

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

CONTACT PERSON: _____ TELEPHONE: _____ EMAIL ADDRESS: _____ ON BEHALF OF: _____ NAME: <u>Shawn Frederick</u> TITLE: <u>Assistant Chief Examiner</u> AFFILIATION: <u>Texas Department of Insurance</u> ADDRESS: _____ _____ _____	DATE: <u>04/19/2021</u>	FOR NAIC USE ONLY		
	Agenda Item # <u>2021-14BWG MOD</u> Year <u>2022</u> Changes to Existing Reporting <input checked="" type="checkbox"/> [X] New Reporting Requirement <input type="checkbox"/> []			
	REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT			
	No Impact <input checked="" type="checkbox"/> [X] Modifies Required Disclosure <input type="checkbox"/> []			
			DISPOSITION	

BLANK(S) TO WHICH PROPOSAL APPLIES

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> ANNUAL STATEMENT | <input checked="" type="checkbox"/> INSTRUCTIONS | <input checked="" type="checkbox"/> CROSSCHECKS |
| <input type="checkbox"/> QUARTERLY STATEMENT | <input checked="" type="checkbox"/> BLANK | |
| <input checked="" type="checkbox"/> Life, Accident & Health/Fraternal | <input type="checkbox"/> Separate Accounts | <input type="checkbox"/> Title |
| <input checked="" type="checkbox"/> Property/Casualty | <input type="checkbox"/> Protected Cell | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Health | <input type="checkbox"/> Health (Life Supplement) | |

Anticipated Effective Date: Annual 2022

IDENTIFICATION OF ITEM(S) TO CHANGE

Expanded the number of lines of business reported on Schedule H to match the lines of business reported on the Health Statement. Modified the instructions so they will be uniform between life/fraternal and property.

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

The purpose of the proposal is to bring uniformity in the accident and health lines of business used on Schedule H with other schedules and exhibits in the annual statement.

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL

SCHEDULE H

ACCIDENT AND HEALTH EXHIBIT

Life/Fraternal: “Appropriately” where used in the Instructions for Schedule H, means the appropriate accident and health portions of referenced data. Reconciliation with figures drawn from other parts of the statement may only be possible with respect to ~~Group Accident and Health (Column 3), Credit (Group and Individual) Accident and Health (Column 5) and Other Accident and Health (the combination of Columns 7 through 17), and, in some cases, may only be possible with respect to~~ Total Accident and Health (Column 1) of Schedule H – Accident and Health Exhibit.

For definitions of lines of business, see the appendix of these instructions.

All amounts reportable in Parts 1 through 3 are net of reinsurance ~~ceded~~, i.e., reinsurance assumed should be included, reinsurance ceded should be deducted, and net figures entered in the statement. Part 4, “Reinsurance,” displays the reinsurance assumed and ceded components.

~~Column 5 — Credit Accident and Health (Group and Individual)~~

~~Include: — Business not exceeding 120 months duration.~~

~~**This column is not applicable to Fraternal Benefit Societies.**~~

~~Column 7 — Collectively Renewable~~

~~Include: — Amounts pertaining to policies/certificates that are made available to groups of persons under a plan sponsored by an employer, or an association or a union of affiliated associations or unions, or a group of individuals supplying materials to a central point of collection or handling a common product or commodity, under which the reporting entity has agreed with respect to such policies/certificates that renewal will not be refused, subject to any specified age limit, while the reporting entity remains a member of the group specified in the agreement unless the reporting entity simultaneously refuses renewal to all other policies/certificates in the same group. A sponsored plan shall not include any arrangement where a reporting entity’s customary individual policies/certificates are made available without special underwriting considerations, and where the employer’s participation is limited to arranging for salary allotment premium payments with or without contribution by the employer. Such plans are sometimes referred to as payroll budget or salary allotment plans. A sponsored plan may be administered by an agent or trustee.~~

~~Amounts pertaining to policies/certificates issued by a company or group of companies under a plan, other than a group insurance plan, authorized by special legislation for the exclusive benefit of the aged through mass enrollment.~~

~~Amounts pertaining to policies/certificates issued under mass enrollment procedures to older people, such as those age 65 and over, in some geographic region or regions under which the reporting entity has agreed with respect to such policies/certificates that renewal will not be refused unless the reporting entity simultaneously refuses renewal to all other policies/certificates specified in the agreement.~~

~~Column 9 — Non-cancelable~~

~~Include: — Amounts pertaining to policies/certificates that are guaranteed renewable for life or to a specified age, such as 60 or 65, at guaranteed premium rates.~~

~~Column 11 — Guaranteed Renewable~~

~~Include: — Amounts pertaining to policies/certificates that are guaranteed renewable for life or to a specified age, such as 60 or 65, but under which the reporting entity reserves the right to change the scale of premium rates.~~

~~Column 13 — Non-renewable for Stated Reasons Only~~

~~Include: — Amounts pertaining to policies/certificates in which the reporting entity has reserved the right to cancel or refuse renewal for one or more stated reasons, but has agreed implicitly or explicitly that, prior to a specified time or age, it will not cancel or decline renewal solely because of deterioration of health after issue.~~

~~Column 17 — All Other~~

~~Include: — Any other accident and health coverages not specifically required in other columns. All Medicare Part D Prescription Drug Coverage, whether sold on a stand-alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.~~

PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS

In each % column of Part 1, show the percentage of Line 2 for Lines 3 through 14 inclusive.

Line 1 — Premiums Written

Life/Fraternal: Column 1 should agree with Schedule T, Column 4 Line 97 minus Line 98 if prepared on a written basis.

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1B sum of Lines 13 through 15 (Column 1 + 2 + 3).

Columns 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23 and 25 should agree with Underwriting and Investment Exhibit, Part 1B Column 1 + 2 + 3 Lines 13.1, 13.2, 14, 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, 15.8 and 15.9 respectively.

Should agree with “Total (All Business) minus Reinsurance Ceded” Line of Column 4, Schedule T, if prepared on a written basis.

Line 2 — Premiums Earned

Refer to *SSAP No. 54R—Individual and Group Accident and Health Contracts* for accounting guidance.

Should agree with Line 1 plus the change in unearned premiums and reserve for rate credits included in Part 2, Section A.

Line 3 – Incurred Claims

Report cash settlements during the year plus the change in claim liabilities, reserves and amounts recoverable from reinsurers.

Life/Fraternal: Should agree appropriately with both Exhibit 8, Part 2, Line 6.4 and also with Analysis of Operations by Lines of Business – Summary, Column 6, Line 13, in each case adjusted for the change in Exhibit 6 of Aggregate Accident and Health Reserves, Line 16 reserves.

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 2 sum of Lines 13 through 15 (Column 7).

Should agree with Schedule H, Part 2, Section C, Line 3; plus Schedule H, Part 3, Line 1.1; plus Schedule H, Part 3, Line 1.2.

Line 4 – Cost Containment Expenses

Report cost containment expenses in accordance with SSAP No. 55—Unpaid Claims, Losses and Loss Adjustment Expenses.

Life/Fraternal: Should agree with Exhibit 2, Column 2, Line 10.

Property: Column 1 (Line 4 plus Line 8) should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29) sum of Lines 13 through 15.

Column 3 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 13.1.

Column 5 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 13.2.

Column 7 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.4.

Column 9 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.15

Column 11 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.2.

Column 13 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.8.

Column 15 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.6.

Column 17 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.5.

Column 19 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 14.

Column 21 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.3.

Column 23 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.7.

Column 25 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.9.

Line 5 – Incurred Claims and Cost Containment Expenses

Should agree with the sum of Lines 3 and 4.

Line 6 – Increase in Contract Reserves

Should agree with Part 2, Section B, Line 5.

Line 7 – Commissions

Report incurred commissions and expense allowances on reinsurance.

Life/Fraternal: Should agree appropriately with the net of Exhibit 1, Part 2, Line 31 minus Line 26.3 and also with the net of Analysis of Operations by Lines of Business – Summary, Column 6, Line 21 plus Line 22, minus Line 6, Accident and Health columns.

Property: Column 1 should agree with Insurance Expense Exhibit, Part II sum of Lines 13 through 15 (Column 23).

Column 3 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 13.1.

Column 5 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 13.2.

Column 7 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.4.

- Column 9 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.15.
- Column 11 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.2.
- Column 13 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.8.
- Column 15 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.6.
- Column 17 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.5.
- Column 19 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 14.
- Column 21 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.3.
- Column 23 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.7.
- Column 25 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.9.

Line 8 – Other General Insurance Expenses

Report general insurance expenses incurred and provision for claim expenses incurred in connection with pending and incurred but unreported claims not included in Cost Containment Expenses on Line 4 above.

Life/Fraternal: Should agree appropriately with Exhibit 2, Column 3, Line 10.

Line 9 – Taxes, Licenses and Fees

Report total taxes (excluding federal income taxes) plus state insurance department licenses and fees.

Life/Fraternal: Should agree appropriately with Exhibit 3, Column 2, Line 7 and also with Analysis of Operations by Lines of Business – Summary, Column 6, Line 24, Accident and Health columns.

Property: Column 1 should agree with Insurance Expense Exhibit, Part II sum of Lines 13 through 15 (Column 25).

Column 3 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 13.1.

Column 5 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 13.2.

Column 7 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.4.

- Column 9 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.15.
- Column 11 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.2.
- Column 13 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.8.
- Column 15 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.6.
- Column 17 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.5.
- Column 19 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 14.
- Column 21 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.3.
- Column 23 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.7.
- Column 25 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.9.

Line 10 – Total Other Expenses Incurred

Sum of Lines 7, 8 and 9.

Line 11 – Aggregate Write-ins for Deductions

Enter the total of the write-ins listed in schedule “Details of Write-ins Aggregated at Line 11 for Deductions.”

Line 12 – Gain from Underwriting Before Dividends or Refunds

Report premiums earned less incurred claims, less increase in policy reserves and less total expenses incurred. Line 2 less the sum of Lines 5, 6, 10 and 11.

Line 13 – Dividends or Refunds

Life/Fraternal: Should agree appropriately with Analysis of Operations by Lines of Business – Summary, Column 6, Line 30, Accident and Health columns, and also with Exhibit 4, Dividends or Refunds, Column 2, Line 17.

Property: Column 1 should agree with Insurance Expense Exhibit, Part II sum of Lines 13 through 15 (Column 5).

Column 3 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 13.1.

Column 5 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 13.2.

Column 7 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.4.

Column 9 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.15

Column 11 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.2.

Column 13 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.8.

Column 15 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.6.

Column 17 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.5.

Column 19 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 14.

Column 21 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.3.

Column 23 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.7.

Column 25 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.9.

Line 14 – Gain From Underwriting After Dividends or Refunds
Line 12 minus Line 13.

Details of Write-ins Aggregated on Line 11 for Deductions

List separately all deductions for which there is no pre-printed line on Schedule H – Part 1.

Include: Group conversions, transfers on account of group package policies and contracts, etc.

PART 2 – RESERVES AND LIABILITIES

SECTION A – PREMIUM RESERVES

Line 1 – Unearned Premiums

Life/Fraternal: Should agree appropriately with Exhibit 6, Line 1, net of applicable reinsurance ceded.

Line 2 – Advance Premiums

Life/Fraternal: Should agree appropriately with the sum of Exhibit 1, Part 1, Lines 4 and 14.

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1A, Column 1 plus Column 2, sum of Lines 13, 14 and 15.

Line 3 – Reserve for Rate Credits

Life/Fraternal: Should agree appropriately with the net of Exhibit 6, Line 5, net of applicable reinsurance ceded, plus Page 3, Line 9.2 parenthetical amount #1 minus Page 2, Line 15.3, Column 3, accident and health portion.

Not applicable to Fraternal Benefit Societies.

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1A, Column 4, sum of Lines 13, 14 and 15.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 13.1.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 13.2.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.4.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.15

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.2.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.8.

Column 89 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.6.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.5.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 14.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.3.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.7.

Column 13 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.9.

Line 4 – Total Premium Reserves, Current Year
Sum of Lines 1, 2 and 3.

Line 5 – Total Premium Reserves, Prior Year
Line 4 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)

Line 6 – Increase in Total Premium Reserves
Line 4 minus Line 5.

SECTION B – CONTRACT RESERVES

Line 1 – Additional Reserves
Refer to *SSAP No. 54R—Individual and Group Accident and Health Contracts* for accounting guidance.

Include: Premium deficiency reserve.

Companies must carry a reserve in this line for any policy or block of policies:

- (i) With which level premiums are used, or
- (ii) With respect to which, due to the gross premium structure at issue, the value of future benefits exceeds the value of appropriate future valuation net premiums.

Companies must carry a reserve for any block of contracts for which future gross premiums when reduced by expenses for administration, commissions, and taxes will be insufficient to cover future claims or services.

Line 2 – Reserve for Future Contingent Benefits

Companies must carry a reserve on this line that provides for the extension of benefits after termination of the policy or of any insurance thereunder. Such benefits, that actually accrue and are payable at some future date, are predicated on a condition or actual disability that exists at the termination of the insurance and that is usually not known to the insurance company. These benefits are normally provided by contract provision but may be payable because of court decisions or of departmental rulings.

An example of the type of benefit for which a reserve must be carried is the coverage for hospital confinement after the termination of an employee's certificate but prior to the expiration of a stated period. This example is illustrative only and is not intended to limit the reserve to the benefits described. Some individual Accident and Health policies may also provide benefits similar to those under the "Extension of Benefits" section of a group policy.

- Line 3 – Total Contract Reserves, Current Year
Sum of Lines 1 and 2.
- Line 4 – Total Contract Reserves, Prior Year
Line 3 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)
- Line 5 – Increase in Contract Reserves
Line 3 minus Line 4.

SECTION C – CLAIM RESERVES AND LIABILITIES

- Line 1 – Total Current Year
Life/Fraternal: Should agree appropriately with the sum of Exhibit 6, Line 16 and Exhibit 8, Part 1, Line 4.4.
Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 2 sum of Lines 13 through 15 (Column 5).
Also should agree with Part 3, Line 2.1 plus Part 3, Line 2.2 below.
- Line 2 – Total Prior Year
Line 1 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)
Should agree with Part 3, Line 3.2 below.
Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 6, sum of Lines 13, 14 and 15.
- Line 3 – Increase
Line 1 minus Line 2.

PART 3 – TEST OF PRIOR YEAR’S CLAIM RESERVES AND LIABILITIES

Lines 1.1
and 1.2

– Claims Paid During the Year on Claims Incurred Prior to and During Current Year

Represents net payments made during the year less the change in amounts still recoverable from reinsurance.

Life/Fraternal: The sum of Lines 1.1 and 1.2 should agree appropriately with Exhibit 8, Part 2, Lines 1.4 minus Line 3 plus Line 5.

Lines 2.1, 2.2
and 3.2

– Claim Reserves and Liabilities, December 31 on Claims Incurred Prior to and During Current Year.

The sum of Lines 2.1 and 2.2 should equal Line C1 of Part 2 of this schedule and Line 3.2 should equal Line C2 of Part 2 of this Schedule. Line 3.3 represents the result of the test for adequacy of claim provisions. A negative figure will normally indicate a favorable reserve development.

PART 4 – REINSURANCE

Represents the reinsurance assumed and ceded components of Part 1, Lines 1, 2, 3 and 7 of this schedule.

SECTIONS A AND B

Line 2 – Premiums Earned

Premiums earned are before adjustment for the increase in policy reserves that has been treated as a separate deduction.

SECTION A – REINSURANCE ASSUMED

~~Line 2~~ – ~~Premiums Earned~~

~~Premiums earned are before adjustment for the increase in policy reserves that has been treated as a separate deduction.~~

SECTION B – REINSURANCE CEDED

~~Line 2~~ – ~~Premiums Earned~~

~~Premiums earned are before adjustment for the increase in policy reserves that has been treated as a separate deduction.~~

PART 5 – HEALTH CLAIMS

Companies with less than 5% of premiums in Accident and Health business should not complete this schedule.

Column 3 — Other

Include: ~~All Medicare Part D Prescription Drug Coverage, whether sold on a stand-alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.~~

A. DIRECT

Line 1 – Incurred Claims

Should agree with Line 3 plus Line 4 minus Line 2.

Line 2 – Beginning Claim Reserves and Liabilities

Life/Fraternal: Column 13 Should agree with Exhibit 8, Part 2, Line 4.1, sum of Columns 9, 10 and 11, plus direct portion of Exhibit 6, Line 14, Column 1, Prior Year.

Line 3 – Ending Claim Reserves and Liabilities

Life/Fraternal: Column 13 Should agree with Exhibit 8, Part 2, Line 2.1, sum of Columns 9, 10 and 11, plus direct portion of Exhibit 6, Line 14, Column 1.

Line 4 – Claims Paid

Life/Fraternal: Column 13 Should agree with Exhibit 8, Part 2, Line 1.1, sum of Columns 9, 10 and 11.

Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 1, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.15.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.9.

B. ASSUMED REINSURANCE

Line ~~15~~ – Incurred Claims

Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should ~~Should~~ agree with Schedule H, Part 4, Line A3, Columns ~~2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1~~, respectively.

Should also agree with Line ~~37~~ plus Line ~~48~~, minus Line ~~26~~.

Line ~~26~~ – Beginning Claim Reserves and Liabilities

Life/Fraternal: Column ~~13~~ Should agree with Exhibit 8, Part 2, Line 4.2, sum of Columns 9, 10 and 11 plus assumed portion of Exhibit 6, Line 14, Column 1, Prior Year.

Line ~~37~~ – Ending Claim Reserves and Liabilities

Life/Fraternal: Column ~~13~~ Should agree with Exhibit 8, Part 2, Line 2.2, sum of Columns 9, 10 and 11, plus assumed portion of Exhibit 6, Line 14, Column 1.

Line ~~48~~ – Claims Paid

Life/Fraternal: Column ~~13~~ Should agree with Exhibit 8, Part 2, Line 1.2, sum of Columns 9, 10 and 11.

Property: Column ~~13~~ should agree with Underwriting and Investment Exhibit, Part 2, Column 2, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.15.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.9.

C. CEDED REINSURANCE

Line ~~19~~ – Incurred Claims

Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should ~~Should~~ agree with Schedule H, Part 4, Line B3, Columns ~~2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1~~, respectively.

Should also agree with Line ~~113~~, plus Line ~~124~~, minus Line ~~102~~.

Line ~~210~~ – Beginning Claim Reserves and Liabilities

Include: Amounts recoverable from reinsurers.

Life/Fraternal: Column 13 ~~S~~should agree with Exhibit 8, Part 2, Line 4.3, plus Line 5, sum of Columns 9, 10 and 11, plus Exhibit 6, Line 15, Column 1, Prior Year.

Line ~~311~~ – Ending Claim Reserves and Liabilities

Include: Amounts recoverable from reinsurers.

Life/Fraternal: Column 13 ~~S~~should agree with Exhibit 8, Part 2, Line 2.3, plus Line 3, sum of Columns 9, 10 and 11, plus Exhibit 6, Line 15, Column 1.

Line ~~412~~ – Claims Paid

Life/Fraternal: Column 1 ~~S~~should agree with Exhibit 8, Part 2, Line 1.3, sum of Columns 9, 10 and 11.

Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 3, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.15.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.9.

D. NET

Line ~~113~~ Incurred Claims

Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should ~~Should~~ agree with Schedule H, Part 1, Line 3, Columns 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25 and 1.

Should also agree with Line ~~153~~, plus Line ~~164~~, minus Line ~~142~~.

Line ~~214~~ Beginning Claim Reserves and Liabilities

Life/Fraternal: Column 13 ~~S~~ should agree with Schedule H, Part 2, Line C2, Column 1, minus Exhibit 8, Part 2, Line 5, sum of Columns 9, 10 and 11.

Property: Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should agree with Schedule H, Part 2, Line C2, Columns 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1, respectively.

Line ~~315~~ Ending Claim Reserves and Liabilities

Exclude: Amounts recoverable from reinsurers.

Life/Fraternal: Column 13 ~~S~~ should agree with Schedule H, Part 2, Line C1, Column 1, minus Exhibit 8, Part 2, Line 3, sum of Columns 9, 10 and 11.

Property: Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should agree with Schedule H, Part 2, Line C1, Columns 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1, respectively.

Line ~~416~~ Claims Paid

Life/Fraternal: Column 13 Should agree with Exhibit 8, Part 2, Line 1.4, sum of Columns 9, 10 and 11.

Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 4, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.5.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.9.

E. NET INCURRED CLAIMS AND COST CONTAINMENT EXPENSES

Line ~~117~~ Incurred Claims and Cost Containment Expenses

Should agree with Schedule H, Part 1, Line 5, ~~Column 1~~.

Line ~~218~~ Beginning Reserves and Liabilities

Life/Fraternal: ~~Column 13 S~~ should agree with Exhibit 2, Column 2, Line 11 plus Line ~~214~~ above.

Property: ~~Should agree with Underwriting and Investment Exhibit, Part 3, Column 1 (in part), plus Line 214 above.~~

Line ~~319~~ Ending Reserves and Liabilities

Life/Fraternal: ~~Column 13 S~~ should agree with Exhibit 2, Column 2, Line 12 plus Line ~~315~~ above.

Property: ~~Should agree with Underwriting and Investment Exhibit, Part 3, Column 1 (in part), plus Line 315 above.~~

Line ~~420~~ Paid Claims and Cost Containment Expenses

Line ~~171~~ plus Line ~~182~~ minus Line ~~193~~.

ANNUAL STATEMENT INSTRUCTIONS –PROPERTY

SCHEDULE H

ACCIDENT AND HEALTH EXHIBIT

Life/Fraternal: “Appropriately” where used in the Instructions for Schedule H, means the appropriate accident and health portions of referenced data. Reconciliation with figures drawn from other parts of the statement may only be possible with respect to ~~Group Accident and Health (Column 3), Credit (Group and Individual) Accident and Health (Column 5) and Other Accident and Health (the combination of Columns 7 through 17), and, in some cases, may only be possible with respect to~~ Total Accident and Health (Column 1) of Schedule H – Accident and Health Exhibit.

For definitions of lines of business, see the appendix of these instructions.

All amounts reportable in Parts 1 through 3 are net of reinsurance; (i.e., reinsurance assumed should be included, reinsurance ceded should be deducted, and net figures entered in the statement.) Part 4, Reinsurance displays the reinsurance assumed and ceded components.

~~Column 5 ——— Credit A & H (Group and Individual)~~

~~Include: ——— Business not exceeding 120 months duration.~~

~~Column 7 ——— Collectively Renewable~~

~~Include: ——— Amounts pertaining to policies that are made available to groups of persons under a plan sponsored by an employer, or an association or a union or affiliated associations or unions or a group of individuals supplying materials to a central point of collection or handling a common product or commodity, under which the reporting entity has agreed with respect to such policies that renewal will not be refused, subject to any specified age limit, while the insured remains a member of the group specified in the agreement unless the reporting entity simultaneously refuses renewal to all other policies in the same group. A sponsored plan shall not include any arrangement where a reporting entity’s customary individual policies are made available without special underwriting considerations and where the employer’s participation is limited to arranging for salary allotment premium payments with or without contribution by the employer. Such plans are sometimes referred to as payroll budget or salary allotment plans. A sponsored plan may be administered by an agent or trustee.~~

~~Amounts pertaining to policies issued by a company or group of companies under a plan, other than a group insurance plan, authorized by special legislation for the exclusive benefit of the aged through mass enrollment.~~

~~Amounts pertaining to policies issued under mass enrollment procedures to older people, such as those age 65 and over, in some geographic region or regions under which the reporting entity has agreed with respect to such policies that renewal will not be refused unless the reporting entity simultaneously refuses renewal to all other policies specified in the agreement.~~

~~Column 9 ——— Non-Cancelable~~

~~Include: ——— Amounts pertaining to policies, which are guaranteed renewable for life or to a specified age, such as 60 or 65, at guaranteed premium rates.~~

Column 11 — ~~Guaranteed Renewable~~

~~Include: — Amounts pertaining to policies that are guaranteed renewable for life or to a specified age, such as 60 or 65, but under which the reporting entity reserves the right to change the scale of premium rates.~~

Column 13 — ~~Non-Renewable for Stated Reasons Only~~

~~Include: — Amounts pertaining to policies in which the reporting entity has reserved the right to cancel or refuse renewal for one or more stated reasons, but has agreed implicitly or explicitly that, prior to a specified time or age, it will not cancel or decline renewal solely because of deterioration of health after issue.~~

Column 17 — ~~All Other~~

~~Include: — Any other accident and health coverages not specifically required in other columns. All Medicare Part D Prescription Drug Coverage, whether sold on a stand-alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.~~

PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS

In each “%” column of Part 1, show the percentages of Line 2 for Lines 3 through 14 inclusive.

Line 1 – Premiums Written

~~Life/Fraternal: Column 1 should agree with Schedule T, Column 4 Line 97 minus Line 98 if prepared on a written basis.~~

~~Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1B sum of Lines 13 through 15 (Column 6).~~

~~Should agree appropriately with those shown in the Underwriting and Investment Exhibit, Part 1B.~~

Line 2 – Premiums Earned

~~Refer to *SSAP No. 54R—Individual and Group Accident and Health Contracts* for accounting guidance.~~

~~Should agree with Line 1 plus the change in unearned premiums and reserve for rate credits included in Part 2, Section A.~~

~~Should agree appropriately with those shown in the Underwriting and Investment Exhibit, Part 1.~~

Line 3 – Incurred Claims

~~Report cash settlements during the year plus the change in claim liabilities, reserves and amounts recoverable from reinsurers.~~

~~Life/Fraternal: Should agree appropriately with both Exhibit 8, Part 2, Line 6.4 and also with Analysis of Operations by Lines of Business – Summary, Column 6, Line 13, in each case adjusted for the change in Exhibit 6 of Aggregate Accident and Health Reserves, Line 16 reserves.~~

~~Should agree appropriately with losses incurred as shown in the Underwriting and Investment Exhibit, Part 2.~~

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 2 sum of Lines 13 through 15 (Column 7).

Should agree with Schedule H, Part 2, Section C, Line 3; plus Schedule H, Part 3, Line 1.1; plus Schedule H, Part 3, Line 1.2.

Line 4 – Cost Containment Expenses

Report cost containment expenses in accordance with *SSAP No. 55—Unpaid Claims, Losses and Loss Adjustment Expenses*.

Life/Fraternal: Should agree with Exhibit 2, Column 2, Line 10.

~~Line 4 plus Line 8 should agree appropriately with the sum of Columns 9, 11, 27 and 29 of the Insurance Expense Exhibit, Part II.~~

Property: Column 1 (Line 4 plus Line 8) should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29) sum of Lines 13 through 15.

Column 3 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 13.1.

Column 5 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 13.2.

Column 7 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.4.

Column 9 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.5.

Column 11 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.2.

Column 13 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.8.

Column 15 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.6.

Column 17 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + Column 11 + Column 27 and 29), Lines 15.5.

Column 19 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 14.

Column 21 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.3.

Column 23 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.7.

Column 25 – Line 4 plus Line 8 should agree with the Insurance Expense Exhibit, Part II (Columns 9 + ~~Column 11~~ + ~~Column 27~~ and 29), Lines 15.9.

Line 5 – Incurred Claims and Cost Containment Expenses
Sum of Lines 3 and 4.

Line 6 – Increase in Contract Reserves
Should agree with Schedule H, Part 2, Section B, Line 5.

Line 7 – Commissions
Report incurred commissions and expense allowances on reinsurance.

Life/Fraternal: Should agree appropriately with the net of Exhibit 1, Part 2, Line 31 minus Line 26.3 and also with the net of Analysis of Operations by Lines of Business – Summary, Column 6, Line 21 plus Line 22, minus Line 6, Accident and Health columns.

~~Should agree appropriately with Column 23 of Insurance Expense Exhibit, Part II.~~

Property: Column 1 should agree with Insurance Expense Exhibit, Part II sum of Lines 13 through 15 (Column 23).

Column 3 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 13.1.

Column 5 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 13.2.

Column 7 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.4.

Column 9 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.51

Column 11 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.2.

Column 13 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.8.

Column 15 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.6.

Column 17 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.5.

Column 19 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 14.

Column 21 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.3.

Column 23 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.7.

Column 25 – Should agree with the Insurance Expense Exhibit, Part II, Column 23, Lines 15.9.

Line 8 – Other General Insurance Expenses

Report general insurance expenses incurred and provision for claim expenses incurred in connection with pending and incurred but unreported claims not included in Cost Containment Expenses on Line 4 above.

Life/Fraternal: Should agree appropriately with Exhibit 2, Column 3, Line 10.

~~Line 4 plus Line 8 should agree appropriately with the sum of Columns 9, 11, 27 and 29 of the Insurance Expense Exhibit, Part II.~~

Line 9 – Taxes, Licenses and Fees

Report total taxes (excluding federal income taxes) plus state insurance department licenses and fees.

Life/Fraternal: Should agree appropriately with Exhibit 3, Column 2, Line 7 and also with Analysis of Operations by Lines of Business – Summary, Column 6, Line 24, Accident and Health columns.

~~Should agree appropriately with Column 25 of the Insurance Expense Exhibit, Part II.~~

Property: Column 1 should agree with Insurance Expense Exhibit, Part II sum of Lines 13 through 15 (Column 25).

Column 3 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 13.1.

Column 5 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 13.2.

Column 7 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.4.

Column 9 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.51

Column 11 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.2.

Column 13 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.8.

Column 15 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.6.

Column 17 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.5.

Column 19 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 14.

Column 21 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.3.

Column 23 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.7.

Column 25 – Should agree with the Insurance Expense Exhibit, Part II, Column 25, Lines 15.9.

Line 10 – Total Other Expenses Incurred

Sum of Lines 7, 8 and 9.

Line 11 – Aggregate Write-ins for Deductions

Enter the total of the write-ins listed in Schedule Detail of Write-ins Aggregated at Line 11 for Deductions.

Line 12 – Gain From Underwriting Before Dividends or Refunds

Report premiums earned less incurred claims, less increase in policy reserves and less total expenses incurred. Line 2 minus the sum of Lines 5, 6, 10 and 11.

Line 13 – Dividends or Refunds

Life/Fraternal: Should agree appropriately with Analysis of Operations by Lines of Business – Summary, Column 6, Line 30, Accident and Health columns, and also with Exhibit 4, Dividends or Refunds, Column 2, Line 17.

~~Should agree appropriately with Column 5 of the Insurance Expense Exhibit, Part II.~~

Property: Column 1 should agree with Insurance Expense Exhibit, Part II sum of Lines 13 through 15 (Column 5).

Column 3 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 13.1.

Column 5 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 13.2.

Column 7 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.4.

Column 9 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.5.

Column 11 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.2.

Column 13 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.8.

Column 15 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.6.

Column 17 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.5.

Column 19 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 14.

Column 21 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.3.

Column 23 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.7.

Column 25 – Should agree with the Insurance Expense Exhibit, Part II, Column 5, Lines 15.9.

Line 14 – Gain From Underwriting After Dividends or Refunds

Line 12 minus Line 13.

Details of Write-ins Aggregated at Line 11 for Deductions

List separately each category of deductions for which there is no pre-printed line on Schedule H, Part 1.

Include: Group conversions, transfers on account of group package policies and contracts, etc.

PART 2 – RESERVES AND LIABILITIES

SECTION A – PREMIUM RESERVES

Should agree appropriately with those in the Underwriting and Investment Exhibit, Part 1A minus amounts reported as contract reserves in Schedule H, Part 2, Section B, below.

Line 1 – Unearned Premiums

Life/Fraternal: Should agree appropriately with Exhibit 6, Line 1, net of applicable reinsurance ceded.

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1A, Column 1 plus Column 2, sum of Lines 13, 14 and 15.

Line 2 – Advance Premiums

Life/Fraternal: Should agree appropriately with the sum of Exhibit 1, Part 1, Lines 4 and 14.

Line 3 – Reserve for Rate Credits

Life/Fraternal: Should agree appropriately with the net of Exhibit 6, Line 5, net of applicable reinsurance ceded, plus Page 3, Line 9.2 parenthetical amount #1 minus Page 2, Line 15.3, Column 3, accident and health portion.

Not applicable to Fraternal Benefit Societies.

Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1A, Column 4, sum of Lines 13, 14 and 15.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 13.1.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 13.2.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.4.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.5.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.2.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.8.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.6.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.5.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 14.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.3.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.7.

Column 13 – Should agree with the Underwriting and Investment Exhibit, Part 1A, Column 4, Lines 15.9.

Line 4 – Total Premium Reserves, Current Year
Sum of Lines 1, 2 and 3.

Line 5 – Total Premium Reserves, Prior Year
Line 4 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)

Line 6 – Increase in Total Premium Reserves
Line 4 minus Line 5.

SECTION B – CONTRACT RESERVES

Line 1 – Additional Reserves
Refer to *SSAP No. 54R—Individual and Group Accident and Health Contracts* for accounting guidance.

Include: Premium deficiency reserve.

Companies must carry a reserve in this line for any policy or block of policies:

- (i) With which level premiums are used, or
- (ii) With respect to which, due to the gross premium structure at issue, the value of future benefits exceeds the value of appropriate future valuation net premiums.

Companies must carry a reserve for any block of contracts for which future gross premiums when reduced by expenses for administration, commissions, and taxes will be insufficient to cover future claims or services.

Line 2 – Reserve for Future Contingent Benefits

Companies must carry a reserve on this line that provides for the extension of benefits after termination of the policy or of any insurance thereunder. Such benefits, that actually accrue and are payable at some future date, are predicated on a condition or actual disability that exists at the termination of the insurance and that is usually not known to the insurance company. These benefits are normally provided by contract provision but may be payable because of court decisions or of departmental rulings.

An example of the type of benefit for which a reserve must be carried is the coverage for hospital confinement after the termination of an employee's certificate but prior to the expiration of a stated period. This example is illustrative only and is not intended to limit the reserve to the benefits described. Some individual Accident and Health policies may also provide benefits similar to those under the "Extension of Benefits" section of a group policy.

- Line 3 – Total Contract Reserves, Current Year
Sum of Lines 1 and 2.
- Line 4 – Total Contract Reserves, Prior Year
Line 3 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)
- Line 5 – Increase in Contract Reserves
Line 3 minus Line 4.

SECTION C – CLAIM RESERVES AND LIABILITIES

- Line 1 – Total Current Year
Life/Fraternal: Should agree appropriately with the sum of Exhibit 6, Line 16 and Exhibit 8, Part 1, Line 4.4.
Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 2 sum of Lines 13 through 15 (Column 5).
~~Should agree appropriately with Net Losses Unpaid shown in the Underwriting and Investment Exhibit, Part 2, Column 5.~~
Also should agree with Schedule H, Part 3, Line 2.1; plus Schedule H, Part 3, Line 2.2 below.
- Line 2 – Total Prior Year
Line 1 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)
Should agree with Schedule H, Part 3, Line 3.2 below.
Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 6, sum of Lines 13, 14 and 15.
- Line 3 – Increase
Line 1 minus Line 2.

PART 3 – TEST OF PRIOR YEAR’S CLAIM RESERVES AND LIABILITIES

Lines 1.1
and 1.2

– Claims Paid During the Year on Claims Incurred Prior to and During Current Year

Represents net payments made during the year less the change in amounts still recoverable from reinsurance.

Life/Fraternal: The sum of Lines 1.1 and 1.2 should agree appropriately with Exhibit 8, Part 2, Lines 1.4 minus Line 3 plus Line 5.

Lines 2.1, 2.2
and 3.2

– Claim Reserves and Liabilities, December 31 on Claims Incurred Prior to and During Current Year

The sum of lines 2.1 and 2.2 should equal Line C1 of Part 2 of this schedule and Line 3.2 should equal Line C2 of Part 2 of this schedule. Line 3.3 represents the result of the test for adequacy of claim provisions. A negative figure will normally indicate a favorable reserve development.

PART 4 – REINSURANCE

Represents the reinsurance assumed and ceded components of Part 1, Lines 1, 2, 3 and 7 of this schedule.

SECTIONS A AND B

Line 2

– Premiums Earned

Premiums earned are before adjustment for the increase in policy reserves that has been treated as a separate deduction.

PART 5 – HEALTH CLAIMS

Companies with less than 5% of premiums in Accident and Health business should not complete this schedule.

~~Column 3 – Other~~

~~Include: All Medicare Part D Prescription Drug Coverage, whether sold on a stand-alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.~~

A. DIRECT

Line 1 – Incurred Claims

Should agree with Line 3 plus Line 4 minus Line 2.

Line 2 – Beginning Claim Reserves and Liabilities

Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 4.1, sum of Columns 9, 10 and 11, plus direct portion of Exhibit 6, Line 14, Column 1, Prior Year.

Line 3 – Ending Claim Reserves and Liabilities

Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 2.1, sum of Columns 9, 10 and 11, plus direct portion of Exhibit 6, Line 14, Column 1.

Line 4 – Claims Paid

Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.1, sum of Columns 9, 10 and 11.

Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 1, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.5.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 1, Lines 15.9.

B. ASSUMED REINSURANCE

Line ~~15~~ – Incurred Claims

Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should ~~Should~~ agree with Schedule H, Part 4, Line A3, Columns 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1, respectively.

Should also agree with Line ~~37~~ plus Line ~~48~~, minus Line ~~26~~.

Line ~~26~~ – Beginning Claim Reserves and Liabilities

Life/Fraternal: Column ~~13~~ should agree with Exhibit 8, Part 2, Line 4.2, sum of Columns 9, 10 and 11 plus assumed portion of Exhibit 6, Line 14, Column 1, Prior Year.

Line ~~37~~ – Ending Claim Reserves and Liabilities

Life/Fraternal: Column ~~13~~ should agree with Exhibit 8, Part 2, Line 2.2, sum of Columns 9, 10 and 11, plus assumed portion of Exhibit 6, Line 14, Column 1.

Line ~~48~~ – Claims Paid

Life/Fraternal: Column ~~13~~ should agree with Exhibit 8, Part 2, Line 1.2, sum of Columns 9, 10 and 11.

Property: Column ~~13~~ ~~Should~~ should agree with Underwriting and Investment Exhibit, Part 2, Column 2, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.5.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 2, Lines 15.9.

C. CEDED REINSURANCE

Line ~~19~~ – Incurred Claims

Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should ~~Should~~ agree with Schedule H, Part 4, Line B3, Columns 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1, respectively.

Should also agree with Line ~~241~~, plus Line ~~342~~, minus Line ~~240~~.

Line ~~240~~ – Beginning Claim Reserves and Liabilities

Include: Amounts recoverable from reinsurers.

Life/Fraternal: Column 13 ~~S~~ should agree with Exhibit 8, Part 2, Line 4.3, plus Line 5, sum of Columns 9, 10 and 11, plus Exhibit 6, Line 15, Column 1, Prior Year.

Line ~~341~~ – Ending Claim Reserves and Liabilities

Include: Amounts recoverable from reinsurers.

Life/Fraternal: Column 13 ~~S~~ should agree with Exhibit 8, Part 2, Line 2.3, plus Line 3, sum of Columns 9, 10 and 11, plus Exhibit 6, Line 15, Column 1.

Line ~~412~~ – Claims Paid

Life/Fraternal: Column 13 ~~S~~ should agree with Exhibit 8, Part 2, Line 1.3, sum of Columns 9, 10 and 11.

Property: Column 13 ~~Should~~ should agree with Underwriting and Investment Exhibit, Part 2, Column 3, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 13.1.

Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 13.2.

Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.4.

Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.5.

Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.2.

Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.8.

Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.6.

Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.5.

Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 14.

Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.3.

Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.7.

Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 3, Lines 15.9.

D. NET

Line ~~113~~ Incurred Claims

Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should agree with Schedule H, Part 1, Line 3, Columns 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25 and 1.

Should also agree with Line ~~315~~, plus Line ~~416~~, minus Line ~~214~~.

Should agree with Underwriting and Investment Exhibit, Part 2, Column 7, sum of Lines 13, 14 and 15 and Schedule H, Part 1, Line 3, Column 1.

Line ~~214~~ Beginning Claim Reserves and Liabilities

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 11.

Property: Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should agree with Schedule H, Part 2, Line C2, Columns 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1, respectively.

Should agree with Underwriting and Investment Exhibit, Part 2, Column 6, sum of Lines 13, 14 and 15 and Schedule H, Part 2, Line C2, Column 1.

Line ~~315~~ Ending Claim Reserves and Liabilities

Exclude: Amounts recoverable from reinsurers.

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 11.

Property: Columns 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 13 should agree with Schedule H, Part 2, Line C1, Columns 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 1, respectively.

Should agree with Underwriting and Investment Exhibit, Part 2, Column 5, sum of Lines 13, 14 and 15 and Schedule H, Part 2, Line C1, Column 1.

Line ~~416~~ Claims Paid

Life/Fraternal: Column ~~13~~ should agree with Exhibit 8, Part 2, Line 1.4, sum of Columns 9, 10 and 11.

Property: Column ~~13~~ should agree with Underwriting and Investment Exhibit, Part 2, Column 4, sum of Lines 13, 14 and 15.

Column 1 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 13.1.

- Column 2 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 13.2.
- Column 3 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.4.
- Column 4 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.51
- Column 5 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.2.
- Column 6 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.8.
- Column 7 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.6.
- Column 8 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.5.
- Column 9 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 14.
- Column 10 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.3.
- Column 11 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.7.
- Column 12 – Should agree with the Underwriting and Investment Exhibit, Part 2, Column 4, Lines 15.9.

E. NET INCURRED CLAIMS AND COST CONTAINMENT EXPENSES

- Line ~~147~~ Incurred Claims and Cost Containment Expenses
Should agree with Schedule H, Part 1, Line 5, ~~Column 4~~.
- Line ~~248~~ Beginning Reserves and Liabilities
Life/Fraternal: ~~Column 13~~ should agree with Exhibit 2, Column 2, Line 11 plus Line 14 above.
Property: _____ Should agree with Underwriting and Investment Exhibit, Part 3, Column 1 (in part), plus Line 14 above.
- Line ~~349~~ Ending Reserves and Liabilities
Life/Fraternal: ~~Column 13~~ should agree with Exhibit 2, Column 2, Line 12 plus Line 15 above.
Property: _____ Should agree with Underwriting and Investment Exhibit, Part 3, Column 1 (in part), plus Line 15 above.
- Line ~~420~~ Paid Claims and Cost Containment Expenses
Line ~~147~~ plus Line ~~248~~ minus Line ~~349~~.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 – PREMIUMS EARNED

- Column 1 – Net Premiums Written
- The amounts reported for the lines in this column should agree with the amounts reported for the identical line in Column 6 of the Underwriting and Investment Exhibit, Part 1B.
- Column 2 – Unearned Premiums December 31 Prior Year
- The amounts reported for the lines in this column should agree with the amounts reported for the identical line in Column 3 of the prior year Underwriting and Investment Exhibit, Part 1.
- Column 3 – Unearned Premiums December 31 Current Year
- The amounts reported for the lines in this column should agree with the amounts reported for the identical line in Column 5 of the Underwriting and Investment Exhibit, Part 1A.
- Refer to *SSAP No. 53—Property-Casualty Contracts – Premiums* for accounting guidance.
- Column 4 – Premiums Earned During Year
- Sum of Lines 13 through 15 should agree with Schedule H, Part 1, Column 1 (Line 2 minus Line 6).
- ~~Line 13 ————— Should agree with Schedule H, Part 1, Line 2 — Line 6, Column 3.~~
- ~~Line 14 ————— Should agree with Schedule H, Part 1, Line 2 — Line 6, Column 5.~~
- ~~Line 15 ————— Should agree with Schedule H, Part 1, Line 2 — Line 6, Columns 7 through 17.~~
- Line 35 – Should agree with Page 4, Line 1, Column 1.
- Line 13.1 – Comprehensive (Hospital and Medical) Individual
- Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 3.
- Line 13.2 – Comprehensive (Hospital and Medical) Group
- Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 5.
- Line 14 – Credit A&H (Group and Individual)
- Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 19.
- Line 15.1 – Vision Only
- Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 9.
- Line 15.2 – Dental Only
- Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 11.

Line 15.3 – Disability Income

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 21.

Line 15.4 – Medicare Supplement

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 7.

Line 15.5 – Medicaid Title XIX

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 17.

Line 15.6 – Medicare Title XVIII

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 15.

Line 15.7 – Long-Term Care

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 23.

Line 15.8 – Federal Employees Health Benefits Plan Premium

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 13.

Line 15.9 – Other Health

Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 25.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A – RECAPITULATION OF ALL PREMIUMS

Detail Eliminated to Conserve Space

Line 15 should include additional reserves on noncancelable accident and health policies.

Refer to *SSAP No. 54R—Individual and Group Accident and Health Contracts* for accounting guidance.

Attach to the annual statement a description of the methods used in computing this reserve for each type of coverage for which a reserve is held.

Line 13.1 – Comprehensive (Hospital and Medical) Individual-Group Accident and Health

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Column 2.

Line 13.2 – Comprehensive (Hospital and Medical) Group

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Column 3.

Line 14 – Credit Accident and Health

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Column 310.

Column 4 should agree with Schedule H, Part 2, Line A3, Column 310.

Include: Business not exceeding 120 months duration.

Line 15.1 – Vision Only ~~Other Accident and Health~~

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 4through 95.

Line 15.2 – Dental Only

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 6.

Line 15.3 – Disability Income

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 11.

Line 15.4 – Medicare Supplement

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 4.

Line 15.5 – Medicaid Title XIX

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 9.

Line 15.6 – Medicare Title XVIII

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 8.

Line 15.7 – Long-Term Care

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 12.

Line 15.8 – Federal Employees Health Benefits Plan Premium

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 7.

Line 15.9 – Other Health

Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 13.

Line 34 – Aggregate Write-ins for Other Lines of Business

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 34 for Other Lines of Business.

Line 36 – Accrued Retrospective Premiums Based on Experience

Include: Accrued return retrospective premiums required by policy terms or law.

Accrued MLR Rebates per the Public Health Service Act.

Retrospective Premium Adjustment Made Through Earned Premium:

Enter the total gross accrued retrospective debit adjustment based on experience, included as a negative amount in Column 4 if the company accrues for additional retrospective premiums by adjusting earned premiums.

Retrospective Premium Adjustment Made Through Written Premium:

Enter the total gross accrued retrospective credit adjustments based on experience if the company accrues for additional retrospective premiums by adjusting written premiums.

Refer to *SSAP No. 66—Retrospectively Rated Contracts*. Per SSAP No. 66, retrospective premium adjustments shall be estimated based on the experience to date.

Details of Write-ins Aggregated at Line 34 for Other Lines of Business

List separately each line of business for which there is no pre-printed line on Underwriting and Investment Exhibit, Part 1A.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B – PREMIUMS WRITTEN

- Column 1 – Direct Business
Line 35 should agree with Schedule T, Line 59, Column 2.
- Column 6 – Net Premiums Written
Should agree with Underwriting and Investment Exhibit, Part 1, Column 1, for all lines.
- Line 13.1 – Comprehensive (Hospital and Medical) Individual-Group Accident and Health
Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Column 2.
Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Column 2.
Column 6 should agree with Schedule H, Part 1, Line 1, Column 3.
- Line 13.2 – Comprehensive (Hospital and Medical) Group
Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Column 3.
Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Column 3.
Column 6 should agree with Schedule H, Part 1, Line 1, Column 5.
- Line 14 – Credit Accident and Health
Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Column ~~3~~10.
Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Column ~~3~~10.
Column 6 should agree with Schedule H, Part 1, Line 1, Column ~~5~~19.
Include: Business not exceeding 120 months duration.
- Line 15.1 – Vision Only ~~Other Accident and Health~~
Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns ~~4 through~~ 95.
Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns ~~4 through~~ 95.
Column 6 should agree with Schedule H, Part 1, Line 1, Columns ~~7 through~~ 179.

Line 15.2 – Dental Only

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 6.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 6.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 11.

Line 15.3 – Disability Income

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 11.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 11.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 21.

Line 15.4 – Medicare Supplement

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 4.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 4.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 7.

Line 15.5 – Medicaid Title XIX

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 9.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 9.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 17.

Line 15.6 – Medicare Title XVIII

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 8.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 8.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 15.

Line 15.7 – Long-Term Care

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 12.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 12.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 23.

Line 15.8 – Federal Employees Health Benefits Plan Premium

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 7.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 7.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 13.

Line 15.9 – Other Health

Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 13.

Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 13.

Column 6 should agree with Schedule H, Part 1, Line 1, Columns 25.

Line 35 – Totals

Column 4 plus Column 5 should agree with Schedule F, Part 3, Column 6, Total multiplied by 1000.

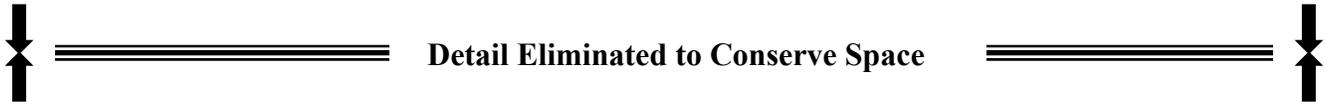
UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 – LOSSES PAID AND INCURRED

Refer to *SSAP No. 55—Unpaid Claims, Losses and Loss Adjustment Expenses* for accounting guidance.

Column 1 – Losses Paid Less Salvage – Direct Business

Line 35 should agree with Schedule T, Line 59, Column 5.



Column 5 – Net Losses Unpaid Current Year

The amounts reported for the lines in this column should agree with the amounts reported for the identical line in Column 8 of the Underwriting and Investment Exhibit, Part 2A.

Line 35 should agree with Page 3, Line 1, Column 1 and with Underwriting and Investment Exhibit, Part 2A, Line 35, Column 8.

Sum of Lines 13, 14 and 15 should agree with. Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 1



Column 8 – Percentage of Losses Incurred

Percentages by line of business are calculated by dividing Column 7 of Underwriting and Investment Exhibit, Part 2, by Column 4 of Underwriting and Investment Exhibit, Part 1, and then multiplying by 100.

Line 13.1 – Comprehensive (Hospital and Medical) Individual-Group Accident and Health

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 2.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 2.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 2.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 3.

Line 13.2 – Comprehensive (Hospital and Medical) Group

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 3.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 3.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 3.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 5.

Line 14 – Credit Accident and Health

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column ~~3~~10.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column ~~3~~10.

Column 6 should agree with Schedule H, Part 2, Line C2, Column ~~3~~10.

Column 7 should agree with Schedule H, Part 1, Line 3, Column ~~5~~9.

Include: Business not exceeding 120 months duration.

Line 15.1 – Vision Only ~~Other Accident and Health~~

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Columns ~~4 through 9~~5.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Columns ~~4 through 9~~5.

Column 6 should agree with Schedule H, Part 2, Line C2, Columns ~~4 through 9~~5.

Column 7 should agree with Schedule H, Part 1, Line 3, Columns ~~7 through 17~~9.

Line 15.2 – Dental Only

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 6.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 6.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 6.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 11.

Line 15.3 – Disability Income

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 11.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 11.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 11.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 21.

Line 15.4 – Medicare Supplement

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 4.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 4.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 4.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 7.

Line 15.5 – Medicaid Title XIX

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 9.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 9.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 9.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 17.

Line 15.6 – Medicare Title XVIII

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 8.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 8.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 8.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 15.

Line 15.7 – Long-Term Care

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 12.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 12.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 12.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 23.

Line 15.8 – Federal Employees Health Benefits Plan Premium

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 7.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 7.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 7.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 13.

Line 15.9 – Other Health

Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 13.

Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 13.

Column 6 should agree with Schedule H, Part 2, Line C2, Column 13.

Column 7 should agree with Schedule H, Part 1, Line 3, Column 25.

Line 34 – Aggregate Write-ins for Other Lines of Business

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 34 for Other Lines of Business.

Details of Write-ins Aggregated at Line 34 for Other Lines of Business

List separately each line of business for which there is no pre-printed line on Underwriting and Investment Exhibit, Part 2.

Line 15.2 – Dental Only

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 6.

Line 15.3 – Disability Income

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 11.

Line 15.4 – Medicare Supplement

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 4.

Line 15.5 – Medicaid Title XIX

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 9.

Line 15.6 – Medicare Title XVIII

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 8.

Line 15.7 – Long-Term Care

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 12.

Line 15.8 – Federal Employees Health Benefits Plan Premium

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 7.

Line 15.9 – Other Health

Column 8 should agree with Schedule H, Part 2, Line C1, Columns 13.

Line 34 – Aggregate Write-ins for Other Lines of Business

Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 34 for Other Lines of Business.

Line 35 – Totals

Columns 1 plus Column 5 should agree with Schedule T, Line 59, Column 7.

Details of Write-ins Aggregated at Line 34 for Other Lines of Business

List separately each line of business for which there is no pre-printed line on Underwriting and Investment Exhibit, Part 2A.

ANNUAL STATEMENT BLANK – LIFE\FRATERNAL AND PROPERTY

SCHEDULE H – ACCIDENT AND HEALTH EXHIBIT

PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan Premium	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx
2. Premiums earned.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx
3. Incurred claims.....
4. Cost containment expenses.....
5. Incurred claims and cost containment expenses (Lines 3 and 4).....
6. Increase in contract reserves.....
7. Commissions (a).....
8. Other general insurance expenses.....
9. Taxes, licenses and fees.....
10. Total other expenses incurred.....
11. Aggregate write-ins for deductions.....
12. Gain from underwriting before dividends or refunds.....
13. Dividends or refunds.....
14. Gain from underwriting after dividends or refunds.....
DETAILS OF WRITE-INS														
1101.
1102.
1103.
1198. Summary of remaining write-ins for Line 11 from overflow page.....
1199. Total (Lines 1101 through 1103 plus 1198) (Line 11 above).....

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx
2. Premiums earned.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx	.....	xxx
3. Incurred claims.....
4. Cost containment expenses.....
5. Incurred claims and cost containment expenses (Lines 3 and 4).....
6. Increase in contract reserves.....
7. Commissions (a).....
8. Other general insurance expenses.....
9. Taxes, licenses and fees.....
10. Total other expenses incurred.....
11. Aggregate write-ins for deductions.....
12. Gain from underwriting before dividends or refunds.....
13. Dividends or refunds.....
14. Gain from underwriting after dividends or refunds.....
DETAILS OF WRITE-INS												
1101.
1102.
1103.
1198. Summary of remaining write-ins for Line 11 from overflow page.....
1199. Total (Lines 1101 through 1103 plus 1198) (Line 11 above).....

(a) Includes \$..... reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
2. Premiums earned	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
3. Incurred claims																		
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)																		
6. Increase in contract reserves																		
7. Commissions (a)																		
8. Other general insurance expenses																		
9. Taxes, licenses and fees																		
10. Total other expenses incurred																		
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds																		
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds																		
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Total (Lines 1101 through 1103 plus 1198) (Line 11 above)																		

(a) Includes \$..... reported as "Contract, membership and other fees retained by agents."

SCHEDULE H – ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2 – RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan Premium	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long- Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums													
2. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year													
5. Total premium reserves, prior year													
6. Increase in total premium reserves													
B. Contract Reserves:													
1. Additional reserves (a)													
2. Reserve for future contingent benefits													
3. Total contract reserves, current year													
4. Total contract reserves, prior year													
5. Increase in contract reserves													
C. Claim Reserves and Liabilities:													
1. Total current year													
2. Total prior year													
3. Increase													

PART 3 – TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan Premium	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long- Term Care	Other Health
1. Claim paid during the year:													
1.1 On claims incurred prior to current year													
1.2 On claims incurred during current year													
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year													
2.2 On claims incurred during current year													
3. Test:													
3.1 Line 1.1 and 2.1													
3.2 Claim reserves and liabilities, December 31, prior year													
3.3 Line 3.1 minus Line 3.2													

PART 4 – REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan Premium	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long- Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims													
4. Commissions													
B. Reinsurance Ceded:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims													
4. Commissions													

(a) Includes \$ premium deficiency reserve.

SCHEDULE H — ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit A&H (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 — RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									
PART 3 — TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claim paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Line 1.1 and 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									
PART 4 — REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

(a) Includes \$ premium deficiency reserve.

SCHEDULE H – PART 5 – HEALTH CLAIMS

	1	2	3	4	5	6 3 Other Federal Employees Health Benefits Plan Premium	7	8	9	10	11	12	13
	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	+ Medical Vision Only	2 Dental Only		Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long- Term Care	Other Health	4 Total
A. Direct:													
1. Incurred Claims													
2. Beginning claim reserves and liabilities.....													
3. Ending claim reserves and liabilities.....													
4. Claims paid.....													
B. Assumed Reinsurance:													
15. Incurred Claims													
26. Beginning claim reserves and liabilities.....													
37. Ending claim reserves and liabilities.....													
48. Claims paid.....													
C. Ceded Reinsurance:													
19. Incurred Claims													
240. Beginning claim reserves and liabilities.....													
341. Ending claim reserves and liabilities.....													
442. Claims paid.....													
D. Net:													
143. Incurred Claims													
244. Beginning claim reserves and liabilities.....													
345. Ending claim reserves and liabilities.....													
446. Claims paid.....													
E. Net Incurred Claims and Cost Containment Expenses:													
147. Incurred claims and cost containment expenses.....													
248. Beginning reserves and liabilities													
349. Ending reserves and liabilities.....													
420. Paid claims and cost containment expenses													

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