NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

<table>
<thead>
<tr>
<th>DATE: 1/11/2023</th>
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<tbody>
<tr>
<td>CONTACT PERSON:</td>
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<td>TELEPHONE:</td>
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<td>EMAIL ADDRESS:</td>
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<tr>
<td>ON BEHALF OF:</td>
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<tr>
<td>NAME: Mary Caswell and Jill Youtsey</td>
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<tr>
<td>TITLE:</td>
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<tr>
<td>AFFILIATION: NAIC</td>
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<tr>
<td>ADDRESS:</td>
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FOR NAIC USE ONLY

<table>
<thead>
<tr>
<th>Agenda Item # 2023-03BWG</th>
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<tbody>
<tr>
<td>Year: 2023</td>
</tr>
<tr>
<td>Changes to Existing Reporting [ X ]</td>
</tr>
<tr>
<td>New Reporting Requirement [ ]</td>
</tr>
</tbody>
</table>

REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT

| No Impact [ X ] |
| Modifies Required Disclosure [ ] |

Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [ No ]

***If Yes, complete question below***

DISPOSITION

[ ] Rejected For Public Comment
[ ] Referred To Another NAIC Group
[ ] Received For Public Comment
[ X ] Adopted Date 05/31/2023
[ ] Rejected Date
[ ] Deferred Date
[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

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

Anticipated Effective Date: Annual 2023

IDENTIFICATION OF ITEM(S) TO CHANGE

Remove Life crosschecks for Columns 2, 6, and 10 on the Accident and Health Policy Experience Exhibit (AHPEE).

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

The Life crosschecks are not working correctly because columns 2, 6, and 10 on the Accident & Health Policy Experience Exhibit are on a direct basis and Exhibit 6 is on an assumed basis.

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

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: ____________________________

Other Comments:

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

© 2023 National Association of Insurance Commissioners 1 2023-03BWG
ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL, PROPERTY, AND HEALTH

ACCIDENT AND HEALTH POLICY EXPERIENCE EXHIBIT

This exhibit is required to be filed no later than April 1.

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**The Exhibit**

**Column 1 – Direct Premiums Written**

The grand total reported should equal:

- **Life\Fraternal**: Exhibit 1, Part 1, Lines (6.1+10.1+16.1), Columns (8+9+10).
- **Health**: Underwriting and Investment Exhibit, Part 1, Line 13, Column 1.
- **Property**: Exhibit of Premiums and Losses, Column 1 sum of Lines 13 through 15.

**Column 2 – Direct Premiums Earned**

Fractional premium loadings and policy fees must be included in the Earned Premiums.

The grand total reported should equal:

- **Life\Fraternal**: Exhibit 1, Part 1, Lines (6.1+10.1+16.1), Columns (8+9+10).
- **Plus**: Exhibit 1, Part 1, Lines (3.1+13.1), Columns (8+9+10).
- **Minus**: Exhibit 6, Line 1, Column 1 CY.
- **Plus**: Exhibit 6, Line 1, Column 1 PY.
- **Minus**: Exhibit 6, Line 5, Column 1 CY.
- **Plus**: Exhibit 6, Line 5, Column 1 PY.

Health

- **Less**: Underwriting and Investment Exhibit Part 2D, Line 1, Column 1 CY
- **Plus**: Underwriting and Investment Exhibit Part 2D, Line 1, Column 1 PY
- **Less**: Underwriting and Investment Exhibit Part 2D, Line 4, Column 1 CY
- **Plus**: Underwriting and Investment Exhibit Part 2D, Line 4, Column 1 PY

**Property**: Exhibit of Premiums and Losses, Column 2 sum of Lines 13 through 15.

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**Column 6 – Direct Incurred Claims Amount**

This column does not include the “Increase in Policy Reserves.”

The grand total reported should equal:

- **Life\Fraternal**: Exhibit 8, Part 2, Line 6.1, Columns (9+10+11).
- **Minus**: Exhibit 6, Line 14, Column 1 CY.
- **Plus**: Exhibit 6, Line 14, Column 1 PY.
Health Underwriting and Investment Exhibit, Part 2, Line 12.1, Column 1 minus Column 14.

NOTE: This excludes payments for any administrative costs.

Property Exhibit of Premiums and Losses, Column 6 sum of Lines 13 through 15.


Detail Eliminated to Conserve Space

Column 10 – Change in Contract Reserves

The Policy Experience Exhibit requires that the change in contract reserves should be on a direct basis. This is the direct basis included in the sum of:

Line 2, Grand Total Individual, Group and Other Business of “D” Total Business should equal:

A. The Change in Additional Reserves


B. Plus the Change in the Reserve for Future Contingent Benefits


C. Less the Change in the Premium Deficiency Reserve

Life Fraternal and Property: Footnote (a) Schedule H Part 2. Current year minus prior year.

Health: Footnote (a) Underwriting and Investment Exhibit Part 2D. Current year minus prior year.
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