

**Blanks (E) Working Group
Editorial Revisions to the Blanks and Instructions
Effective 2024 Reporting**

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
Adopted 05/23/2024				
2024	General Interrogatories – Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Interrogatory for net negative (disallowed) IMR was moved to Life/Fraternal interrogatories Part 2 Instructions for each statement type needs to be removed. (2023-13BWG)</p> <p>9. Answer “YES” if the company is admitting net negative (disallowed) interest maintenance reserve (IMR). Life/Fraternal companies should answer “YES” or “NO”. Property/Casualty, Health, and Title companies should answer “N/A”</p>	L/F	Annual / Quarterly
2024	Market Conduct Annual Statement (MCAS) Premium Exhibit for Year	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying instructions for pages that are all No responses to not be included in the filing.</p> <p>A schedule must be prepared and submitted for each jurisdiction in which the company answered “Yes” to having MCAS Reportable Premiums/Considerations. <u>Supplement pages should not be filed for any state or jurisdiction where the company would file all “No” responses.</u></p>	H, L/F, P/C	Annual
2024	Summary of Operations	<p>CHANGE TO BLANK</p> <p>Update the crosscheck reference between Summary of Operations and Exhibit 1 Part 1 because Summary of Operations includes YRT business and Exhibit 1, Part 1 does not include YRT business.</p> <p>1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 8)</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type																																		
2024	Schedule P, Part 3J & 3T	<p>CHANGE TO BLANK</p> <p>Update Columns 11 and 12 on the Annual Statement Blank for Parts 3J and 3T to remove the “XXX”s that were added by accident to adopted Proposal 2023-16BWG.</p> <p style="text-align: center;">SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE</p> <table border="1" data-bbox="632 427 1621 727"> <thead> <tr> <th data-bbox="632 427 806 524">Years in Which Losses Were Incurred</th> <th data-bbox="806 427 926 727" rowspan="2">Detail Eliminated To Conserve Space</th> <th data-bbox="926 427 1276 524">11 Number of Claims Closed With Loss Payment</th> <th data-bbox="1276 427 1621 524">12 Number of Claims Closed Without Loss Payment</th> </tr> </thead> <tbody> <tr> <td data-bbox="632 524 806 727">1. Prior</td> <td data-bbox="632 524 806 727">2. 2015</td> <td data-bbox="632 524 806 727">3. 2016</td> <td data-bbox="632 524 806 727">4. 2017</td> <td data-bbox="632 524 806 727">5. 2018</td> <td data-bbox="632 524 806 727">6. 2019</td> <td data-bbox="632 524 806 727">7. 2020</td> <td data-bbox="632 524 806 727">8. 2021</td> <td data-bbox="632 524 806 727">9. 2022</td> <td data-bbox="632 524 806 727">10. 2023</td> <td data-bbox="632 524 806 727">11. 2024</td> <td data-bbox="926 524 1276 727">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> <td data-bbox="1276 524 1621 727">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> </tr> </tbody> </table> <p style="text-align: center;">SCHEDULE P – PART 3T - WARRANTY</p> <table border="1" data-bbox="632 850 1621 1154"> <thead> <tr> <th data-bbox="632 850 806 948">Years in Which Losses Were Incurred</th> <th data-bbox="806 850 926 1154" rowspan="2">Detail Eliminated To Conserve Space</th> <th data-bbox="926 850 1276 948">11 Number of Claims Closed With Loss Payment</th> <th data-bbox="1276 850 1621 948">12 Number of Claims Closed Without Loss Payment</th> </tr> </thead> <tbody> <tr> <td data-bbox="632 948 806 1154">1. Prior</td> <td data-bbox="632 948 806 1154">2. 2015</td> <td data-bbox="632 948 806 1154">3. 2016</td> <td data-bbox="632 948 806 1154">4. 2017</td> <td data-bbox="632 948 806 1154">5. 2018</td> <td data-bbox="632 948 806 1154">6. 2019</td> <td data-bbox="632 948 806 1154">7. 2020</td> <td data-bbox="632 948 806 1154">8. 2021</td> <td data-bbox="632 948 806 1154">9. 2022</td> <td data-bbox="632 948 806 1154">10. 2023</td> <td data-bbox="632 948 806 1154">11. 2024</td> <td data-bbox="926 948 1276 1154">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> <td data-bbox="1276 948 1621 1154">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> </tr> </tbody> </table>	Years in Which Losses Were Incurred	Detail Eliminated To Conserve Space	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	1. Prior	2. 2015	3. 2016	4. 2017	5. 2018	6. 2019	7. 2020	8. 2021	9. 2022	10. 2023	11. 2024	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	Years in Which Losses Were Incurred	Detail Eliminated To Conserve Space	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	1. Prior	2. 2015	3. 2016	4. 2017	5. 2018	6. 2019	7. 2020	8. 2021	9. 2022	10. 2023	11. 2024	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	P/C	Annual
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2024	Analysis of Operations by Lines of Business – Individual Annuities	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference between Analysis of Operations by LOB – Individual Annuities and Exhibit 1 Part 2 to account for all commissions reported.</p> <p>Line 21 – Commissions on Annuity Considerations and Deposit-Type Contracts (Direct Business Only)</p> <p>Columns 2, 3, 4, 5 and 7 Column 1 should agree with Exhibit 1 Part 2, Line 31, Column 4.</p>	L/F	Annual																																		

Effective	Table Name	Description	Statement Type	Filing Type
2024	Analysis of Operations by Lines of Business – Group Annuities	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference between Analysis of Operations by LOB – Group Annuities and Exhibit 1 Part 2 to account for all commissions reported.</p> <p>Line 21 – Commissions on Annuity Considerations and Deposit-Type Contracts (Direct Business Only)</p> <p>Columns 2, 3, 4, 5 and 7 Column 1 should agree with Exhibit 1 Part 2, Line 31, Column 5.</p>	L/F	Annual
2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add letters and formulas to the illustration for Notes 5S(3) and 5S(5) to be consistent with the format in the other Notes to Financial Statements. <i>(This note is only for Life/Fraternal companies but is marked for all statement types because it is included in all statement instructions.)</i></p> <p>Illustration for Note 5S:</p> <p>(3) Calculated adjusted capital and surplus</p> <p style="padding-left: 40px;">a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials</p> <p style="padding-left: 40px;">b. Net Positive Goodwill (admitted)</p> <p style="padding-left: 40px;">c. EDP Equipment & Operating System Software (admitted)</p> <p style="padding-left: 40px;">d. Net DTAs (admitted)</p> <p style="padding-left: 40px;">e. Net Negative (disallowed) IMR (admitted)</p> <p style="padding-left: 40px;">f. Adjusted Capital & Surplus <u>(a-(b+c+d+e))</u></p> <p>(5) Allocated gains/losses to IMR from derivatives</p> <p style="padding-left: 40px;">a. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period</p> <p style="padding-left: 40px;">b. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period</p> <p style="padding-left: 40px;">c. Fair Value Derivative Gains & Losses Amortized Over Current Period</p> <p style="padding-left: 40px;">d. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total</p>	H, L/F, P/C, T	Annual
2024	Life, Health and Annuity Guaranty Association Assessable Premium Exhibit Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Update a misspelled word to provide clarity to the instructions.</p> <p>Line 8 – Enter amounts received during the current year only for supplemental contracts (with and without life contingencies) and contracts associated with retained asset programs BUT ONLY IF such amounts are included in APE Pt. 1 Line 5 AND the prior year amounts for the original contracts were reported as assessable premium.</p>	H, L/F, P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type																										
2024	Analysis of Operations By Lines of Business – Accident and Health	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference for the Analysis of Operations by LOB – Accident and Health to include Line 6 in order to include the ceded portion of commission expenses.</p> <p>Column 1 – Total</p> <p><u>Line 6 plus the sum</u> of Lines 21 through 24 should equal Health Analysis of Operations by Lines of Business Supplement Line 19 plus 20 (Column 1 minus Column 14).</p>	L/F	Annual																										
2024	Health Supplement – Analysis of Operations By Lines of Business	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference for the Analysis of Operations by LOB – Accident and Health to include Line 6 in order to include the ceded portion of commission expenses.</p> <p>Column 1 – Total</p> <p>Column 1 (Line 19 plus Line 20) minus Column 14 (Line 19 plus Line 20) should equal Analysis of Operations by Lines of Business – Accident and Health Column 1, <u>Line 6 plus the sum</u> of Lines 21 through 24.</p>	L/F	Annual																										
2024	Schedule P, Part 1 Summary	<p>CHANGE TO BLANK</p> <p>Update Column 25 on Schedule P, Part 1, Summary to remove the XXX’s and allow a sum for all of Part 1, except 1N, 1O and 1P.</p> <p style="text-align: center;">SCHEDULE P – PART 1 – SUMMARY</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Years in Which Premiums Were Earned and Losses Were Incurred</th> <th style="text-align: center;">Detail</th> <th style="text-align: center;">25 Number of Claims Outstanding Direct and Assumed</th> </tr> </thead> <tbody> <tr> <td>1. Prior.....</td> <td rowspan="11" style="text-align: center;">Detail Eliminated To Conserve Space</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>2. 2015.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>3. 2016.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>4. 2017.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>5. 2018.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>6. 2019.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>7. 2020.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>8. 2021.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>9. 2022.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>10. 2023.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>11. 2024.....</td> <td style="text-align: center;">XXX</td> </tr> </tbody> </table>	Years in Which Premiums Were Earned and Losses Were Incurred	Detail	25 Number of Claims Outstanding Direct and Assumed	1. Prior.....	Detail Eliminated To Conserve Space	XXX	2. 2015.....	XXX	3. 2016.....	XXX	4. 2017.....	XXX	5. 2018.....	XXX	6. 2019.....	XXX	7. 2020.....	XXX	8. 2021.....	XXX	9. 2022.....	XXX	10. 2023.....	XXX	11. 2024.....	XXX	P/C	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
Adopted 02/21/2024				
2024	Schedule DL, Parts 1 and 2	<p>CHANGE TO BLANK</p> <p>Update the sub header for the line reference on the Assets page for separate accounts.</p> <p style="text-align: center;">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 <u>(Line 9 for Separate Accounts)</u> and not included on Schedules A, B, BA, D DB and E)</p> <p style="text-align: center;">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 <u>(Line 9 for Separate Accounts)</u>)</p>	H, L/F, P/C, T	Annual / Quarterly
2024	Schedule DL, Parts 1 and 2	<p>CHANGE TO INSTRUCTION</p> <p>Update the sub header for the line reference on the Assets page for separate accounts.</p> <p style="text-align: center;"><u>SCHEDULE DL – PART 1</u> <u>SECURITIES LENDING COLLATERAL ASSETS</u> Reinvested Collateral Assets Owned December 31 Current Year (Securities lending collateral assets reported in aggregate on Line 10 of the asset page <u>(Line 9 for Separate Accounts)</u> and not included on Schedules A, B, BA, D, DB and E.)</p> <p style="text-align: center;"><u>SCHEDULE DL – PART 2</u> <u>SECURITIES LENDING COLLATERAL ASSETS</u> Reinvested Collateral Assets Owned December 31 Current Year (Securities lending collateral assets included on Schedules A, B, BA, D, DB and E <u>(Line 9 for Separate Accounts)</u> and not reported in aggregate on Line 10 of the asset page.)</p>	H, L/F, P/C, T	Annual / Quarterly

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2024	Market Conduct Annual Statement (MCAS) Premium Exhibit for Year	<p>CHANGE TO INSTRUCTION</p> <p>Clarification on Fraternal companies filing MCAS Supplement.</p> <p><u>MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR</u></p> <p><u>*** For 2023, Fraternal Benefit Societies should update all fields with “No” as they are not required to file an MCAS. Fraternal Benefit Societies are not currently required to file an MCAS and should answer “No” to Interrogatory 36 on the Life/Fraternal Statement’s Supplemental Exhibits and Schedules Interrogatories.***</u></p>	H, L/F, P/C	Annual
2024	Combined Annual Statement for Affiliated Property/Casualty Insurers	<p>CHANGE TO INSTRUCTION</p> <p>Update the Line reference for Schedule D, Part 2 back to line 5999999999 instead of line 5989999999 because there are eliminating entries of common affiliate stock that has to be done with the combined statement. These entries are noted in the combined instructions. This was updated to line 5989999999 for annual 2022 but was decided it should have stayed as line 5999999999.</p> <p>6. With the exception of Schedule Z, the format to be used is that of the NAIC Annual Statement blank for property/casualty insurers. The specific pages, exhibits, and schedules to be included are as follows:</p> <p style="padding-left: 40px;">Title Page (in part) Assets Liabilities, Surplus and Other Funds Statement of Income Cash Flow Underwriting and Investment Exhibit, Parts 1 through 3 Exhibit of Net Investment Income Exhibit of Capital Gains (Losses) Schedule D, Summary by Country Schedule D, Part 1A, Sections 1 and 2 Schedule D, Parts 1 and 2, Totals (Line 2509999999, 4509999999 or 59899999995999999999) only</p> <p style="padding-left: 40px;">Note: Do not complete the footnote for Schedule D, Parts 1 and 2</p>	P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	Supplemental Health Care Exhibit – Parts 1 and 2	<p>CHANGE TO INSTRUCTION</p> <p>A line in the instructions was inadvertently removed with proposal 2022-16BWG.</p> <p>A schedule must be prepared and submitted for each jurisdiction in which the company has written direct comprehensive major medical health 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. However, insurers that have no business that would be included in Columns 1 through 9 or 12 of Part 1 for ANY of the states are not required to complete this supplement at all. If an insurer is required to file the supplement, then the insurer must complete Parts 1 and 2 for each state in which the insurer has any health business, even if a particular state will show \$0 earned premiums reported in Columns 1 through 9 or 12 of Part 1. <u>Companies should contact their domiciliary regulator to obtain a waiver of the filing if the only reportable business in Columns 1 through 9 are comprised of closed blocks of small group, large group or individual business that, if totaled across all states, does not equal 1,000 lives in total.</u></p>	H, L/F, P/C	Annual
2024	Schedule D, Part 1 and Part 2, Section 1 and 2	<p>CHANGE TO INSTRUCTION</p> <p>Add guidance language for PLGI SVO Administrative Symbol. (Column 6 for Schedule D, Part 1 and Column 20 for Schedule D, Part 2, Section 1)</p> <p style="text-align: center;">SVO Administrative Symbol:</p> <p style="text-align: center;">Following are valid SVO Administrative Symbols for bonds. Refer to the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i> for the application of these symbols.</p> <p style="text-align: center;">S Additional or other non-payment risk</p> <p style="text-align: center;">SYE Additional or other non-payment risk - Year-end carry over</p> <p style="text-align: center;">FE Filing Exempt</p> <p style="text-align: center;">FM Financially Modeled RMBS/CMBS subject to SSAP 43R</p> <p style="text-align: center;">YE Year-end carry over</p> <p style="text-align: center;">IF Initial filing</p> <p style="text-align: center;">PL Private Letter Rating</p> <p style="text-align: center;">PLGI Private Letter Rating – reported on General Interrogatory – <u>for guidance on Private Letter Securities refer to Part Three of the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i></u></p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>With the editorial change adopted on 11/7/2023 for Note 12A(1) the illustration now needs to be updated for actuarial gain/loss.</p> <p>12A(1)</p> <p>a. Pension Benefits</p> <ol style="list-style-type: none"> 1. Benefit obligation at beginning of year 2. Service cost 3. Interest cost 4. Contribution by plan participants 5. Actuarial gain (loss)gain / loss <p>***Detail Eliminated to Conserve Space***</p> <p>b. Postretirement Benefits</p> <ol style="list-style-type: none"> 1. Benefit obligation at beginning of year 2. Service cost 3. Interest cost 4. Contribution by plan participants 5. Actuarial gain (loss)gain / loss <p>***Detail Eliminated to Conserve Space***</p> <p>c. Special or Contractual Benefits Per SSAP No. 11</p> <ol style="list-style-type: none"> 1. Benefit obligation at beginning of year 2. Service cost 3. Interest cost 4. Contribution by plan participants 5. Actuarial gain (loss)gain / loss <p>***Detail Eliminated to Conserve Space***</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 11/07/2023				
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 19 (E) to be consistent with SSAP No. 3</p> <p>19. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year’s annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus, but that materially affect historical information in the financial statement schedules (e.g., Underwriting and Investment Exhibit – Part 2A) are reflected in the current year’s schedules with appropriate notations <u>made directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	H	Annual
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 19 (E) to be consistent with SSAP No. 3</p> <p>19. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year’s annual statement shall be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule O) should be reflected in the current years’ schedules with appropriate notations <u>made directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 19 (E) to be consistent with SSAP No. 3</p> <p>19. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year’s annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year’s schedules with appropriate notations made <u>directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	P/C	Annual
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 17 (E) to be consistent with SSAP No. 3</p> <p>17. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year’s annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year’s schedules with appropriate notations made <u>directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	Schedule P, Part 7A & 7B	<p>CHANGE TO BLANK</p> <p>Add a line to Schedule P, Part 7A & 7B for Pet Insurance (Pet Insurance was split out from Inland Marine with Blanks Proposal 2023-01BWG)</p> <ol style="list-style-type: none"> 1. Homeowners/Farmowners 2. Private Passenger Auto Liability/Medical 3. Commercial Auto/Truck Liability/Medical 4. Workers' Compensation 5. Commercial Multiple Peril 6. Medical Professional Liability—Occurrence 7. Medical Professional Liability—Claims-made 8. Special Liability 9. Other Liability—Occurrence 10. Other Liabilities—Claims-made 11. Special Property 12. Auto Physical Damage 13. Fidelity/ Surety 14. Other 15. International 16. Reinsurance-Nonproportional Assumed Property 17. Reinsurance-Nonproportional Assumed Liability 18. Reinsurance-Nonproportional Assumed Financial Lines 19. Products Liability—Occurrence 20. Products Liability—Claims-made 21. Financial Guaranty/Mortgage Guaranty 22. Warranty 23. <u>Pet Insurance Plans</u> <hr/> <p>2324. Totals</p>	P/C	Annual

Adopted 07/27/2023

2024	Premiums Attributed to Protected Cells Exhibit	<p>CHANGE TO BLANK</p> <p>Renumber line 9 to 9.1 Inland marine and add line 9.2 Pet insurance from proposal 2023-01BWG as this exhibit was missed during exposure and adoption.</p> <ol style="list-style-type: none"> 9.1 Inland marine 9.2 <u>Pet insurance</u> 	P/C	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
2024	Earned But Unbilled (EBUB) Premium Implementation Statutory Reporting Pro Forma Exhibits	<p>CHANGE TO INSTRUCTION</p> <p>Update Example B – Underwriting and Investment Exhibit Part 1 and Part 2 to renumber line 9 to 9.1 Inland Marine and add line 9.2 Pet Insurance from proposal 2023-01BWG as this instructions was missed during exposure and adoption.</p> <p style="padding-left: 40px;">9.1 Inland marine</p> <p style="padding-left: 40px;">9.2 Pet insurance</p>	P/C	Annual

Adopted 05/31/2023

2024	General Interrogatories Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Line 2.1 - Update the Analysis of Operations by Lines of Business column references to be consistent with the changes to that schedule.</p> <p>Prior Year Annual Statement Data</p> <p>Health Premium values listed in the Analysis of Operations by Lines of Business, Line 1, Column 2 through Column 8-9 plus Line 1, Column 9-13 in part (excluding credit A&H and dread disease coverage, LTC, Disability Income) of the reporting year's annual statement.</p>	H	Annual
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Editorial Revisions to the Blanks and Instructions
Effective 2023 Reporting**

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
Adopted 11/07/2023				
2023	Summary of Operations	<p>CHANGE TO BLANK</p> <p>Update the crosscheck reference for Line 12 – Annuity Benefits</p> <p style="padding-left: 40px;">12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 <u>minus Analysis of Operations Summary, line 18, column 1</u>)</p>	L/F	Annual
2023	Life - Health Supplement Analysis of Operations by Lines of Business	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck for Line 24 to exclude Net Investment Income and IMR because the Health Supplement should be similar to the Health Blank.</p> <p>Line 24 – Net Underwriting Gain or (Loss)</p> <p>Column 1 minus Column 14 should equal Analysis of Operations by Lines of Business – Summary Column 6, Line 29 <u>minus Line 3 minus Line 4</u></p>	L/F	Annual
2023	Market Conduct Annual Statement (MCAS) Premium Exhibit for Year	<p>CHANGE TO INSTRUCTION</p> <p>Clarify 2023 instructions to not include Fraternal companies for the 2023 statement.</p> <p><u>MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR</u></p> <p><u>*** For 2023, Fraternal Benefit Societies should update all fields with “No” as they are not required to file an MCAS***</u></p> <p>This exhibit is required to be filed no later than March 1.</p>	H, L/F, P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Liabilities, Surplus and Other Funds	<p>CHANGE TO BLANK</p> <p>Reverse Line 4 crosschecks to Exhibit 8, Part 1 to account for all columns.</p> <p>4. Contract claims:</p> <p>4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Col. 9, 10 and 11 sum of Cols. 2, 3, 4 and 5)</p> <p>4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)</p>	L/F	Annual
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Clarify how amounts should be reported on Note 12A(1) and 12A(2)</p> <p><u>Instruction:</u></p> <p>A. Defined Benefit Plan</p> <p>Disclose the following regarding a reporting entity sponsoring a Defined Benefit Plan for which the reporting entity is directly liable (i.e., the plan resided directly in the reporting entity):</p> <p>(1) A reconciliation of beginning and ending balances of the benefit obligation for pension benefits, postretirement benefits, and special or contractual termination benefits showing separately, if applicable, the effects during the period attributable to each of the below. For special or contractual termination benefits see <i>SSAP No. 11—Postemployment Benefits and Compensated Absences</i> for additional information.</p> <p><u>NOTE: For amounts that increase the benefit obligation report as a positive number and for amounts that decrease the benefit obligation report as a negative number, with a total summation at the ending balance.</u></p> <ul style="list-style-type: none"> • Beginning balance • Service cost • Interest cost • Contributions by plan participants • Actuarial gains and losses • Foreign currency exchange rate changes 	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		<ul style="list-style-type: none"> • Benefits paid • Plan amendments • Business combinations, divestitures, curtailments, settlements, and special termination benefits • Ending balance <p>(2) A reconciliation of beginning and ending balances of the fair value of plan assets for pension benefits, postretirement benefits, and special or contractual termination benefits showing separately, if applicable, the effects during the period attributable to each of the below. For special or contractual termination benefits see <i>SSAP No. 11—Postemployment Benefits and Compensated Absences</i> for additional information.</p> <p><u>NOTE: For amounts that increase the benefit obligation report as a positive number and for amounts that decrease the benefit obligation report as a negative number, with a total summation at the ending balance.</u></p>		

Effective	Table Name	Description	Statement Type	Filing Type															
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Clarify that percentages must equal 100%</p> <p>Instruction:</p> <p>R. The financial statements shall disclose the reporting entity’s share of the cash pool by asset type (cash, cash equivalents, or short-term investments).</p> <p>This note shall only be completed in the event the reporting entity has a reported balance in a qualified cash pool (Line 8409999999 in Schedule E, Part 2). As an example, if a reporting entity has a \$1M cash balance in a qualified cash pool, and the cash pool report indicated their \$1M position represented \$700K in cash, \$200k in cash equivalents and \$100k in short-term investments, the disclosure would indicate cash at 70%, cash equivalents at 20% and short-term investments at 10%. <u>The summation of investment makeup percentages must equal 100%.</u></p> <p>Illustration:</p> <p>R. Reporting Entity’s Share of Cash Pool by Asset type.</p> <table data-bbox="777 787 1312 950"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Asset Type</u></th> <th style="text-align: center;"><u>Percent Share</u></th> </tr> </thead> <tbody> <tr> <td>(1)</td> <td>Cash</td> <td>..... %</td> </tr> <tr> <td>(2)</td> <td>Cash Equivalents</td> <td>.....%</td> </tr> <tr> <td>(3)</td> <td>Short-Term Investments</td> <td>.....%</td> </tr> <tr> <td>(4)</td> <td>Total (Must equal 100%)</td> <td>.....%</td> </tr> </tbody> </table>		<u>Asset Type</u>	<u>Percent Share</u>	(1)	Cash %	(2)	Cash Equivalents%	(3)	Short-Term Investments%	(4)	Total (Must equal 100%)%	H, L/F, P/C, T	Annual
	<u>Asset Type</u>	<u>Percent Share</u>																	
(1)	Cash %																	
(2)	Cash Equivalents%																	
(3)	Short-Term Investments%																	
(4)	Total (Must equal 100%)%																	
2023	State Page	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language to column 21.</p> <p>Column 21 – Total Settled During Current Year - Amount (Col 15+17+19)</p> <p><u>Total Settled should be for claims that are paid in full.</u></p>	L/F	Annual															

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTIONS</p> <p>Update Note 20C to be consistent with SSAP 100R.</p> <p>20. Fair Value Measurements</p> <p>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.</p> <p>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.)</p> <ul style="list-style-type: none"> • Employers’ and plans’ obligations for pension benefits, other postretirement benefits (see scope paragraph of <i>SSAP No. 92—Postretirement Benefits Other Than Pensions</i>), postemployment benefits, employee stock option and stock purchase plans, and other forms of deferred compensation arrangements, as defined in <i>SSAP No. 12—Employee Stock Ownership Plans</i>, <i>SSAP No. 104R—Share-Based Payments</i>, <i>SSAP No. 92—Postretirement Benefits Other Than Pensions</i> and <i>SSAP No. 102—Pensions</i>. • Substantively extinguished debt subject to the disclosure requirements of <i>SSAP No. 103R—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities</i>. • Insurance contracts, other than financial guarantees and deposit-type contracts • Lease contracts as defined in <i>SSAP No. 22R—Leases</i>. • Warranty obligations and rights. • Investments accounted for under the equity method. • <u>Equity instruments issued by the entity.</u> • <u>Deposit liabilities with no defined or contractual maturities.</u> 	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 07/27/2023				
2023	Schedule H, Part 5	<p>CHANGE TO INSTRUCTION</p> <p>Add column references for Exhibit 6 and Exhibit 8, Part 1 for clarification.</p> <p style="text-align: center;"><u>SECTION C – CLAIM RESERVES AND LIABILITIES</u></p> <p>Line 1 – Total Current Year</p> <p>Life/Fraternal: Should agree appropriately with the sum of Exhibit 6, Line 16, <u>Column 1</u> and Exhibit 8, Part 1, Line 4.4, <u>Column 6</u>.</p>	L/F, P/C	Annual
2023	Analysis of Operations by Lines of Business	<p>CHANGE TO INSTRUCTION</p> <p>Update Column order in Health Instructions for the update to proposal 2022-20BWG</p> <p>Column 5 – Dental-Vision Only Column 6 – Vision-Dental Only</p>	H	Annual
2023	Health Supplement Analysis of Operations by Lines of Business	<p>CHANGE TO INSTRUCTION</p> <p>Update Column order in Health Instructions for the update to proposal 2022-20BWG</p> <p>Column 5 – Dental-Vision Only Column 6 – Vision-Dental Only</p>	L/F	Annual
2023	Underwriting and Investment Exhibit – Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Update Column order in Health Instructions for the update to proposal 2022-20BWG</p> <p>Line 4 – Dental-Vision Only Line 5 – Vision-Dental Only</p>	H	Annual
2023	General Interrogatories – Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Update Column references for the prior year column, Item 2.1. Column 1 is the total column and shouldn't be included. Column 10 is non-health and should not be included.</p> <p>Item 2.1 – Prior Year Health Premium values listed in the Analysis of Operations by Line of Business, Line 1, Column 1 <u>2</u> through Column 9 (in part for credit A&H and dread disease coverage, LTC, Disability Income) Column 10 of the reporting year's annual statement.</p>	H	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Health Supplement Life State Page	<p>CHANGE TO INSTRUCTION</p> <p>Update column reference for validation to look at correct column.</p> <p>Column 22 – Unpaid December. 31, Current Year</p> <p>Should equal Column 22 (prior year) plus Column 13 minus Column 2021.</p> <p>Note: Prior Year data for this formula will not be available until 2024 reporting.</p>	H	Annual
2023	Property General Instructions	<p>CHANGE TO INSTRUCTION</p> <p>Remove reference to property/casualty supplements. These supplements were removed from the Health blank a few years ago.</p> <p>1.Health Statement Test: Passing the Test:</p> <p>A reporting entity is deemed to have passed the Health Statement Test if:</p> <p>The values for the premium and reserve ratios in the Health Statement Test equal or exceed 95% for both the reporting and prior year.</p> <p>If a reporting entity is a) licensed as a property and casualty insurer; b) completes the property and casualty annual statement for the reporting year; and c) passes the Health Statement Test (as described above), the reporting entity must complete the health statement beginning with the first quarter’s statement for the second year following the reporting year in which the reporting entity passes the Health Statement Test and must also file the corresponding risk-based capital report and the property/casualty supplements for that year end.</p>	P/C	Annual
2023	General Interrogatories Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Update column reference on Line 2.4(a) for Exhibit 8, Part 1</p> <p>Net A&H Policy and Contract Claims without Credit Health (Exhibit 8, Part 1, Line 4.4, Column 9 and Column 11-6(excluding Dread Disease, Disability Income and Long-Term Care)) plus Aggregate Reserves for A&H Policies without Credit Health (Exhibit 6, Column 1 less Columns 10, 11, 12 and Dread Disease included in Column 13) for Unearned Premiums (Line 1) and Future Contingent Benefits (Line 4)</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 05/31/2023				
2023	Liabilities, Surplus and Other Funds	<p>CHANGE TO BLANK</p> <p>Update Line 4 crosschecks to Exhibit 8, Part 1</p> <p>4. Contract claims:</p> <p>4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 112, 3, 4 and 5)</p> <p>4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 116)</p>	L/F	Annual
2023	Accident and Health Policy Experience Exhibit	<p>CHANGE TO INSTRUCTION</p> <p>Update Column 1 Life/Fraternal Crosscheck for Exhibit 1, Part 1 Column updates</p> <p>Column 1 – Direct Premiums Written</p> <p>The grand total reported should equal:</p> <p>Life\Fraternal Exhibit 1, Part 1, Lines (6.1+10.1+16.1), Columns (8+9+106).</p>	H, L/F, P/C	Annual
2023	Schedule T – Premium and Annuity Considerations	<p>CHANGE TO BLANK</p> <p>Update Footnote (c) for Exhibit 1 Column updates</p> <p>(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 106, or with Schedule H, Part 1, Column 1, Line 1 indicate which;</p>	L/F	Annual
2023	Schedule T – Premium and Annuity Considerations	<p>CHANGE TO INSTRUCTION</p> <p>Update Column 4 crosscheck for Exhibit 1 Column updates</p> <p>Column 4 should balance with either Exhibit 1, Part 1, Lines 6.4, 10.4, 16.4, Columns 8, 9 and 106 or Schedule H, Part 1, Line 1, Column 1.</p>	L/F	Annual
2023	Schedule T – Premium and Annuity Considerations	<p>CHANGE TO INSTRUCTION</p> <p>Update Line 99 crosscheck for Exhibit 1 Column updates</p> <p>The sum of Columns 2 and 3 should agree with Exhibit 1, Lines 6.4 plus 10.4 plus 16.4, Column 1 less Columns 8, 9, 106 and 118.</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Schedule H, Part 5	<p>CHANGE TO INSTRUCTION</p> <p>Update Line 4 Life/Fraternal Crosscheck for Exhibit 8, Part 2 Column updates</p> <p><u>A. DIRECT</u></p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.1, sum of Columns 9, 10 and 116.</p> <p><u>B. ASSUMED REINSURANCE</u></p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.2, sum of Columns 9, 10 and 116.</p> <p><u>C. CEDED REINSURANCE</u></p> <p>Line 2 – Beginning Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 4.3, plus Line 5, sum of Columns 9, 10 and 116, plus Exhibit 6, Line 15, Column 1, Prior Year.</p> <p>Line 3 – Ending Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 2.3, plus Line 3, sum of Columns 9, 10 and 116, plus Exhibit 6, Line 15, Column 1.</p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.3, sum of Columns 9, 10 and 116.</p> <p><u>D. NET</u></p> <p>Line 2 – Beginning Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Schedule H, Part 2, Line C2, Column 1, minus Exhibit 8, Part 2, Line 5, sum of Columns 9, 10 and 116.</p>	L/F, P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		<p>Line 3 – Ending Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Schedule H, Part 2, Line C1, Column 1, minus Exhibit 8, Part 2, Line 3, sum of Columns 9, 10 and 116.</p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.4, sum of Columns 9, 10 and 116.</p>		
2023	Life Supplement to the Health Annual Statement	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language one what companies should be filing the Life Supplement.</p> <p>NOTE: Only companies licensed as Life, Accident & Health insurers with life business in force, actively writing life business, or holding reserves for the life lines of business should complete the schedules included in the Life Supplement to the Health Annual Statement.</p>	H	Annual
2023	General Interrogatories Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Line 2.1 - Update the Analysis of Operations by Lines of Business column references to be consistent with the changes to that schedule.</p> <p>Reporting Year Annual Statement Data Health Premium values listed in the Analysis of Operations by Lines of Business, Line 1, Column 2 through Column 8-9 plus Line 1, Column 9-13 in part (excluding credit A&H and dread disease coverage, LTC, Disability Income) of the reporting year’s annual statement.</p>	H	Annual
2023	Supplemental Investment Interrogatories	<p>CHANGE TO INSTRUCTION</p> <p>Update Line 3 with the correct line references to Schedule D Part 1A</p> <p>Line 3 – Report by NAIC designation, the amounts and percentages of the reporting entity’s total admitted assets held in bonds and preferred stocks (perpetual preferred and redeemable preferred).</p> <p>Report the total amount for each subcategory. The amounts reported in the bond subcategories should be consistent with the amounts reported in Schedule D, Part 1A, Section 1, Column 7, Lines 12.1 – 12.6. Schedule D, Part 1A, Section 1 is reported gross and will not tie to this line if any amounts are reported and nonadmitted for bonds and preferred stocks on the asset page.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Asset Valuation Reserve – Equity and Other Invested Asset Component – Basic Contribution, Reserve Objective and Maximum Reserve Calculations	<p>CHANGE TO INSTRUCTION</p> <p>Remove reserve factors from Annual Statement Instructions. References added in instructions on where to find factors in the Annual Statement Blank.</p> <p>Line 1 – Unaffiliated Common Stocks – Public</p> <p>Report the book/adjusted carrying value of all publicly issued common stock, including mutual funds, unit investment trusts, closed-end funds and ETFs (reported as common stock) in unaffiliated companies in Columns 1 and 4. Exclude money market mutual funds appropriately reported on Schedule E, Part 2. Multiply Column 4 by the reserve factor calculated for Columns 5, 7 and 9, and report the products in Columns 6, 8 and 10, respectively.</p> <p>The Line 1, Column 7 and 9 reserve factors must be at least 12.15% but not more than 24.31%. See Footnote (a) on the Annual Statement Blank for reference on the minimum and maximum reserve factors for Line 1, Column 7 and 9.</p> <p>The reserve factor is equal to 15.8% times the company’s weighted average portfolio beta. The weighted average portfolio beta is the market value weighted average of four (4) portfolio betas, one from the end of the prior year and the remaining from the first three (3) quarters of the current year.</p> <p><i>***Detail Eliminated to Conserve Space***</i></p> <p><u>Aggregate Method</u></p> <p>The portfolio beta at the end of a quarter is determined by a simple linear regression using 52 weeks of time-weighted rates of return for the entire unaffiliated common stock portfolio and for the Standard & Poor's 500 Stock Index. For non-U.S. stock portfolios, a company shall use an appropriate foreign index (TSE 300 index for Canadian stock portfolios, FT ALL SHARES index for U.K. stock portfolios, and the TOPIX index for Japanese stock portfolios) to calculate beta if it has identified common stock investments that support liabilities, both of which, are in the same foreign currency.</p> <p>Companies that do not want the extra administrative complexity of calculating the beta factor may use the maximum AVR factor of 20% (see Footnote (a) for maximum AVR factor).</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Supplemental Term and Universal Life Insurance Reinsurance Exhibit – Part 1 All Cessions of Term and Universal Life Insurance	<p>CHANGE TO INSTRUCTION</p> <p>Update Column 6 – Certified Reinsurer to include Reciprocal Jurisdiction Reinsurer.</p> <p>Column 6 – Certified Reinsurer / <u>Reciprocal Jurisdiction Reinsurer</u> (YES/NO)</p> <p>Enter “YES” if the reinsurance was ceded to an assuming insurer that meets the applicable requirements of Section 2E of the NAIC <i>Credit for Reinsurance Model Law</i> (#785) and has been certified in the ceding insurer’s domiciliary state or <u>if the assuming insurer meets the applicable requirements of Section 2F of Model #785 and has been granted status as a Reciprocal Jurisdiction Reinsurer by the ceding insurer’s domiciliary state, if that state has not adopted a provision equivalent to Section 2E, in a minimum of five states.</u></p>	L/F	Annual
2023	Supplemental Term and Universal Life Insurance Reinsurance Exhibit – Part 1 All Cessions of Term and Universal Life Insurance	<p>CHANGE TO BLANK</p> <p>Update Column 6 – Certified Reinsurer to include Reciprocal Jurisdiction Reinsurer.</p> <p>Column 6 – Certified Reinsurer / <u>Reciprocal Jurisdiction Reinsurer</u> (YES/NO)</p>	L/F	Annual
2023	Life Insurance (State Page)	<p>CHANGE TO BLANK</p> <p>Update column header for columns 13 through 22 to include Annuity Benefits to be consistent with the Analysis of Operations.</p> <p><u>Direct Death Benefits and, Matured Endowments Incurred, and Annuity Benefits</u></p>	L/F, H	Annual

Adopted 03/07/2023

2023	Accident and Health Policy Experience Exhibit	<p>CHANGE TO INSTRUCTION</p> <p>Change the formula to CY-PY</p> <p>Column 6 – Direct Incurred Claims Amount</p> <p>This column does not include the “Increase in Policy Reserves.”</p> <p>The grand total reported should equal:</p> <p>Life\Fraternal Exhibit 8, Part 2, Line 6.1, Columns (9+10+11). MinusPlus Exhibit 6, Line 14, Column 1 CY. PlusMinus Exhibit 6, Line 14, Column 1 PY.</p>	H, L/F, P/C	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
2023	General Interrogatories Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Change premiums from written to earned for the Numerator to be consistent with the Denominator</p> <p>Item 2.1 – Premium Numerator Health Premium values listed in the Net Premiums Written <u>Earned During Year</u> column (Column 64) of the reporting year’s U&I Part 1B:</p> <p>Lines 13.1 and 13.2</p> <p>Lines 15.1, 15.2, 15.4, 15.6, and 15.8</p> <p>Line 15.5 (should include Medicare Pass-Through Payments Reported as Premium)</p> <p>Line 15.9 in part (include only Medicare Part D and Stop Loss and Minimum Premium)</p>	P/C	Annual
2023	General Interrogatories	<p>CHANGE TO INSTRUCTION</p> <p>Update the Underwriting and Investment Exhibit, Part 2B Line references for Reporting Year Data and Prior Year Data columns</p> <p>Item 2.4 – Reserve Numerator</p> <p>Reporting Year Annual Statement Data Health Reserve – Underwriting and Investment Exhibit, Part 2B (Column 3 + 4, Line 13-17 minus Line 11 <u>15</u>) exclude <u>Line 9 credit A&H, Line 10 disability income, Line 11 long-term care, Line 14 health care receivables, and dread disease coverage, and credit A&H</u> + Part 2D (Line 8, Column 1-2 <u>minus through</u> Column 9 + Column 13 (in part)) include stand-alone health care related plans only (i.e. stand-alone prescription drug plans, etc.), exclude dread disease coverage, credit A&H, LTC, Disability Income, etc. of the reporting year’s annual statement.</p> <p>Prior Year Annual Statement Data Health Reserve – Underwriting and Investment Exhibit, Part 2B (Column 3 + 4, Line 13-17 minus Line 11 <u>15</u>) exclude <u>Line 9 credit A&H, Line 10 disability income, Line 11 long-term care, Line 14 health care receivables, and dread disease coverage, and credit A&H</u> + Part 2D (Line 8, Column 1-2 <u>minus through</u> Column 9 + Column 13 (in part)) include stand-alone health care related plans only (i.e. stand-alone prescription drug plans, etc.), exclude dread disease coverage, credit A&H, LTC, Disability Income, etc. of the reporting year’s annual statement.</p>	H	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Schedule T	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language to the Details of Aggregate Write-ins for Other Alien</p> <p>Details of Write-ins Aggregated on Line 58 for Other Alien</p> <p style="padding-left: 40px;">List separately each alien jurisdiction for which there is no pre-printed line on Schedule T.</p> <p style="padding-left: 40px;"><u>Exclude a</u>All premium adjustments (both increases and decreases), including but not limited to Affordable Care Act (ACA) premium adjustments related to the risk adjustment program-. These should shall be allocated as premium in the respective jurisdiction.</p>	H, L/F, P/C	Annual
2023	Actuarial Opinion	<p>CHANGE TO INSTRUCTION</p> <p>Correct the list of disclosure items</p> <p>4. The SCOPE paragraph should contain a sentence such as the following:</p> <p style="padding-left: 40px;">“I have examined the actuarial assumptions and methods used in determining reserves listed in Exhibit A, as shown in the Annual Statement of the Company as prepared for filing with state regulatory officials, as of December 31, 20__, and reviewed information provided to me through XXX date.”</p> <p style="padding-left: 40px;">Exhibit A should list those items and amounts with respect to which the Appointed Actuary is expressing an opinion.</p> <p style="padding-left: 40px;">The Appointed Actuary should state that the items in the SCOPE paragraph, on which he or she is expressing an opinion, reflect the Disclosure items (8 through 413 413) in Exhibit B.</p>	T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financials	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language to Note 11A to include FHLB borrowings per SSAP No. 15</p> <p>11. Debt</p> <p><u>Instruction:</u></p> <p>A. Disclose the following items related to debt, including capital notes and FHLB borrowings accounted for under SSAP No. 15. Refer to SSAP No. 15—<i>Debt and Holding Company Obligations</i> for accounting guidance:</p>	H, L/F, P/C, T	Annual

Adopted 11/17/2022

2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add the following clarifying instruction on completing the disclosure.</p> <p>R. The financial statements shall disclose the reporting entity’s share of the cash pool by asset type (cash, cash equivalents, or short-term investments).</p> <p><u>This note shall only be completed in the event the reporting entity has a reported balance in a qualified cash pool (Line 8409999999 in Schedule E, Part 2). As an example, if a reporting entity has a \$1M cash balance in a qualified cash pool, and the cash pool report indicated their \$1M position represented \$700K in cash, \$200k in cash equivalents and \$100k in short-term investments, the disclosure would indicate cash at 70%, cash equivalents at 20% and short-term investments at 10%. The summation of investment makeup percentages must equal 100%.</u></p>	H, L/F, P/C, T	Quarterly
2023	Exhibit of Premiums, Enrollment, and Utilization	<p>CHANGE TO BLANK</p> <p>Columns 5 and 6, Vision and Dental, have been switched for consistency with all other statement types.</p> <p>This was switched in proposal 2021-19BWG to Dental/Vision but with researching consistency with other statement types, it should have remained Vision/Dental.</p>	H	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Exhibit of Premiums, Enrollment, and Utilization	<p>CHANGE TO BLANK</p> <p>Columns 5 and 6, Vision and Dental, have been switched for consistency with all other statement types.</p> <p>This was switched in proposal 2021-19BWG to Dental/Vision but with researching consistency with other statement types, it should have remained Vision/Dental.</p>	H	Quarterly

Adopted 03/29/2022

2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 36B to clarify calculation of totals.</p> <p style="padding-left: 40px;">B. Schedule of insured financial obligations at the end of the period</p> <p style="padding-left: 80px;">1. Number of policies</p> <p style="padding-left: 80px;">2. Remaining weighted-average contract period (in years)</p> <p style="padding-left: 40px;">Insured contractual payments outstanding:</p> <p style="padding-left: 80px;">3a. Principal</p> <p style="padding-left: 80px;">3b. Interest</p> <p style="padding-left: 120px;">3c. Total <u>(3a+3b)</u></p> <p style="padding-left: 80px;">4. Gross claim liability</p> <p style="padding-left: 40px;">Less:</p> <p style="padding-left: 80px;">5a. Gross potential recoveries</p> <p style="padding-left: 80px;">5b. Discount, net</p> <p style="padding-left: 80px;">6. Net claim liability <u>(4-5a-5b)</u></p> <p style="padding-left: 80px;">7. Unearned premium revenue</p> <p style="padding-left: 80px;">8. Reinsurance recoverables</p>	P/C	Quarterly
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Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 5D(2) to clarify calculation of totals.</p> <p style="padding-left: 40px;">D. Loan-Backed Securities</p> <p style="padding-left: 80px;">(2)</p> <p style="padding-left: 120px;">OTTI recognized 1st Quarter</p> <p style="padding-left: 160px;">a. Intent to sell</p> <p style="padding-left: 160px;">b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">c. Total 1st Quarter <u>(a+b)</u></p> <p style="padding-left: 120px;">OTTI recognized 2nd Quarter</p> <p style="padding-left: 160px;">d. Intent to sell</p> <p style="padding-left: 160px;">e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">f. Total 2nd Quarter <u>(d+e)</u></p> <p style="padding-left: 120px;">OTTI recognized 3rd Quarter</p> <p style="padding-left: 160px;">g. Intent to sell</p> <p style="padding-left: 160px;">h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">i. Total 3rd Quarter <u>(g+h)</u></p> <p style="padding-left: 120px;">OTTI recognized 4th Quarter</p> <p style="padding-left: 160px;">j. Intent to sell</p> <p style="padding-left: 160px;">k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">l. Total 4th Quarter <u>(j+k)</u></p> <p style="padding-left: 160px;">m. Annual Aggregate Total <u>(c+f+i+l)</u></p>	L/F, H, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formula to the illustration for Note 5M(2) to clarify calculation of totals.</p> <p style="padding-left: 40px;">M. Working Capital Finance Investments</p> <p style="padding-left: 80px;">(2) Aggregate Maturity Distribution on the Underlying Working Capital Finance Programs:</p> <p style="padding-left: 120px;">a. Up to 180 Days</p> <p style="padding-left: 120px;">b. 181 Days to 365 Days</p> <p style="padding-left: 120px;">c. Total <u>(a+b)</u></p>	L/F, H, P/C, T	Quarterly
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formula to the illustration for Note 8A(8) to clarify calculation of total.</p> <p style="padding-left: 40px;">A. Derivatives under <i>SSAP No. 86—Derivatives</i></p> <p style="padding-left: 80px;">(8)</p> <p style="padding-left: 120px;">a.</p> <p style="padding-left: 160px;"><u>Fiscal Year</u></p> <p style="padding-left: 180px;">1. 2023</p> <p style="padding-left: 180px;">2. 2024</p> <p style="padding-left: 180px;">3. 2025</p> <p style="padding-left: 180px;">4. 2026</p> <p style="padding-left: 180px;">5. Thereafter</p> <p style="padding-left: 180px;">6. Total Future Settled Premiums <u>(Sum of 1 through 5)</u></p>	L/F, H, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type												
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formula to the illustration for Note 8B(2) to clarify calculation of total.</p> <p style="padding-left: 40px;">B. Derivatives under <i>SSAP No. 108—Derivative Hedging Variable Annuity Guarantees</i></p> <p style="padding-left: 40px;">(2) Recognition of gains/losses and deferred assets and liabilities</p> <p style="padding-left: 80px;">a. Scheduled Amortization</p> <table border="1" style="margin-left: 120px; border-collapse: collapse;"> <thead> <tr> <th style="padding: 2px 10px;">Amortization Year</th> </tr> </thead> <tbody> <tr><td style="padding: 2px 10px;">1. 2023</td></tr> <tr><td style="padding: 2px 10px;">2. 2024</td></tr> <tr><td style="padding: 2px 10px;">3. 2025</td></tr> <tr><td style="padding: 2px 10px;">4. 2026</td></tr> <tr><td style="padding: 2px 10px;">5. 2027</td></tr> <tr><td style="padding: 2px 10px;">6. 2028</td></tr> <tr><td style="padding: 2px 10px;">7. 2029</td></tr> <tr><td style="padding: 2px 10px;">8. 2030</td></tr> <tr><td style="padding: 2px 10px;">9. 2031</td></tr> <tr><td style="padding: 2px 10px;">10. 2032</td></tr> <tr><td style="padding: 2px 10px;">11. Total (<u>Sum of 1 through 10</u>)</td></tr> </tbody> </table>	Amortization Year	1. 2023	2. 2024	3. 2025	4. 2026	5. 2027	6. 2028	7. 2029	8. 2030	9. 2031	10. 2032	11. Total (<u>Sum of 1 through 10</u>)	L/F, H, P/C, T	Quarterly
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