond Rating Agency, Inc. (KBRA)	%	%
h. Moody's Investors Service, Inc.	%	%
i. S&P Global Ratings	%	%
j. Other Approved CRP*	%	%
k. CRP Source of PLR is Unknown	%	%
m. Percentage Total Must Equal 100%	**%**	**%**

* The "Other Approved CRP" category shall only be used if the NAIC has approved a new CRP that has not yet been captured in this data-captured disclosure listing. A listing of the approved CRPs is detailed in the Purposes and Procedures Manual of the NAIC Investment Analysis Office.

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NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

	DATE: 11/10/2026	**FOR NAIC USE ONLY** Agenda Item # 2026-39BWG Year 2027 Changes to Existing Reporting [X] New Reporting Requirement [ ]
CONTACT PERSON:		**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT** No Impact [X] Modifies Required Disclosure [ ]
TELEPHONE:		
EMAIL ADDRESS:		
ON BEHALF OF:		
NAME:	**Kevin Clark**	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No] ****If Yes, complete question below****
TITLE:	**Chair SAPWG**	
AFFILIATION:	**Iowa Insurance Division**	**DISPOSITION** [ ] Rejected For Public Comment [ ] Referred To Another NAIC Group [ ] Received For Public Comment [ ] Adopted Date [ ] Rejected Date [ ] Deferred Date [ ] Other (Specify)
ADDRESS:		

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**	[X] **INSTRUCTIONS**	[X] **CROSSCHECKS**
[X] **QUARTERLY STATEMENT**	[ ] **BLANK**	
[X] Life, Accident & Health/Fraternal	[ ] Separate Accounts	[ ] Title
[ ] Property/Casualty	[ ] Protected Cell	[ ] Other
[ ] Health	[ ] Health (Life Supplement)	[ ] Life (Health Supplement)

Anticipated Effective Date: Annual 2027

IDENTIFICATION OF ITEM(S) TO CHANGE

Update Life/Fraternal Liability Lines 24.03 and 24.07 to add reference to the applicable statements of statutory accounting principles for securities withheld from the reinsurer or deposited by the reinsurer with the ceding entity. Also add guidance or references to *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* to Schedule S, Part 3, Section 1, Column 15; Schedule S, Part 3, Section 2, Column 14; Schedule S, Part 4, Columns 9, 11 and 12; and Schedule S, Part 5, Columns 16, 17, 19 and 20.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

The purpose of this proposal is address inconsistent guidance regarding the valuation of the liability for funds withheld in a life or health reinsurance agreement. (SAPWG Ref. 2026-02)

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

** **This section must be completed on all forms.** **Revised 11/17/2022**

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ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

LIABILITIES, SURPLUS, AND OTHER FUNDS

Detail Eliminated To Conserve Space

Line 24.03 – Funds Held Under Reinsurance Treaties with Unauthorized and Certified Reinsurers

Total amount from Schedule S, Part 4 (Columns 12 and 13) plus Schedule S, Part 5 [(Columns 20 and 21) x 1000), (~~other than~~excluding amounts of letters of credit or trust agreements included therein)] to the extent that such funds were included as a part of the total assets on Page 2 of the statement and were not offset by a directly related credit offset on Page 2. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding valuation of funds withheld assets which are reported on page 2 of the statement.

Detail Eliminated To Conserve Space

Line 24.07 – Funds Held Under Coinsurance

Report the amount of funds withheld from reinsurers under coinsurance treaties other than amounts reported on Line 24.03. The total amount funds withheld (for amounts not related to unauthorized or certified reinsurers) should match Schedule S, Part 3, Section 1 (Column 15) plus Schedule S, Part 3, Section 2 (Column 14) x 1000 (excluding amounts of letters of credit or trust agreements included therein) to the extent that such funds were included as a part of the total assets on Page 2 of the statement and were not offset by a directly related credit on Page 2. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding valuation of funds withheld assets which are reported on page 2 of the statement.

SCHEDULE S – PART 3 – SECTION 1

REINSURANCE CEDED LIFE INSURANCE, ANNUITIES, DEPOSIT FUNDS, AND OTHER LIABILITIES WITHOUT LIFE OR DISABILITY CONTINGENCIES, AND RELATED BENEFITS LISTED BY REINSURING COMPANY AS OF DECEMBER 31, CURRENT YEAR



Column 15 – Funds Withheld Under Coinsurance

Report the amount of funds withheld on coinsurance contracts. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding valuation of funds withheld assets which are reported on page 2 of the statement. Note that letters of credit and funds in trust are not reported on page 2 of the statement. See liabilities instructions for guidance regarding allocating funds withheld liabilities between liabilities line 24.03 Funds Held Under Reinsurance Treaties with Unauthorized and Certified Reinsurers and liabilities line 24.07 Funds Held Under Coinsurance.

SCHEDULE S – PART 3 – SECTION 2

REINSURANCE CEDED ACCIDENT AND HEALTH INSURANCE LISTED BY REINSURING COMPANY AS OF DECEMBER 31, CURRENT YEAR



Column 14 – Funds Withheld Under Coinsurance

Report the amount of funds withheld on coinsurance contracts. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding valuation of funds withheld assets which are reported on page 2 of the statement. Note that letters of credit and funds in trust are not reported on page 2 of the statement. See liabilities instructions for guidance regarding allocating funds withheld liabilities between liabilities line 24.03 Funds Held Under Reinsurance Treaties with Unauthorized and Certified Reinsurers and liabilities line 24.07 Funds Held Under Coinsurance.

SCHEDULE S – PART 4

REINSURANCE CEDED TO UNAUTHORIZED COMPANIES

Detail Eliminated To Conserve Space

Column 9 – Letters of Credit

Where permissible to be taken as credit against the loss and reserve liabilities in Column 8, report the dollar amount of letters of credit provided by the unauthorized reinsurer and held by or on behalf of the reporting entity as security for the unauthorized reinsurer's reinsurance obligations. Letters of credit are not to be included in assets or liabilities on pages 2 or 3 or supporting pages and exhibits.

Column 10 – Issuing or Confirming Bank Name Reference Number

Enter a reference number in this column (e.g., 0001, 0002, etc.) for each reinsurer that provided a letter(s) of credit to the reporting entity. This reference number will be used in the footnote table to provide more detail of the letter(s) of credit provided by the reinsurer.

If no letter of credit has been provided, leave blank.

Column 11 – Trust Agreements

Where permissible to be taken as credit against the loss and reserve liabilities in Column 8, report trust funds provided by unauthorized reinsurer. Trust agreements are not to be included in assets or liabilities on pages 2 or 3 or supporting pages and exhibits of the ceding entity. Funds held in a trust fund should be valued at fair value.

Column 12 – Funds Deposited By and Withheld From Reinsurers

Include: Where permissible to be taken as credit against the loss and reserve liabilities in Column 8, amounts withheld from the reinsurer or deposited by the reinsurer with or for the reporting insurance company, letters of credit, and trust agreements. Securities withheld from the reinsurer or held on deposit by the ceding entity shall be valued in accordance with the appropriate statement of statutory accounting principles.~~or~~ Funds held in a trust fund should be valued at fair ~~market~~ value.

~~NAIC published market values must be used when available.~~ Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding funds withheld assets which are reported on page 2 of the statement.

SCHEDULE S – PART 5

REINSURANCE CEDED TO CERTIFIED REINSURERS

Detail Eliminated To Conserve Space

Column 16 – Multiple Beneficiary Trust

If the certified reinsurer utilizes a permissible multiple beneficiary trust account for the purposes of meeting its collateral requirements as a certified reinsurer to U.S. ceding insurers, report the amounts within such trust that are applicable to the reporting entity's reinsurance ceded to the certified reinsurer. Trust agreements are not to be included in assets or liabilities on pages 2 or 3 or supporting pages and exhibits of the ceding entity. Funds held in a trust fund should be valued at fair value.

Column 17 – Letters of Credit

Where permissible to be taken as credit against the net obligations subject to collateral in Column 15, ~~R~~report the dollar amount of letters of credit provided by the certified reinsurer and held by or on behalf of the reporting entity as security for the certified reinsurer's reinsurance obligations. Letters of credit are not to be included in assets or liabilities on pages 2 or 3 or supporting pages and exhibits.

Column 18 – Issuing or Confirming Bank Name Reference Number

Enter a reference number in this column (e.g., 0001, 0002, etc.) for each reinsurer that provided a letter(s) of credit to the reporting entity. This reference number will be used in the footnote table to provide more detail of the letter(s) of credit provided by the reinsurer.

If no letter of credit has been provided, leave blank.

Column 19 – Trust Agreements

Where permissible to be taken as credit against the net obligations subject to collateral in Column 15, ~~R~~report trust funds, other than those held in a multiple beneficiary trust that are reported in Column 16. Trust agreements are not to be included in assets or liabilities on pages 2 or 3 or supporting pages and exhibits of the ceding entity. Funds held in a trust fund should be valued at fair value.

Column 20 – Funds Deposited by and Withheld from Reinsurers

Include: Where permissible to be taken as credit against the loss and reserve liabilities in Column 14, amounts withheld from the reinsurer or deposited by the reinsurer with or for the reporting insurance company, letters of credit, and trust agreements. Securities withheld from the reinsurer or held on deposit by the ceding entity shall be valued in accordance with the appropriate statement of statutory accounting principles.~~or~~ Funds held in a trust fund should be valued at fair ~~market~~ value.

~~NAIC published market values must be used when available.~~ Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding funds withheld assets which are reported on page 2 of the statement.

QUARTERLY STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

LIABILITIES, SURPLUS AND OTHER FUNDS

Information should be reported as of the end of current quarter.

Detail Eliminated To Conserve Space

Line 24.03 – Funds Held Under Reinsurance Treaties with Unauthorized and Certified Reinsurers

Total amount from Schedule S, Part 4 (Columns 12 and 13) plus Schedule S, Part 5 [(Columns 20 and 21) x 1000), (excluding amounts of letters of credit or trust agreements included therein)] to the extent that such funds were included as a part of the total assets on Page 2 of the statement and were not offset by a directly related credit offset on Page 2. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding valuation of funds withheld assets which are reported on page 2 of the statement.

Detail Eliminated To Conserve Space

Line 24.07 – Funds Held Under Coinsurance

Report the amount of funds withheld from reinsurers under coinsurance treaties other than amounts reported on Line 24.03. The total amount funds withheld (for amounts not related to unauthorized or certified reinsurers) should match Schedule S, Part 3, Section 1 (Column 15) plus Schedule S, Part 3, Section 2 (Column 14) x 1000 (excluding amounts of letters of credit or trust agreements included therein) to the extent that such funds were included as a part of the total assets on Page 2 of the statement and were not offset by a directly related credit on Page 2. See *SSAP No. 61—Life, Deposit-Type and Accident and Health Reinsurance* for guidance regarding valuation of funds withheld assets which are reported on page 2 of the statement.

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2027 Charges

1. The **Blanks (E) Working Group** will:

    a. Consider improvements and revisions to the various annual/quarterly statement blanks to:

        i. Conform these blanks to changes made in other areas of the NAIC to promote uniformity in reporting of financial information by insurers.

        ii. Develop reporting formats for other entities subject to the jurisdiction of state insurance departments.

        iii. Conform the various NAIC blanks and instructions to adopted NAIC policy.

        iv. Oversee the development of additional reporting formats within the existing annual financial statements as needs are identified.

    b. Continue to monitor state filing checklists to maintain current filing requirements.

    c. Continue to monitor and improve the quality of financial data filed by insurance companies by recommending improved or additional language for the Annual Statement Instructions.

    d. Continue to monitor and review all proposals necessary for the implementation of statutory accounting guidance to ensure proper implementation of any action taken by the Accounting Practices and Procedures (E) Task Force affecting annual financial statements and/or instructions.

    e. Continue to coordinate with other task forces of the NAIC to ensure proper implementation of reporting and instructions changes as proposed by these taskforces.

    f. Coordinate with the applicable task forces and working groups as needed to avoid duplication of reporting within the annual and quarterly statement blanks.

    g. Consider proposals presented that would address duplication in reporting, eliminate data elements, financial schedules and disclosures that are no longer needed, and coordinate with other NAIC task forces and working

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groups if applicable, to ensure revised reporting still meets the needs of regulators.

h. Review requests for investment schedule blanks and instructions changes in connection with the work being performed by the Capital Adequacy (E) Task Force and its working groups.

i. Review changes requested by the Invested Asset (E) Task Force, or its Working Groups, relating to its work on other invested assets reporting for technical consistency within the investment reporting schedules and instructions.

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HEALTH ENTITIES

REQUIRED FILINGS CHECKLIST

Accessibility Note: This template is designed to support WCAG 2.1 AA accessibility standards. States modifying this document are responsible for ensuring continued accessibility compliance in their final published versions.

Company Information

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: _____ **Filings Made During the Year 2027**

Abbreviations and Symbols Used in This Document

EO: Electronic–Only Filing – No paper copy required.

XXX: State does not require this filing if hard copy is filed with the state of domicile and data is filed electronically with the NAIC.

N/A: Filing is required with the domiciliary state only.

0: State only filing and should not be filed with the NAIC.

(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
Section I – NAIC Financial Statements								
	1	Annual Statement (8½"×14")		EO		3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01–E30)		EO	xxx	3/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	2	Quarterly Financial Statement (8½" × 14")		EO		5/15, 8/15, 11/15	NAIC	
Section II – NAIC Supplements								
	11	Accident & Health Policy Experience Exhibit		EO		4/1	NAIC	
	12	Actuarial Opinion		EO		3/1	Company	
	13	Life Supplemental Data due March 1		EO		3/1	NAIC	
	14	Life Supplemental Data due April 1		EO		4/1	NAIC	
	15	Life Supp Statement non–guaranteed elements – Exh 5, Int. #3		EO		3/1	Company	
	16	Life Supp Statement on par/non–par policies – Exh 5 Int. 1&2		EO		3/1	Company	
	17	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2		EO	xxx	4/1	NAIC	
	18	Long–Term Care Experience Reporting Forms		EO	xxx	4/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	19	Management Discussion & Analysis		EO		4/1	Company	
	20	Market Conduct Annual Statement Premium Exhibit for Year		EO		3/1	NAIC	
	21	Medicare Part D Coverage Supplement		EO		3/1, 5/15, 8/15, 11/15	NAIC	
	22	Medicare Supplement Insurance Experience Exhibit		EO	xxx	3/1	NAIC	
	23	Risk–Based Capital Report		EO		3/1	NAIC	
	24	Schedule SIS		N/A	N/A	3/1	NAIC	
	25	Supplemental Compensation Exhibit		N/A	N/A	3/1	NAIC	
	26	Supplemental Health Care Exhibit (Parts 1 and 2)		EO		4/1	NAIC	
	27	Supplemental Investment Risk Interrogatories		EO		4/1	NAIC	
Section III – Electronic Filing Requirements								
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	63	Risk–Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	64	Risk–Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	
	65	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	
	66	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	
	67	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	68	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	69	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	
Section IV – Audit / Internal Control Related Reports								
	81	Accountants Letter of Qualifications		EO	N/A	6/1	Company	
	82	Audited Financial Reports		EO		6/1	Company	
	83	Audited Financial Reports Exemption Affidavit		N/A	N/A		Company	
	84	Communication of Internal Control Related Matters Noted in Audit		EO	N/A	8/1	Company	
	85	Independent CPA (change)		N/A	N/A		Company	
	86	Management's Report of Internal Control Over Financial Reporting		N/A	N/A	8/1	Company	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	87	Notification of Adverse Financial Condition		N/A	N/A		Company	
	88	Relief from the five–year rotation requirement for lead audit partner		EO		3/1	Company	
	89	Relief from the one–year cooling off period for independent CPA		EO		3/1	Company	
	90	Relief from the Requirements for Audit Committees		EO		3/1	Company	
	91	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting		N/A	N/A		Company	
Section V – State Required Filings								
	101	Corporate Governance Annual Disclosure***		0			Company	
	102	Filings Checklist (with Column 1 completed)		0			State	
	103	Form B–Holding Company Registration Statement		0			Company	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	104	Form F–Enterprise Risk Report ****		0			Company	
	105	Group Capital Calculation (File with lead state only)		0				
	106	ORSA *****		0			Company	
	107	Premium Tax		0			State	
	108	Signed Jurat	xxx	0			NAIC	
	109	State Filing Fees		0			State	
	110			0				
	111							
	112							

Footnotes

*If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).

**If Form Source is NAIC, the form should be obtained from the appropriate vendor.

***For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm.

****For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm

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*****For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm

Notes and Instructions

(A–N Apply to All Filings)

	Note	Description	Details
	A	Required Filings Contact Person:	
	B	Mailing Address:	
	C	Mailing Address for Filing Fees:	
	D	Mailing Address for Premium Tax Payments:	
	E	Delivery Instructions:	
	F	Late Filings:	
	G	Original Signatures:	
	H	Signature/Notarization/Certification:	
	I	Amended Filings:	
	J	Exceptions from normal filings:	
	K	Bar Codes (State or NAIC):	
	L	Signed Jurat:	
	M	NONE Filings:	
	N	Filings that are new, discontinued or modified materially since last year:	

General Instructions for Companies Using This Checklist

Please Note: This state's instructions for companies to file with the NAIC are included in this Checklist. The NAIC no longer sends their own checklist.

Electronic Filing is intended to be filing(s) submitted to the NAIC via the NAIC Internet Filing Site which eliminates the need for a company to submit diskettes or CD–ROM to the NAIC. Companies are not required to file hard copy filings with the NAIC.

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Column Descriptions

Column (1) Checklist

Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an “x” in this column when submitting information to the state.

Column (2) Line #

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

Column (3) Required Filings

Name of item or form to be filed.

Column (4) Number of Copies

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (EX) Task Force modified the 1999 Annual Statement Instructions to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and have chosen to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.

Column (5) Due Date

Indicates the date on which the company must file the form.

Column (6) Form Source

This column contains one of three words: "NAIC," "State," or "Company." If this column contains "NAIC," the company must obtain the forms from the appropriate vendor. If this column contains "State," the state will provide the forms with the filing instructions (generally, on the state web site). If this column contains "Company," the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC Annual Statement Instructions.

Column (7) Applicable Notes

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

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Filing Type Descriptions

The Annual Statement Electronic Filing includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The March .PDF Filing is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

The Risk–Based Capital Electronic Filing includes all risk–based capital data.

The Risk–Based Capital .PDF Filing is the .pdf file for risk–based capital data.

The Supplemental Electronic Filing includes all supplements due April 1, per the *Annual Statement Instructions*.

The Supplemental .PDF Filing is the .pdf file for all supplemental schedules and exhibits due April 1.

The Quarterly Electronic Filing includes the complete quarterly filing and the PDF files for all quarterly data.

The Quarterly .PDF Filing is the .pdf file for quarterly statement data.

The June .PDF Filing is the .pdf file for the Audited Financial Statements and Accountants Letter of Qualifications.

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LIFE, ACCIDENT AND HEALTH/FRATERNAL ENTITIES

REQUIRED FILINGS CHECKLIST

Accessibility Note: This template is designed to support WCAG 2.1 AA accessibility standards. States modifying this document are responsible for ensuring continued accessibility compliance in their final published versions.

Company Information

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: _____ **Filings Made During the Year 2027**

Abbreviations and Symbols Used in This Document

EO: Electronic–Only Filing – No paper copy required.

XXX: State does not require this filing if hard copy is filed with the state of domicile and data is filed electronically with the NAIC.

N/A: Filing is required with the domiciliary state only.

0: State only filing and should not be filed with the NAIC.

(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
Section I – NAIC Financial Statements								
	1	Annual Statement (8½"×14")		EO		3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01–E30)		EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8½" × 14")		EO		5/15, 8/15, 11/15	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	3	Separate Accounts Annual Statement (8½" × 14")		EO		3/1	NAIC	
Section II – NAIC Supplements								
	11	Accident & Health Policy Experience Exhibit		EO		4/1	NAIC	
	12	Credit Insurance Experience Exhibit		EO	XXX	4/1	NAIC	
	13	Health Supplement		EO	XXX	3/1	NAIC	
	14	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2		EO	XXX	4/1	NAIC	
	15	Long-term Care Experience Reporting Forms		EO	XXX	4/1	NAIC	
	16	Management Discussion & Analysis		EO		4/1	Company	
	17	Market Conduct Annual Statement Premium Exhibit for Year		EO		3/1	NAIC	
	18	Medicare Part D Coverage Supplement		EO		3/1, 5/15, 8/15, 11/15	NAIC	
	19	Medicare Supplement Insurance Experience Exhibit		EO	XXX	3/1	NAIC	
	20	Risk-Based Capital Report		EO		3/1	NAIC	
	21	Schedule SIS		N/A	N/A	3/1	NAIC	
	22	Supplemental Compensation Exhibit		N/A	N/A	3/1	NAIC	
	23	Supplemental Health Care Exhibit (Parts 1 and 2)		EO		4/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	24	Supplemental Investment Risk Interrogatories		EO		4/1	NAIC	
	25	Supplemental Schedule O		EO	XXX	3/1	NAIC	
	26	Supplemental Term and Universal Life Insurance Reinsurance Exhibit		EO		4/1	NAIC	
	27	Trusteed Surplus Statement		EO	XXX	3/1, 5/15, 8/15, 11/15	NAIC	
	28	VM 20 Reserves Supplement		EO		3/1	NAIC	
	29	VM 21 Reserves Supplement		EO		4/1	NAIC	
	30	VM 22 Reserves Supplement		EO		3/1	NAIC	
	31	Workers' Compensation Carve-Out Supplement		EO		3/1	NAIC	
		Actuarial Related Items						
	32	Actuarial Certification regarding use of 2001 Preferred Class Table		EO		3/1	Company	
	33	Actuarial Certification Related Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities		EO		3/1	Company	
	34	Actuarial Memorandum Related to Universal Life with Secondary Guarantee Policies required by Actuarial Guideline XXXVIII 8D		N/A	XXX	4/30	Company	
	35	Actuarial Opinion		EO		3/1	Company	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	36	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit		EO		3/1	Company	
	37	Actuarial Opinion on Synthetic Guaranteed Investment Contracts		EO		3/1	Company	
	38	Actuarial Opinion on X-Factors		EO		3/1	Company	
	39	Actuarial Opinion required by Modified Guaranteed Annuity Model Regulation		EO		3/1	Company	
	40	Executive Summary of the PBR Actuarial Report		N/A		4/1	Company	
	41	Life Summary of the PBR Actuarial Report		N/A		4/1	Company	
	42	PBR Actuarial Report (provide upon request)		N/A			Company	
	43	RAAIS required by Valuation Manual		N/A	XXX	4/1	Company	
	44	RBC Certification required under C-3 Phase I		EO		3/1	Company	
	45	RBC Certification required under C-3 Phase II		EO		3/1	Company	
	46	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXV		EO	XXX	3/1,5/15, 8/15, 11/15	Company	
	47	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV		EO	XXX	3/1,5/15, 8/15, 11/15	Company	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	48	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value)		EO	XXX	3/1,5/15, 8/15, 11/15	Company	
	49	Reasonableness & Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value)		EO	XXX	3/1,5/15, 8/15, 11/15	Company	
	50	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI		EO	XXX	3/1,5/15, 8/15, 11/15	Company	
	51	Request for Life PBR Exemption (if applicable)		E/O		Commissioner 7/1 NAIC 8/15	Company	
	52	Statement on non-guaranteed elements – Exhibit 5 Int. #3		EO		3/1	Company	
	53	Statement on par/non-par policies – Exhibit 5 Int. 1&2		EO		3/1	Company	
	54	Variable Annuities Summary of the PBR Actuarial Report		N/A		4/1	Company	
Section III – Electronic Filing Requirements								
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	63	Risk–Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	
	64	Risk–Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	
	65	Separate Accounts Electronic Filing	XXX	EO	XXX	3/1	NAIC	
	66	Separate Accounts PDF Filing	XXX	EO	XXX	3/1	NAIC	
	67	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	
	68	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	
	69	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	70	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	71	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	
Section IV – Audit / Internal Control Related Reports								
	81	Accountants Letter of Qualifications		EO	N/A	6/1	Company	
	82	Audited Financial Reports		EO		6/1	Company	
	83	Audited Financial Reports Exemption Affidavit		N/A	N/A		Company	
	84	Communication of Internal Control Related Matters Noted in Audit		EO	N/A	8/1	Company	
	85	Independent CPA (change)		N/A	N/A		Company	
	86	Management's Report of Internal Control Over Financial Reporting		N/A	N/A	8/1	Company	
	87	Notification of Adverse Financial Condition		N/A	N/A		Company	

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			Domestic		Foreign			
			State	NAIC	State			
	88	Relief from the five–year rotation requirement for lead audit partner		EO		3/1	Company	
	89	Relief from the one–year cooling off period for independent CPA		EO		3/1	Company	
	90	Relief from the Requirements for Audit Committees		EO		3/1	Company	
	91	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting		N/A	N/A		Company	
Section V – State Required Filings								
	101	Corporate Governance Annual Disclosure***		0			Company	
	102	Filings Checklist (with Column 1 completed)		0			State	
	103	Form B–Holding Company Registration Statement		0			Company	
	104	Form F–Enterprise Risk Report ****		0			Company	
	105	Group Capital Calculation (File with lead state only)		0				
	106	ORSA *****		0			Company	
	107	Premium Tax		0			State	
	108	Signed Jurat	xxx	0			NAIC	
	109	State Filing Fees		0			State	
	110			0				
	111							
	112							

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Footnotes

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Notes and Instructions

(A–N Apply to All Filings)

	Note	Description	Details
	A	Required Filings Contact Person:	
	B	Mailing Address:	
	C	Mailing Address for Filing Fees:	

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	Note	Description	Details
	D	Mailing Address for Premium Tax Payments:	
	E	Delivery Instructions:	
	F	Late Filings:	
	G	Original Signatures:	
	H	Signature/Notarization/Certification:	
	I	Amended Filings:	
	J	Exceptions from normal filings:	
	K	Bar Codes (State or NAIC):	
	L	Signed Jurat:	
	M	NONE Filings:	
	N	Filings new, discontinued or modified materially since last year:	

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Column Descriptions

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Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an "x" in this column when submitting information to the state.

Column (2) Line #

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

Column (3) Required Filings

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Name of item or form to be filed.

Column (4) Number of Copies

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (EX) Task Force modified the 1999 Annual Statement Instructions to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and have chosen to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.

Column (5) Due Date

Indicates the date on which the company must file the form.

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Column (7) Applicable Notes

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

Filing Type Descriptions

The Annual Statement Electronic Filing includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The March .PDF Filing is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

The Risk–Based Capital Electronic Filing includes all risk–based capital data.

The Risk–Based Capital .PDF Filing is the .pdf file for risk–based capital data.

The Supplemental Electronic Filing includes all supplements due April 1, per the *Annual Statement Instructions*.

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The Supplemental .PDF Filing is the .pdf file for all supplemental schedules and exhibits due April 1.

The Quarterly Electronic Filing includes the complete quarterly filing and the PDF files for all quarterly data.

The Quarterly .PDF Filing is the .pdf file for quarterly statement data.

The June .PDF Filing is the .pdf file for the Audited Financial Statements and Accountants Letter of Qualifications.

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PROPERTY/CASUALTY ENTITIES

REQUIRED FILINGS CHECKLIST

Accessibility Note: This template is designed to support WCAG 2.1 AA accessibility standards. States modifying this document are responsible for ensuring continued accessibility compliance in their final published versions.

Company Information

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: _____ **Filings Made During the Year 2027**

Abbreviations and Symbols Used in This Document

EO: Electronic–Only Filing – No paper copy required.

XXX: State does not require this filing if hard copy is filed with the state of domicile and data is filed electronically with the NAIC.

N/A: Filing is required with the domiciliary state only.

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
Section I – NAIC Financial Statements								
	1	Annual Statement (8½"×14")		EO		3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01–E30)		EO	xxx	3/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	2	Quarterly Financial Statement (8½" × 14")		EO		5/15, 8/15, 11/15	NAIC	
	3	Protected Cell Annual Statement		0	XXX	3/1	NAIC	
	4	Combined Annual Statement (8 ½" x 14")		EO		5/1	NAIC	
Section II – NAIC Supplements								
	11	Accident & Health Policy Experience Exhibit		EO		4/1	NAIC	
	12	Actuarial Opinion		EO		3/1	Company	
	13	Actuarial Opinion Summary		N/A		3/15	Company	
	14	Bail Bond Supplement		EO		3/1	NAIC	
	15	Combined Insurance Expense Exhibit		EO		5/1	NAIC	
	16	Credit Insurance Experience Exhibit		EO	XXX	4/1	NAIC	
	17	Cybersecurity Insurance Coverage Supplement		EO		4/1	NAIC	
	18	Director and Officer Insurance Coverage Supplement		EO		3/1, 5/15, 8/15, 11/15	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	19	Exhibit of Other Liabilities by Lines of Business as Reported on Line 17 of the Exhibit of Premiums and Losses		EO		3/1	Company	
	20	Financial Guaranty Insurance Exhibit		EO		3/1	NAIC	
	21	Insurance Expense Exhibit		EO	XXX	4/1	NAIC	
	22	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2		EO	XXX	4/1	NAIC	
	23	Long-Term Care Experience Reporting Forms		EO	XXX	4/1	NAIC	
	24	Management Discussion & Analysis		EO		4/1	Company	
	25	Market Conduct Annual Statement Premium Exhibit for Year		E/O		3/1	NAIC	
	26	Medicare Part D Coverage Supplement		EO		3/1, 5/15, 8/15, 11/15	NAIC	
	27	Medicare Supplement Insurance Experience Exhibit		EO	XXX	3/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	28	Mortgage Guaranty Insurance Exhibit		EO	XXX	4/1	NAIC	
	29	Premiums Attributed to Protected Cells Exhibit		EO		3/1	NAIC	
	30	Private Flood Insurance Supplement		EO		4/1	NAIC	
	31	Reinsurance Attestation Supplement		EO	xxx	3/1	Company	
	32	Exceptions to Reinsurance Attestation Supplement		N/A	xxx	3/1	Company	
	33	Reinsurance Summary Supplemental		EO	xxx	3/1	NAIC	
	34	Risk-Based Capital Report		EO		3/1	NAIC	
	35	Schedule SIS		N/A	N/A	3/1	NAIC	
	36	Supplement A to Schedule T		EO		3/1, 5/15, 8/15, 11/15	NAIC	
	37	Supplemental Compensation Exhibit		N/A	N/A	3/1	NAIC	
	38	Supplemental Health Care Exhibit (Parts 1 and 2)		EO		4/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	39	Supplemental Investment Risk Interrogatories		EO		4/1	NAIC	
	40	Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts		EO		3/1	NAIC	
	41	Trusteed Surplus Statement		EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
Section III – Electronic Filing Requirements								
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	63	Risk–Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	
	64	Risk–Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	
	65	Supplemental Electronic Filing	XXX	EO	XXX	4/1	NAIC	
	66	Supplemental PDF Filing	XXX	EO	XXX	4/1	NAIC	
	67	Combined Annual Statement Electronic Filing	XXX	EO	XXX	5/1	NAIC	
	68	Combined Annual Statement PDF Filing	XXX	EO	XXX	5/1	NAIC	

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(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	69	Quarterly Statement Electronic Filing	XXX	EO	XXX	5/15, 8/15, 11/15	NAIC	
	70	Quarterly PDF Filing	XXX	EO	XXX	5/15, 8/15, 11/15	NAIC	
	71	June PDF Filing	XXX	EO	XXX	6/1	NAIC	
Section IV – Audit / Internal Control Related Reports								
	81	Accountants Letter of Qualifications		EO	N/A	6/1	Company	
	82	Audited Financial Reports		EO		6/1	Company	
	83	Audited Financial Reports Exemption Affidavit		N/A	N/A		Company	
	84	Communication of Internal Control Related Matters Noted in Audit		EO	N/A	8/1	Company	
	85	Independent CPA (change)		N/A	N/A		Company	
	86	Management's Report of Internal Control Over Financial Reporting		N/A	N/A	8/1	Company	
	87	Notification of Adverse Financial Condition		N/A	N/A		Company	
	88	Relief from the five–year rotation requirement for lead audit partner		EO		3/1	Company	

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			Domestic		Foreign			
			State	NAIC	State			
	89	Relief from the one–year cooling off period for independent CPA		EO		3/1	Company	
	90	Relief from the Requirements for Audit Committees		EO		3/1	Company	
	91	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting		N/A	N/A		Company	
	92	Request to File Consolidated Audited Annual Statements		N/A	N/A		Company	
Section V – State Required Filings								
	101	Corporate Governance Annual Disclosure***		0			Company	
	102	Filings Checklist (with Column 1 completed)		0			State	
	103	Form B–Holding Company Registration Statement		0			Company	
	104	Form F–Enterprise Risk Report ****		0			Company	

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			Domestic		Foreign			
			State	NAIC	State			
	105	Group Capital Calculation (File with lead state only)		0				
	106	ORSA *****		0			Company	
	107	Premium Tax		0			State	
	108	Signed Jurat	xxx	0			NAIC	
	109	State Filing Fees		0			State	
	110			0				
	111							
	112							

Footnotes

*If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).

**If Form Source is NAIC, the form should be obtained from the appropriate vendor.

***For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm.

****For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm

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*****For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: http://www.naic.org/public_lead_state_report.htm

Notes and Instructions

(A–N Apply to All Filings)

	Note	Description	Details
	A	Required Filings Contact:	
	B	Mailing Address:	
	C	Mailing Address for Filing Fees:	
	D	Mailing Address for Premium Tax Payments:	
	E	Delivery Instructions:	
	F	Late Filings:	
	G	Original Signatures:	
	H	Signature/Notarization/Certification:	
	I	Amended Filings:	
	J	Exceptions from normal filings:	
	K	Bar Codes (State or NAIC):	
	L	Signed Jurat:	
	M	NONE Filings:	
	N	Filings that are new, discontinued or modified materially since last year:	

General Instructions for Companies Using This Checklist

Please Note: This state's instructions for companies to file with the NAIC are included in this Checklist. The NAIC no longer sends their own checklist.

Electronic Filing is intended to be filing(s) submitted to the NAIC via the NAIC Internet Filing Site which eliminates the need for a company to submit diskettes or CD–ROM to the NAIC. Companies are not required to file hard copy filings with the NAIC.

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Column Descriptions

Column (1) Checklist

Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an “x” in this column when submitting information to the state.

Column (2) Line #

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

Column (3) Required Filings

Name of item or form to be filed.

Column (4) Number of Copies

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (EX) Task Force modified the 1999 Annual Statement Instructions to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and have chosen to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.

Column (5) Due Date

Indicates the date on which the company must file the form.

Column (6) Form Source

This column contains one of three words: "NAIC," "State," or "Company." If this column contains "NAIC," the company must obtain the forms from the appropriate vendor. If this column contains "State," the state will provide the forms with the filing instructions (generally, on the state web site). If this column contains "Company," the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC Annual Statement Instructions.

Column (7) Applicable Notes

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

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Filing Type Descriptions

The Annual Statement Electronic Filing includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The March .PDF Filing is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

The Risk–Based Capital Electronic Filing includes all risk–based capital data.

The Risk–Based Capital .PDF Filing is the .pdf file for risk–based capital data.

The Supplemental Electronic Filing includes all supplements due April 1, per the *Annual Statement Instructions*.

The Supplemental .PDF Filing is the .pdf file for all supplemental schedules and exhibits due April 1.

The Quarterly Electronic Filing includes the complete quarterly filing and the PDF files for all quarterly data.

The Quarterly .PDF Filing is the .pdf file for quarterly statement data.

The June .PDF Filing is the .pdf file for the Audited Financial Statements and Accountants Letter of Qualifications.

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TITLE ENTITIES

REQUIRED FILINGS CHECKLIST

Accessibility Note: This template is designed to support WCAG 2.1 AA accessibility standards. States modifying this document are responsible for ensuring continued accessibility compliance in their final published versions.

Company Information

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: _____ **Filings Made During the Year 2027**

Abbreviations and Symbols Used in This Document

EO: Electronic–Only Filing – No paper copy required.

XXX: State does not require this filing if hard copy is filed with the state of domicile and data is filed electronically with the NAIC.

N/A: Filing is required with the domiciliary state only.

0: State only filing and should not be filed with the NAIC.

(1) Checklist	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
Section I – NAIC Financial Statements								
	1	Annual Statement (8½"×14")		EO		3/1	NAIC	
	1.1	Printed Investment Schedule detail (Pages E01–E30)		EO	xxx	3/1	NAIC	

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			Domestic		Foreign			
			State	NAIC	State			
	2	Quarterly Financial Statement (8½" × 14")		EO		5/15, 8/15, 11/15	NAIC	
Section II – NAIC Supplements								
	11	Actuarial Opinion		EO		3/1	Company	
	12	Management Discussion & Analysis		EO		4/1	Company	
	13	Schedule SIS		N/A	N/A	3/1	NAIC	
	14	Supplemental Compensation Exhibit		N/A	N/A	3/1	NAIC	
	15	Supplemental Investment Risk Interrogatories		EO		4/1	NAIC	
	16	Supplemental Schedule of Business Written By Agency		N/A		4/1	NAIC	
Section III – Electronic Filing Requirements								
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	
	63	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	
	64	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	
	65	Quarterly Statement Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	

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			Domestic		Foreign			
			State	NAIC	State			
	66	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	
	67	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	
Section IV – Audit / Internal Control Related Reports								
	81	Accountants Letter of Qualifications		EO	N/A	6/1	Company	
	82	Audited Financial Reports		EO		6/1	Company	
	83	Audited Financial Reports Exemption Affidavit		N/A	N/A		Company	
	84	Communication of Internal Control Related Matters Noted in Audit		EO	N/A	8/1	Company	
	85	Independent CPA (change)		N/A	N/A		Company	
	86	Management's Report of Internal Control Over Financial Reporting		N/A	N/A	8/1	Company	
	87	Notification of Adverse Financial Condition		N/A	N/A		Company	
	88	Relief from the five–year rotation requirement for lead audit partner		EO		3/1	Company	

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			Domestic		Foreign			
			State	NAIC	State			
	89	Relief from the one–year cooling off period for independent CPA		EO		3/1	Company	
	90	Relief from the Requirements for Audit Committees		EO		3/1	Company	
	91	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting		N/A	N/A		Company	
Section V – State Required Filings								
	101	Corporate Governance Annual Disclosure***		0			Company	
	102	Filings Checklist (with Column 1 completed)		0			State	
	103	Form B–Holding Company Registration Statement		0			Company	
	104	Form F–Enterprise Risk Report ****		0			Company	
	105	Group Capital Calculation (File with lead state only)		0				
	106	ORSA *****		0			Company	

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	107	Premium Tax		0			State	
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	110			0				
	111							
	112							

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(A–N Apply to All Filings)

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	C	Mailing Address for Filing Fees:	
	D	Mailing Address for Premium Tax Payments:	
	E	Delivery Instructions:	
	F	Late Filings:	
	G	Original Signatures:	
	H	Signature/Notarization/Certification:	
	I	Amended Filings:	
	J	Exceptions from normal filings:	
	K	Bar Codes (State or NAIC):	
	L	Signed Jurat:	
	M	NONE Filings:	
	N	Filings that are new, discontinued or modified materially since last year:	

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Name of item or form to be filed.

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The Annual Statement Electronic Filing includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The March .PDF Filing is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

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The Risk–Based Capital Electronic Filing includes all risk–based capital data.

The Risk–Based Capital .PDF Filing is the .pdf file for risk–based capital data.

The Supplemental Electronic Filing includes all supplements due April 1, per the *Annual Statement Instructions*.

The Supplemental .PDF Filing is the .pdf file for all supplemental schedules and exhibits due April 1.

The Quarterly Electronic Filing includes the complete quarterly filing and the PDF files for all quarterly data.

The Quarterly .PDF Filing is the .pdf file for quarterly statement data.

The June .PDF Filing is the .pdf file for the Audited Financial Statements and Accountants Letter of Qualifications.

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Blanks (E) Working Group
Editorial Revisions to the Blanks and Instructions
(presented at the December 3, 2026, Meeting)

Statement Type:
H = Health; **L/F** = Life/Fraternal Combined; **P/C** = Property/Casualty; **SA** = Separate Accounts; **T** = Title

Effective	Table Name	Description	Statement Type	Filing Type
2026	General Interrogatories, Part 2	**CHANGE TO INSTRUCTION** Remove the crosscheck from General Interrogatory #10 because the crosscheck will not work as intended because Exhibit 7 is for full claim amounts and the interrogatory is for the bonus/withhold amounts. *This update will be posted as a late revision to the 2026 Annual Instructions for the Health Statement and will be posted to the Blanks Working Group Website.* 10.24 Report the actual amount of withholds paid to the providers during the reporting year. EXAMPLE (10.2 If yes): 10.21 Maximum amount payable bonuses $ 1,000,000 10.22 Amount actually paid for year bonuses $ 750,000 10.23 Maximum amount payable withholds $ 1,250,000 10.24 Amount actually paid for year withholds $ 500,000 ~~Line 10.22 plus 10.24 should equal Exhibit 7, Part 1, Column 1, Line 7 plus 8.~~	H	Annual

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To: Roy Eft, Chair of the Blanks (E) Working Group
Steve Drutz, Vice Chair of the Blanks (E) Working Group

From: Kevin Clark, Chair of the Statutory Accounting Principles (E) Working Group
Dale Bruggeman, Vice Chair of the Statutory Accounting Principles (E) Working Group

Re: Collateral Loans Backed by Mortgage Loans

Date: November 15, 2026

The purpose of this memo is to notify the Blanks (E) Working Group that the interim changes communicated in 2024 for reporting collateral loans backed by mortgage loans have been supported as a permeant change. As such, collateral loans backed by mortgage loans where the reporting entity has supporting documentation of the type and quality of the underlying mortgage loans can continue to be reported through the AVR – Equity and Other Invested Asset Component as an "Other Invested Asset with Underlying Characteristics of Mortgage Loans." These collateral loans shall be captured in Section E lines 1-28 of the AVR – Equity and Other Invested Asset Component in accordance with the specific terms of the underlying mortgage loans. If a collateral loan is supported by more than one mortgage loan, and the mortgage loans have different underlying characteristics, then the collateral loan shall be bifurcated throughout the above noted AVR reporting lines proportionately in accordance with the underlying characteristics of the mortgage loans. These reporting lines will flow through to the RBC formula resulting in RBC factors in accordance with the underlying mortgage loans.

Although structural revisions to the AVR have been adopted to incorporate more granular reporting for all collateral loans in Section K (Collateral Loans) of the AVR, including those backed by mortgage loans, for year-end 2026, as detailed above, reporting entities are not required to utilize those reporting lines when they have the supporting documentation of the underlying mortgage loan characteristics. Revisions are being proposed to clarify the AVR instructions for collateral loans backed by mortgage loans, however, these instructional revisions will not be in effect until year-end 2027.

It is recommended that this memo, detailing the following instructions as a supplement to the existing reporting instructions for collateral loans backed by mortgage loans, be posted to the Blanks (E) Working Group website as a guide for year-end 2026. Annual statement revisions will be incorporated for subsequent years.

- Collateral Loans Backed by Mortgage Loans where the Reporting Entity Does not Have Supporting Documentation Verifying the Type and Quality of Underlying Mortgage Loans: Report in AVR Section K (Collateral Loans) reporting lines 1-2. Reporting in this location will result with the collateral loan receiving the base collateral loan RBC factor of 6.8%.

- Collateral Loans Backed by Mortgage Loans where the Reporting Entity Has Supporting Documentation Verifying the Type and Quality of Underlying Mortgage Loans: Report in AVR Section E (Other Invested Asset with Underlying Characteristics of Mortgage Loans) reporting lines 1-28. The specific reporting lines utilized shall be consistent with the type and quality of the underlying mortgage loans. If a collateral loan is supported by more than one mortgage loan, and the mortgage loans have different characteristics, the collateral loan shall be bifurcated throughout the noted AVR reporting lines proportionately in accordance with the underlying characteristics of the mortgage loans

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The existing data-captured note disclosure, which details collateral loans by supporting collateral, should agree in total to the total amount reported on Schedule BA for collateral loans, and that total, less collateral loans backed by mortgage loans captured in AVR Section E, shall agree to LR008, line 51, Schedule BA Collateral Loans.

Please contact NAIC staff Julie Gann (jgann@naic.org) if you have any questions.
Cc: Mary Caswell, Jill Youtsey, Julie Gann, Robin Marcotte, Jake Stultz, Wil Oden, Jason Farr

https://naiconline.sharepoint.com/teams/FRSStatutoryAccounting/National Meetings/A. National Meeting Materials/2026/11-15-26 Fall National Meeting/Meeting/C - SAPWG to Blanks -2026 Collateral Loans.docx

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Blanks (E) Working Group
Summary of Comments for December 3, 2026
National Meeting

ITEMS RECEIVED FOR COMMENT

Reference Number	Description
2026-10BWG	Update Life/Fraternal Liability lines 24.03 and 24.07 adding reference to book/adjusted carrying value (BACV) and add an annual crosscheck to Schedule S. Add reference to use the BACV value to Schedule S, Part 3, Section 1, Column 15; Schedule S, Part 3, Section 2, Column 14; Schedule S, Part 4, Column 12; and Schedule S, Part 5, Column 20.

Comment #1 – Industry Interested Parties Attachment 29 Page 1 of 2

IPs recommend deferring proposal until sponsor's agenda item is adopted. See full comment letter for details.

2026-18BWG	Add an investment characteristic code to Schedule, D, Part 2, Sections 1 and 2 to identify investments that have a rating from a credit rating provider (CRP) that is a Securities Valuation Office (SVO) Excluded Rating (ER).

Comment #1 – Industry Interested Parties Attachment 29 Page 1 of 2

Ips recommended some minor edits to the cover page and to include some investment schedules in adding additional investment characteristics. See full comment letter for details.

2026-19BWG	Update the definition of "qualified health actuary" in the Actuarial Opinion of the Health Annual Statement Instructions for the 2027 reporting year.

Comment #1 – Industry Interested Parties Attachment 29 Page 2 of 2

IPs have no comment.

2026-20BWG	Add an interrogatory question to General Interrogatory Part 1, #40 to ask whether a reporting entity has residuals.

Comment #1 – Industry Interested Parties Attachment 29 Page 2 of 2

IPs have no comment.

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NAIC Blanks Working Group – Interested Parties

November 3, 2026

Mr. Roy Eft, Chair
Blanks Working Group
National Association of Insurance Commissioners
1100 Walnut Street, Suite 1000
Kansas City, MO 64106-2197

SUBJECT: Blanks Working Group ("BWG") proposals deferred or exposed during the conference call on Wednesday, August 26, 2026

Dear Mr. Eft:

Interested Parties ("IPs") appreciate the opportunity to review and comment on the 1 item that was deferred and 3 items that were newly exposed during the conference call held by BWG on Wednesday, August 26, 2026, with a comment deadline of Tuesday, November 3, 2026.

2026-10BWG [Updates include modifying the Life/Fraternal Liability Lines 24.03 and 24.07 to add reference to use the book/adjusted carrying value and an annual crosscheck to Schedule S. Also, add reference to use the book/adjusted carrying value to Schedule S, Part 3, Section 1, Column 15; Schedule S, Part 3, Section 2, Column 14; Schedule S, Part 4, Column 12; and Schedule S, Part 5, Column 20. This item is sponsored by SAPWG Ref #2026-02 – *SSAP No. 61 (Valuation of Funds Withheld Liability)*. Anticipated effective date is Annual 2027.]

> IPs recommend continuing deferral of this item until SAPWG has adopted the sponsoring item Ref #2026-02. Also, IPs believe that the boxes for the 'Health' and 'Health (Life Supplement)' blanks should be checked for their respective pages.

2026-18BWG [Updates include adding an investment characteristic code on Schedule, D, Part 1, Sections 1 and 2 to identify investments that have a rating from a credit rating provider (CRP) that is a Securities Valuation Office (SVO) Excluded Rating (ER). Anticipated effective date is Annual 2027.]

IPs recommend the following items:

- Modify the exposure's description to correctly identify the impacted sections: "Add an investment characteristic code on Schedule, D, Part 1~~2~~ Sections 1 and 2 to identify investments that have a rating from a CRP that is an SVO Excluded Rating (ER)."
- Confirm that the removal of the 'ER' SVO Administrative Symbol on Schedule D Part 2 Section 1 as designed. There is no Investment Characteristics column on Schedule D–Part 2–Section 1 to use for reporting.
- IPs are confirming that the 'ER' code will now appear in the Investment Characteristics column only on Schedule D – Part 1 – Sections 1 and 2, not in the SVO Administrative Symbol column on Schedule D – Part 1 – Sections 1 and 2, Schedule D – Part 2 – Section 1 and the Quarterly Statement Schedule D – Parts 3 and 4. Assuming that is correct, then we would suggest that instructions be added to this exposure to remove the 'ER' code from the SVO Administrative Symbol column on Schedule D – Parts 3 and 4 of the Quarterly Statement, which was added via an Editorial Revision on 11/5/2025.

2026-19BWG [Updates include revising the definition of "qualified health actuary" in the first paragraph of the Actuarial Opinion section of the Health Annual Statement Instructions for the 2027 reporting year. This item is sponsored by the Health Actuarial Task Force. Anticipated effective date is Annual 2027.]

IPs have no comment.

2026-20BWG [Updates include adding an interrogatory question to General Interrogatory Part 1, #40 to ask whether a reporting entity has residuals. Anticipated effective date is Annual 2027.]

IPs have no comment.

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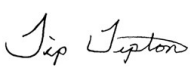
Thank you for the opportunity to comment on the above items. Please feel free to contact me if you have any questions or would like to discuss them further.



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