

**Blanks (E) Working Group
Editorial Revisions to the Blanks and Instructions
Effective 2026 Reporting**

Statement Type:

H = Health; L/F = Life/Fraternal Combined; P/C = Property/Casualty; SA = Separate Accounts; T = Title

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 11/06/2024				
2026	Schedule D, Part 1B	<p>CHANGE TO INSTRUCTION</p> <p>Update the 2026 quarterly D1B instructions to tie to prior year line references (bond project line numbers). Remove 1st quarter 2025 reporting note.</p> <p>Column 1 – Book/Adjusted Carrying Value Beginning of Current Quarter</p> <p style="padding-left: 40px;">a. 1st Quarter taken directly from prior year annual statement Schedule D, Part 1A, Section 1, Line 1252.1 to Line 1252.6, Column 7 for all bonds.</p> <p>*** Detail Eliminated to conserve space***</p> <p>Column 8 – Book/Adjusted Carrying Value at December 31 Prior Year</p> <p>Taken directly from prior year annual statement Schedule D, Part 1A, Section 1, Line 1252.1 to Line 1252.6, Column 7 for all bonds. 1st Quarter 2025 Reporting Note: For 1st quarter reporting, the amounts in Column 8 should equal the amounts in Column 1.</p>	H, L/F, P/C, T	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
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Adopted 11/06/2024

2025	Schedule D, Part 1B	<p>CHANGE TO INSTRUCTION</p> <p>Update reference from Bonds to Issuer Credit Obligations, add lines for Asset-Backed Securities, and update the line numbers for preferred stocks to be consistent with the changes to the Blank in the Bond Project.</p> <p>Line 1 – NAIC 1 Bonds <u>Issuer Credit Obligations (ICO)</u> Include: Bonds <u>ICOs</u> with an NAIC designation of 1, or a CRP equivalent.</p> <p>Line 2 – NAIC 2 <u>Issuer Credit Obligations (ICO)</u>Bonds Include: Bonds <u>ICOs</u> with an NAIC designation of 2, or a CRP equivalent.</p> <p>Line 3 – NAIC 3 <u>Issuer Credit Obligations (ICO)</u>Bonds Include: Bonds <u>ICOs</u> with an NAIC designation of 3, or a CRP equivalent.</p> <p>Line 4 – NAIC 4 <u>Issuer Credit Obligations (ICO)</u>Bonds Include: Bonds <u>ICOs</u> with an NAIC designation of 4, or a CRP equivalent.</p> <p>Line 5 – NAIC 5 <u>Issuer Credit Obligations (ICO)</u>Bonds Include: Bonds <u>ICOs</u> with an NAIC designation of 5, or a CRP equivalent.</p> <p>Line 6 – NAIC 6 <u>Issuer Credit Obligations (ICO)</u>Bonds Include: Bonds <u>ICOs</u> with an NAIC designation of 6, or a CRP equivalent.</p> <p>Line 7 – Total <u>Issuer Credit Obligations (ICO)</u>Bonds Total of Line 1 to Line 6.</p> <p><u>Line 8 – NAIC 1 Asset-Backed Securities (ABS)</u> <u>Include: ABS securities with an NAIC designation of 1, or a CRP equivalent.</u></p> <p>Line 9 – NAIC 2 <u>Asset-Backed Securities (ABS)</u></p>	H, L/F, P/C, T	Quarterly
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Effective	Table Name	Description	Statement Type	Filing Type
		<p style="text-align: center;">Include: ABS securities with an NAIC designation of 2, or a CRP equivalent.</p> <p><u>Line 10</u> – <u>NAIC 3 Asset-Backed Securities (ABS)</u> Include: ABS securities with an NAIC designation of 3, or a CRP equivalent.</p> <p><u>Line 11</u> – <u>NAIC 4 Asset-Backed Securities (ABS)</u> Include: ABS securities with an NAIC designation of 4, or a CRP equivalent.</p> <p><u>Line 12</u> – <u>NAIC 5 Asset-Backed Securities (ABS)</u> Include: ABS securities with an NAIC designation of 5, or a CRP equivalent.</p> <p><u>Line 13</u> – <u>NAIC 6 Asset-Backed Securities (ABS)</u> Include: ABS securities with an NAIC designation of 6, or a CRP equivalent.</p> <p><u>Line 14</u> – <u>Total Asset-Backed Securities (ABS)</u> Total of Line 8 to Line 13.</p> <p>Line 15 – NAIC 1 Preferred Stock Include: Preferred stock with an NAIC designation of 1 or a CRP equivalent.</p> <p>Line 16 – NAIC 2 Preferred Stock Include: Preferred stock with an NAIC designation of 2 or a CRP equivalent.</p> <p>Line 17 – NAIC 3 Preferred Stock Include: Preferred stock with an NAIC designation of 3 or a CRP equivalent.</p> <p>Line 18 – NAIC 4 Preferred Stock Include: Preferred stock with an NAIC designation of 4 or a CRP equivalent.</p> <p>Line 19 – NAIC 5 Preferred Stock Include: Preferred stock with an NAIC designation of 5 or a CRP equivalent.</p> <p>Line 20 – NAIC 6 Preferred Stock Include: Preferred stock with an NAIC designation of 6 or a CRP equivalent.</p> <p>Line 21 – Total Preferred Stock Total of Line 8-15 to Line 13<u>20</u>.</p> <p>Line 22 – Total Bonds Issuer Credit Obligations, Asset-Backed Securities & Preferred Stock Line 7 plus Line 14 plus Line 21.</p>		

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule D, Part 1B	<p>CHANGE TO INSTRUCTION</p> <p>Update the 2025 quarterly D1B instructions to tie to prior year line references (pre-bond project line numbers). Also add 1st quarter reporting note for Column 8 for bond project transition of the prior year number. Add additional clarifying language.</p> <p>Column 1 – Book/Adjusted Carrying Value Beginning of Current Quarter</p> <p>a. 1st Quarter taken directly from <u>from company records for Lines 1-14; Line 7 (Total ICO) plus Line 14 (Total ABS) should equal prior year annual statement Schedule D, Part 1A, Section 1, Line 52.1 to Line 52.6; 12.7, Column 7 for all bonds.</u></p> <p><i>***Detail Eliminated to conserve space***</i></p> <p>Column 8 – Book/Adjusted Carrying Value at December 31 Prior Year</p> <p>Taken directly from prior year annual statement Schedule D, Part 1A, Section 1, Line 12.1 to Line 12.6, Column 7 for all bonds <u>company records for Lines 1-14. 1st Quarter 2025 Reporting Note: For 1st quarter reporting, the amounts in Column 8 should equal the amounts in Column 1.</u></p>	H, L/F, P/C, T	Quarterly
2025	Schedule D, Part 1B	<p>CHANGE TO BLANK</p> <p>Remove the footnote reference for the ABS section because ABS is not reported on Schedule DA, Part 1 or Schedule E, Part 2</p> <p>ASSET-BACKED SECURITIES (ABS)</p> <p>8. NAIC 1-(a)</p> <p>9. NAIC 2-(a)</p> <p>10. NAIC 3-(a)</p> <p>11. NAIC 4-(a)</p> <p>12. NAIC 5-(a)</p> <p>13. NAIC 6-(a)</p> <p>14. Total ABS</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DB, Part A, Section 1	<p>CHANGE TO INSTRUCTION</p> <p>Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1.</p> <p>Column 3 – Schedule/Exhibit Identifier</p> <p>Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D Part 1, <u>Section 1</u>; <u>D Part 1 Section 2</u>; D Part 2, Section 1; or D, Part 2, Section 2, if appropriate; otherwise, “N/A.”</p> <p>Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, <u>Section 1</u>), <u>D 1-2 (Schedule D, Part 1, Section 2)</u>, D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.</p>	H, L/F, P/C, T, SA	Quarterly
2025	Schedule DB, Part B, Section 1	<p>CHANGE TO INSTRUCTION</p> <p>Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1.</p> <p>Column 6 – Schedule/Exhibit Identifier</p> <p>Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D, Part 1, <u>Section 1</u>; <u>D Part 1 Section 2</u>; D, Part 2, Section 1, or D, Part 2, Section 2 if appropriate otherwise, “N/A.”</p> <p>Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, <u>Section 1</u>), <u>D1-2 (Schedule D, Part 1, Section 2)</u>, D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.</p>	H, L/F, P/C, T, SA	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule BA, Part 2; Schedule D, Part 3; Schedule D, Part 4	<p>CHANGE TO INSTRUCTION</p> <p>Remove the “S” and “SYE” administrative symbols from the investment schedule instructions per the updates made by the Valuation of Securities Task Force (VOSTF).</p> <p>NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol</p> <ul style="list-style-type: none"> - Column 6 – Schedule BA, Part 2 - Column 9 – Schedule D, Part 3 - Column 21 – Schedule D, Part 4 <p>SVO Administrative Symbol:</p> <p style="text-align: center;">Following are valid SVO Administrative Symbols for bonds and preferred stock. Refer to the P&P Manual for the application of these symbols.</p> <p style="text-align: center;">S ——— Additional or other non payment risk SYE ——— Additional or other non payment risk — Year end carry over</p>	H, L/F, P/C, T, SA	Quarterly
2025	Schedule E, Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Remove LEI column to be consistent with adopted BWG proposals 2023-06BWG and 2023-07BWG.</p> <p>** Column 10 will be electronic only. **</p> <p>Column 10 ——— Legal Entity Identifier (LEI)</p> <p style="text-align: center;">Provide the 20 character Legal Entity Identifier (LEI) for any depository as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.</p>	H, L/F, P/C, T, SA	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DL, Part 1 & 2	<p>CHANGE TO INSTRUCTION</p> <p>Add the common stock investment characteristic codes to Schedule DL instructions.</p> <p>Column 9 – Investment Characteristics</p> <p>If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.</p> <ol style="list-style-type: none"> 1. Investment terms permit interest to be received in a form other than cash. 2. Investment terms permit payment of interest to be deferred without being considered past due. 3. Interest due and accrued has been written off as uncollectible and/or nonadmitted. 4. Investment has a current year or prior year recognized other -than-temporary impairment. 5. Investment is an interest-only strip. 6. Investment is a principal-only strip. 7. Investment reflects a To-Be-Announced (TBA) security that will qualify as an issuer credit obligation or asset-backed security at the time the reporting entity takes possession of the issued security. 8. Foreign (non-SEC registered) open-end registered investment funds. 9. Foreign mutual fund and is not under the exclusive control of the company. 	H, L/F, P/C, T, SA	Annual / Quarterly
2025	Instructions (All Statements/All Parts)	<p>CHANGE TO INSTRUCTION</p> <p>Remove the Revised or “R” on all SSAP references throughout all statements instructions. <i>SAPWG Reference 2024-14EP</i></p> <p>Only one example is being shown for reference. All references in instructions will be updated.</p> <p>Line 2 – Stocks</p> <p>The amount reported in Column 3 for common stocks and preferred stocks is the value in accordance with guidance set forth in <i>SSAP No. 30R—Unaffiliated Common Stock; SSAP No. 32R—Preferred Stock and SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities.</i></p>	H, L/F, P/C, T	Annual / Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DB, Part A, Section 1 and Section 2	<p>CHANGE TO INSTRUCTION</p> <p>Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1.</p> <p>Column 3 – Schedule/Exhibit Identifier</p> <p>Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D Part 1, <u>Section 1</u>; <u>D Part 1 Section 2</u>; D Part 2, Section 1; or D, Part 2, Section 2, if appropriate; otherwise, “N/A.”</p> <p>Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, <u>Section 1</u>), D 1-2 (Schedule D, Part 1, <u>Section 2</u>), D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.</p>	H, L/F, P/C, T, SA	Annual
2025	Schedule DB, Part B, Section 1 and Section 2	<p>CHANGE TO INSTRUCTION</p> <p>Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1.</p> <p>Column 6 – Schedule/Exhibit Identifier</p> <p>Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D, Part 1, <u>Section 1</u>; <u>D Part 1 Section 2</u>; D, Part 2, Section 1, or D, Part 2, Section 2 if appropriate otherwise, “N/A.”</p> <p>Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, <u>Section 1</u>), D 1-2 (Schedule D, Part 1, <u>Section 2</u>), D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.</p>	H, L/F, P/C, T, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule BA, Part 1; Schedule D, Part 1, Section 1 & 2; Schedule D, Part 2, Section 1;	<p>CHANGE TO INSTRUCTION</p> <p>Remove the “S” and “SYE” administrative symbols from the investment schedule instructions per the updates made by the Valuation of Securities Task Force (VOSTF).</p> <p>NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol</p> <ul style="list-style-type: none"> - Column 7 – Schedule BA, Part 1 - Column 4 – Schedule D, Part 1, Section 1 & 2 - Column 19 – Schedule D, Part 2, Section 1 <p>SVO Administrative Symbol:</p> <p style="text-align: center;">Following are valid SVO Administrative Symbols for bonds and preferred stock. Refer to the P&P Manual for the application of these symbols.</p> <p style="text-align: center;">S _____ Additional or other non payment risk SYE _____ Additional or other non payment risk – Year end carry over</p>	H, L/F, P/C, T, SA	Annual
2025	Life Insurance (State Page)	<p>CHANGE TO INSTRUCTION</p> <p>Update the header to Columns 13 through 22 to match the change from the May 2023 editorial list update to the Blank.</p> <p><u>Death Benefits, and Matured Endowments Incurred and Annuity Benefits</u></p> <p>This section is only applicable to life and annuity contracts (Lines 1 through 33).</p>	H, L/F	Annual
2025	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add a formula in parenthesis for line 4 to be consistent with other total lines throughout the Notes.</p> <p style="padding-left: 40px;">(5) Allocated gains/losses to IMR from derivatives</p> <p style="padding-left: 80px;">a. General Account</p> <ol style="list-style-type: none"> 1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period 2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period 3. Fair Value Derivative Gains & Losses Amortized Over Current Period 4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period <p style="padding-left: 120px;">Total (1+2-3)</p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		<p style="text-align: center;">b. Separate Account - Insulated</p> <ol style="list-style-type: none"> 1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period 2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period 3. Fair Value Derivative Gains & Losses Amortized Over Current Period 4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period <p style="text-align: center;">Total <u>(1+2-3)</u></p> <p style="text-align: center;">c. Separate Account – Non-Insulated</p> <ol style="list-style-type: none"> 1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period 2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period 3. Fair Value Derivative Gains & Losses Amortized Over Current Period 4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period <p style="text-align: center;">Total <u>(1+2-3)</u></p>		
2025	Notes to Financial Statement	<p>CHANGE TO INSTRUCTION</p> <p>Update the data capture list (1st page of Notes to Financials) for Note 21 to include the new part of Note 21E as part of the New Market Tax Credit updates.</p> <p style="text-align: center;"><u>Note #</u> <u>Parts to be presented in whole dollars in the same format and level of detail in the specific manner shown in the illustration.</u></p> <p style="text-align: center;">21 21E(1), 21E(2), 21E(45), 21F(2) through 21F(4), 21G(2), 21G(3), 21H and 21I</p>	H, L/F, P/C, T	Annual
2025	Asset Valuation Reserve, Default Component	<p>CHANGE TO BLANK</p> <p>Remove Line 60 because this total line is no longer needed since the Schedule DA Mortgages line was removed per adopted proposal 2024-02BWG.</p> <p>60 Total Mortgage Loans on Real Estate (Lines 58 + 59)</p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve, Default Component	<p>CHANGE TO INSTRUCTION</p> <p>Remove Line 60 because this total line is no longer needed since the Line 58 Schedule DA Mortgages line was removed per adopted proposal 2024-02BWG.</p> <p>Line 58 – Total Schedule B Mortgage Loans on Real Estate</p> <p>Column 1 should agree with Page 2, Line 3.1 + 3.2, Column 3 plus Schedule DL, Part 1, Column 6, Line 9309999999.</p> <p><u>Column 6 must be reported on the Asset Valuation Reserve Page, Line 7, Column 2.</u></p> <p><u>Column 8 must be reported on the Asset Valuation Reserve Page, Line 10, Column 2.</u></p> <p><u>Column 10 must be reported on the Asset Valuation Reserve Page, Line 9, Column 2.</u></p> <p>Line 60 — Total Mortgage Loans on Real Estate</p> <p>Column 6 must be reported on the Asset Valuation Reserve Page, Line 7, Column 2.</p> <p>Column 8 must be reported on the Asset Valuation Reserve Page, Line 10, Column 2.</p> <p>Column 10 must be reported on the Asset Valuation Reserve Page, Line 9, Column 2.</p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve, Default Component	<p>CHANGE TO INSTRUCTION</p> <p>Update references to Line 60 in the AVR instructions to reference Line 58.</p> <p>Line 7 – Basic Contribution (includes separate accounts assets, if applicable)</p> <p>***Detail Eliminated to Conserve Space***</p> <p> Column 2: Report the total mortgage loans from Page 31, Line 6058, Column 6 (General Account) and Page 16, Line 6058, Col. 6 (Separate Accounts), if applicable; and the total for replication (synthetic asset) transactions contained on Page 35, Line 0299999, Column 7 (General Account) and Page 20, Line 0299999, Column 7 (Separate Accounts).</p> <p>Line 9 – Maximum Reserve (includes separate accounts assets, if applicable)</p> <p>***Detail Eliminated to Conserve Space***</p> <p> Column 2: Report the total mortgage loans from Page 31, Line 6058, Column 10 (General Account) and Page 16, Line 6058, Col. 10 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page 35, Line 0299999, Column 9 (General Account) and Page 20, Line 0299999, Column 9 (Separate Accounts).</p> <p>Line 10 – Reserve Objective (includes separate accounts assets, if applicable)</p> <p>***Detail Eliminated to Conserve Space***</p> <p> Column 2: Report the total mortgage loans from Page 31, Line 6058, Column 8 (General Account) and Page 16, Line 6058, Col. 8 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page 35, Line 0299999, Column 8 (General Account) and Page 20, Line 0299999, Column 8 (Separate Accounts).</p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type										
2025	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Update the Column heading for 21E(2) to Jurisdiction to match 21E(1). 21E(2) was added with adopted proposal 2024-11BWG.</p> <p>(2)Total unused tax credits by jurisdiction, disaggregated by transferable/certificated and non-transferable;</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>State Abbreviation</th> <th>Jurisdiction*</th> <th>Transferable / Certificated</th> <th>Nontransferable</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	State Abbreviation	Jurisdiction*	Transferable / Certificated	Nontransferable	Total						H, L/F, P/C, T	Annual
State Abbreviation	Jurisdiction*	Transferable / Certificated	Nontransferable	Total										
2025	Schedule DA, Verification Between Years	<p>CHANGE TO BLANK</p> <p>Remove the footnote. With the adoption of the clarifying language in proposal 2024-02BWG, this footnote is no longer needed.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>1</th> <th>2</th> <th>3</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td>Other Short-term Investment Assets</td> </tr> <tr> <td>Total</td> <td>Bonds</td> <td>(*)</td> </tr> </tbody> </table> <p>(a) Indicate the category of such assets, for example, joint ventures, transportation equipment.</p>	1	2	3			Other Short-term Investment Assets	Total	Bonds	(*)	H, L/F, P/C, T, SA	Annual	
1	2	3												
		Other Short-term Investment Assets												
Total	Bonds	(*)												

Adopted 08/07/2024

2025	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Note 5 Investments</p> <p style="padding-left: 40px;">T. Aggregate Collateral Loans by Qualifying Investment Collateral</p> <p>THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Collateral Type</th> <th>Aggregate Collateral Loan*</th> <th>Admitted</th> <th>Nonadmitted</th> </tr> </thead> <tbody> <tr> <td>(1) Cash, Cash Equivalent & ST Investments</td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>a. Affiliated</td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted	(1) Cash, Cash Equivalent & ST Investments				a. Affiliated				X, L/F, P/C, T	Annual
Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted													
(1) Cash, Cash Equivalent & ST Investments																
a. Affiliated																

Effective	Table Name	Description	Statement Type	Filing Type									
		<p>b. Unaffiliated</p> <p>(2) Bonds Issuer <u>Credit Obligations</u></p> <p>a. Affiliated</p> <p>b. Unaffiliated</p> <p>(3) Loan-Backed and Structured Securities <u>Asset-Backed Securities</u></p> <p>a. Affiliated</p> <p>b. Unaffiliated</p>											
2025	Schedule DA, Verification Between Years	<p>CHANGE TO BLANK</p> <p>Update the column number to column “Other Short-term Investment Assets”. To see other changes to this schedule see adopted Proposal 2024-02BWG.</p> <p style="text-align: center;">SCHEDULE DA – VERIFICATION BETWEEN YEARS Short-Term Investments</p> <table border="1" data-bbox="984 841 1297 992" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">43</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">Other Short-term Investment Assets</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: center;">Bonds</td> <td style="text-align: center;">(a)</td> </tr> </table>	1	2	43			Other Short-term Investment Assets	Total	Bonds	(a)	H, L/F, P/C, T	Annual
1	2	43											
		Other Short-term Investment Assets											
Total	Bonds	(a)											

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Adopted 12/3/2024				
2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Update Note 12(A)18 for the change that was in the 2023 memo from the SAPWG. This update was missed when preparing the 2024 annual instructions.</p> <p><u>Instruction:</u></p> <p>A. Defined Benefit Plan</p> <p>(18)Reporting entities electing to apply the transition guidance set forth in SSAP No. 102—Pensions and SSAP No. 92—Postretirement Benefits Other Than Pensions must disclose the full transition surplus impact calculated from applying guidance in the first quarter statutory financial statements after the transition date and each reporting period thereafter. This disclosure shall include the initial “transition liability” calculated under guidance and the annual amortization amount of the “unrecognized items” into net periodic benefit cost. This disclosure shall include a schedule of the entity’s anticipated recognition of the remaining surplus impact over the transition period.</p> <p>See SSAP No. 102—Pensions and SSAP No. 92—Postretirement Benefits Other Than Pensions for details of the transition guidance.</p> <p><u>Illustration:</u></p> <p>A. Defined Benefit Plan</p> <p>———— (18) ———— See implementation guide for SSAP No. 102—Pensions for examples of disclosure.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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Adopted 11/06/2024

2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Update the Data Capture table on the first page of Notes to Financial Statements to include Note 21J. This was inadvertently left out.</p> <p align="center">21 21E(1), 21E(4), 21F(2) through 21F(4), 21G(2), 21G(3), 21H and, 21I and 21J</p>	L/F	Annual
2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Remove the language that this is only for Life/Fraternal companies only in Note 21J. This clarification is not needed because this note is only in the Life/Fraternal instructions</p> <p>J. Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. <i>(Note 5S only applies to Life/Fraternal companies).</i></p>	L/F	Annual

Adopted 08/07/2024

2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTIONS</p> <p>23. Reinsurance</p> <p><u>Instruction:</u></p> <p>A. Unsecured Reinsurance Recoverables</p> <p>If the company has with any individual reinsurers (authorized, reciprocal jurisdiction, unauthorized or certified), an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the company's policyholder surplus, list each individual reinsurer and the unsecured aggregate recoverable pertaining to that reinsurer. If the individual reinsurer is part of a group, list the individual reinsurers, each of its related group members having reinsurance with the reporting company, and the total unsecured aggregate recoverables for the entire group.</p> <p>Include: The NAIC group code number, where appropriate, and the Federal Employer Identification Number (FEIN) for each individual company. <u>If a FEIN is not available, use Alien Number, CRIN, or RJIN.</u></p>	P/C, T	Annual
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Effective	Table Name	Description	Statement Type	Filing Type																																																														
2024	Notes to Financial Statements	<p>CHANGE TO INSTRUCTIONS</p> <p>23. Reinsurance</p> <p><u>Illustration:</u></p> <p>A. Unsecured Reinsurance Recoverables</p> <p>NOTE: The tables below will not be data captured</p> <p>Individual Reinsurers with Unsecured Reinsurance Recoverables Exceeding 3% of Policyholder Surplus</p> <p>Individual Reinsurers Who Are Not Members of a Group</p> <table border="1" data-bbox="848 656 1661 829"> <thead> <tr> <th>FEINID Number</th> <th>Reinsurer Name</th> <th>Unsecured Amount</th> </tr> </thead> <tbody> <tr><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>\$</td></tr> </tbody> </table> <p>Individual Reinsurers Who Are Members of a Group</p> <table border="1" data-bbox="848 914 1661 1133"> <thead> <tr> <th>Group Code</th> <th>FEINID Number</th> <th>Reinsurer Name</th> <th>Unsecured Amount</th> </tr> </thead> <tbody> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$</td></tr> </tbody> </table> <p>All Members of the Groups Shown above with Unsecured Reinsurance Recoverables</p> <table border="1" data-bbox="800 1255 1661 1453"> <thead> <tr> <th>Group Code</th> <th>FEINID Number</th> <th>Reinsurer Name</th> <th>Unsecured Amount</th> </tr> </thead> <tbody> <tr><td>123</td><td>.....</td><td>.....</td><td>XXX</td></tr> <tr><td>123</td><td>.....</td><td>.....</td><td>XXX</td></tr> <tr><td>123</td><td>.....</td><td>.....</td><td>XXX</td></tr> <tr><td>Total 123</td><td></td><td></td><td>\$</td></tr> </tbody> </table>	FEINID Number	Reinsurer Name	Unsecured Amount	\$	\$	\$	\$	\$	Group Code	FEINID Number	Reinsurer Name	Unsecured Amount	\$	\$	\$	\$	\$	Group Code	FEINID Number	Reinsurer Name	Unsecured Amount	123	XXX	123	XXX	123	XXX	Total 123			\$	P/C, T	Annual
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2024	Accident and Health Policy Experience Exhibit	<p>CHANGE TO INSTRUCTION</p> <p>Update the Life/Fraternal crosscheck for Column 1. The validation was checking for collected premiums instead of written premiums.</p> <p>Column 1 – Direct Premiums Written</p> <p>The grand total reported should equal:</p> <p>Life\Fraternal Exhibit 1, Part 1, Lines (69.1+10.1+1619.1), Column (6).</p> <p>Health Underwriting and Investment Exhibit, Part 1, Line 13, Column 1.</p> <p>Property Exhibit of Premiums and Losses, Column 1 sum of Lines 13 through 15.</p>	H, L/F, P/C	Annual																																
2024	Earned But Unbilled	<p>CHANGE TO INSTRUCTION</p> <p>Update the line reference to “Pet Insurance Plans” on the examples for Underwriting and Investment Exhibit Part 1 & 1A for Line 9.2 to be consistent with the other parts of the Property/Casualty instructions.</p> <p>1. Fire</p> <p>2.1 Allied lines</p> <p>2.2 Multiple peril crop</p> <p>2.3 Federal flood</p> <p>2.4 Private crop</p> <p>2.5 Private flood</p> <p>3. Farmowners multiple peril</p> <p>4. Homeowners multiple peril</p> <p>5. Commercial multiple peril (non-liability portion)</p> <p>5.2 Commercial multiple peril (liability portion)</p> <p>6. Mortgage guaranty</p> <p>8. Ocean marine</p> <p>9.1 Inland marine</p> <p>9.2 Pet insurance plans</p>	P/C	Annual																																

Effective	Table Name	Description	Statement Type	Filing Type
2024	Premiums Attributed to Protected Cells Exhibit	<p>CHANGE TO BLANK</p> <p>Update the line reference to Line 9.2 “Pet Insurance Plans” to be consistent with the other parts of the Property/Casualty instructions.</p> <p>1. Fire</p> <p>2.1 Allied lines</p> <p>2.2 Multiple peril crop</p> <p>2.3 Federal flood</p> <p>2.4 Private crop</p> <p>2.5 Private flood</p> <p>3. Farmowners multiple peril</p> <p>4. Homeowners multiple peril</p> <p>5. Commercial multiple peril (non-liability portion)</p> <p>5.2 Commercial multiple peril (liability portion)</p> <p>6. Mortgage guaranty</p> <p>8. Ocean marine</p> <p>9.1 Inland marine</p> <p>9.2 Pet insurance plans</p>	P/C	Annual
2024	Schedule T – Premiums and Other Considerations	<p>CHANGE TO INSTRUCTION</p> <p>Update the Underwriting and Investment Exhibit, Part 1 line reference. This change to the Schedule T instructions was missed when the Underwriting and Investment Exhibit was updated a few years ago.</p> <p>Line 61 – Total (Direct Business)</p> <p>The sum of Column 2, 3, 4, 5, 6, 7 and 8, Line 61 should equal the Underwriting and Investment Exhibit, Part 1, Column 1, Line 416.</p>	H	Annual
2024	Schedule H	<p>CHANGE TO INSTRUCTION</p> <p>Remove the references to 2022/2023 reporting.</p> <p>Example:</p> <p>Line 4 – Total Contract Reserves, Prior Year</p> <p>Line 3 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)</p>	L/F, P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	Notes to Financial Statement	<p>CHANGE TO INSTRUCTION</p> <p>(Modified) Remove the note for Negative IMR from Note 5 – Investments for Life/Fraternal, Property, Health, & Title instructions because it is only applicable to Life/Fraternal companies. Renumber the note for Aggregate Collateral Loans. <i>See next editorial list item showing that the note is moving to Note 21 – Other Items for the Life/Fraternal Instructions.</i></p> <p>S. Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. (Note 5S only applies to Life/Fraternal companies):</p> <p>(1) Net negative (disallowed) IMR in aggregate and allocated between the general account, insulated separate account and non-insulated account.</p> <p>(2) Amounts of negative IMR admitted in the general account and reported as an asset in the insulated separate account and non-insulated blank. (Note: If a company completes this Note, consideration should be given to updating Note 13I Reasons for Changes in Balance of Special Surplus Funds from Prior Period.)</p> <p>(3) The calculated adjusted capital and surplus.</p> <p>(4) Percentage of adjusted capital and surplus for which the admitted net negative (disallowed) IMR represents (including what is admitted in the general account and what is recognized as an asset in the separate account).</p> <p>(5) Reporting entities that have allocated gains/losses to IMR from derivatives that were reported at fair value prior to the termination of the derivative shall disclose the unamortized balances in IMR from these allocations separately between the gains and losses.</p> <p>FS. Aggregate Collateral Loans by Qualifying Investment Collateral</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	Notes to Financial Statement	<p>CHANGE TO INSTRUCTION</p> <p>Move the note for Negative IMR in the Life/Fraternal statement instructions from Note 5 – Investments to Note 21 – Other Items. After discussions with regulator, software vendors and NAIC staff, it was decided that the Negative IMR note needed to be moved due to potential specification issues. The note has <u>NOT</u> changed, it is just being moved within the Life/Fraternal instructions.</p> <p>5. — Investments <u>21. Other Items</u></p> <p><u>Instruction:</u></p> <p>SJ. Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. (Note 5S only applies to Life/Fraternal companies).</p> <ol style="list-style-type: none"> (1) Net negative (disallowed) IMR in aggregate and allocated between the general account, insulated separate account and non-insulated account. (2) Amounts of negative IMR admitted in the general account and reported as an asset in the insulated separate account and non-insulated blank. (Note: If a company completes this Note, consideration should be given to updating Note 13I – Reasons for Changes in Balance of Special Surplus Funds from Prior Period.) (3) The calculated adjusted capital and surplus. (4) Percentage of adjusted capital and surplus for which the admitted net negative (disallowed) IMR represents (including what is admitted in the general account and what is recognized as an asset in the separate account). (5) Reporting entities that have allocated gains/losses to IMR from derivatives that were reported at fair value prior to the termination of the derivative shall disclose the unamortized balances in IMR from these allocations separately between the gains and losses. <p><u>Illustration:</u></p> <p>THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type																																																										
		<p>§J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)</p> <p>(1) Net negative (disallowed) IMR</p> <table border="0" style="width: 100%; margin-left: 40px;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">Total</td> <td style="width: 20%; text-align: center;">General Account</td> <td style="width: 20%; text-align: center;">Insulated Separate Account</td> <td style="width: 20%; text-align: center;">Non-Insulated Separate Account</td> </tr> <tr> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td></td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> </tr> </table> <p>(2) Negative (disallowed) IMR admitted</p> <table border="0" style="width: 100%; margin-left: 40px;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%; text-align: center;">Total</td> <td style="width: 20%; text-align: center;">General Account</td> <td style="width: 20%; text-align: center;">Insulated Separate Account</td> <td style="width: 20%; text-align: center;">Non-Insulated Separate Account</td> </tr> <tr> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td></td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> <td style="text-align: center;">.....</td> </tr> </table> <p>(3) Calculated adjusted capital and surplus</p> <table border="0" style="width: 100%; margin-left: 40px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%; text-align: right;">Total</td> </tr> <tr> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials</td> <td style="text-align: right;">.....</td> </tr> <tr> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Net Positive Goodwill (admitted)</td> <td style="text-align: right;">.....</td> </tr> <tr> <td>c. EDP Equipment & Operating System Software (admitted)</td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td style="text-align: right;">.....</td> </tr> <tr> <td>d. Net DTAs (admitted)</td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td style="text-align: right;">.....</td> </tr> <tr> <td>e. Net Negative (disallowed) IMR (admitted)</td> <td style="text-align: right;">.....</td> </tr> <tr> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>f. Adjusted Capital & Surplus (a-(b+c+d+e))</td> <td style="text-align: right;">.....</td> </tr> </table> <p>(4) Percentage of adjusted capital and surplus</p> <table border="0" style="width: 100%; margin-left: 40px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%; text-align: right;">Total</td> </tr> <tr> <td>Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted</td> <td style="text-align: right;">%</td> </tr> </table>		Total	General Account	Insulated Separate Account	Non-Insulated Separate Account		\$	\$	\$	\$		Total	General Account	Insulated Separate Account	Non-Insulated Separate Account		\$	\$	\$	\$		Total		\$	a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials		\$	b. Net Positive Goodwill (admitted)	c. EDP Equipment & Operating System Software (admitted)	\$	d. Net DTAs (admitted)	\$	e. Net Negative (disallowed) IMR (admitted)		\$	f. Adjusted Capital & Surplus (a-(b+c+d+e))		Total	Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted	%		
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Effective	Table Name	Description	Statement Type	Filing Type
		capital and surplus		
		(5)Allocated gains/losses to IMR from derivatives		
		a. General Account		
			Gains	Losses
		1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$.....
		2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period	\$	\$.....
		3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$	\$.....
		4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$	\$.....
		b. Separate Account - Insulated		
			Gains	Losses
		1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$.....
		2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period	\$	\$.....
		3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$	\$.....
		4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$	\$.....
		c. Separate Account – Non-Insulated		
			Gains	Losses
		1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$.....
		2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period	\$	\$.....

Effective	Table Name	Description	Statement Type	Filing Type	
		3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$	\$.....	
		4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$	\$.....	

Adopted 05/23/2024

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

Effective	Table Name	Description	Statement Type	Filing Type																																		
2024	Schedule P, Part 3J & 3T	<p>CHANGE TO BLANK</p> <p>Update Columns 11 and 12 on the Annual Statement Blank for Parts 3J and 3T to remove the “XXX”s that were added by accident to adopted Proposal 2023-16BWG.</p> <p style="text-align: center;">SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE</p> <table border="1" data-bbox="634 427 1623 727"> <thead> <tr> <th data-bbox="634 427 806 526">Years in Which Losses Were Incurred</th> <th data-bbox="806 427 926 727" rowspan="2">Detail Eliminated To Conserve Space</th> <th data-bbox="926 427 1276 526">11 Number of Claims Closed With Loss Payment</th> <th data-bbox="1276 427 1623 526">12 Number of Claims Closed Without Loss Payment</th> </tr> </thead> <tbody> <tr> <td data-bbox="634 526 806 727">1. Prior</td> <td data-bbox="634 526 806 727">2. 2015</td> <td data-bbox="634 526 806 727">3. 2016</td> <td data-bbox="634 526 806 727">4. 2017</td> <td data-bbox="634 526 806 727">5. 2018</td> <td data-bbox="634 526 806 727">6. 2019</td> <td data-bbox="634 526 806 727">7. 2020</td> <td data-bbox="634 526 806 727">8. 2021</td> <td data-bbox="634 526 806 727">9. 2022</td> <td data-bbox="634 526 806 727">10. 2023</td> <td data-bbox="634 526 806 727">11. 2024</td> <td data-bbox="926 526 1276 727">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> <td data-bbox="1276 526 1623 727">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> </tr> </tbody> </table> <p style="text-align: center;">SCHEDULE P – PART 3T - WARRANTY</p> <table border="1" data-bbox="634 850 1623 1154"> <thead> <tr> <th data-bbox="634 850 806 950">Years in Which Losses Were Incurred</th> <th data-bbox="806 850 926 1154" rowspan="2">Detail Eliminated To Conserve Space</th> <th data-bbox="926 850 1276 950">11 Number of Claims Closed With Loss Payment</th> <th data-bbox="1276 850 1623 950">12 Number of Claims Closed Without Loss Payment</th> </tr> </thead> <tbody> <tr> <td data-bbox="634 950 806 1154">1. Prior</td> <td data-bbox="634 950 806 1154">2. 2015</td> <td data-bbox="634 950 806 1154">3. 2016</td> <td data-bbox="634 950 806 1154">4. 2017</td> <td data-bbox="634 950 806 1154">5. 2018</td> <td data-bbox="634 950 806 1154">6. 2019</td> <td data-bbox="634 950 806 1154">7. 2020</td> <td data-bbox="634 950 806 1154">8. 2021</td> <td data-bbox="634 950 806 1154">9. 2022</td> <td data-bbox="634 950 806 1154">10. 2023</td> <td data-bbox="634 950 806 1154">11. 2024</td> <td data-bbox="926 950 1276 1154">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> <td data-bbox="1276 950 1623 1154">XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX</td> </tr> </tbody> </table>	Years in Which Losses Were Incurred	Detail Eliminated To Conserve Space	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	1. Prior	2. 2015	3. 2016	4. 2017	5. 2018	6. 2019	7. 2020	8. 2021	9. 2022	10. 2023	11. 2024	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	Years in Which Losses Were Incurred	Detail Eliminated To Conserve Space	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	1. Prior	2. 2015	3. 2016	4. 2017	5. 2018	6. 2019	7. 2020	8. 2021	9. 2022	10. 2023	11. 2024	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX	P/C	Annual
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2024	Analysis of Operations by Lines of Business – Individual Annuities	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference between Analysis of Operations by LOB – Individual Annuities and Exhibit 1 Part 2 to account for all commissions reported.</p> <p>Line 21 – Commissions on Annuity Considerations and Deposit-Type Contracts (Direct Business Only)</p> <p>Columns 2, 3, 4, 5 and 7 Column 1 should agree with Exhibit 1 Part 2, Line 31, Column 4.</p>	L/F	Annual																																		

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

Effective	Table Name	Description	Statement Type	Filing Type																										
2024	Analysis of Operations By Lines of Business – Accident and Health	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference for the Analysis of Operations by LOB – Accident and Health to include Line 6 in order to include the ceded portion of commission expenses.</p> <p>Column 1 – Total</p> <p><u>Line 6 plus the sum</u> of Lines 21 through 24 should equal Health Analysis of Operations by Lines of Business Supplement Line 19 plus 20 (Column 1 minus Column 14).</p>	L/F	Annual																										
2024	Health Supplement – Analysis of Operations By Lines of Business	<p>CHANGE TO INSTRUCTION</p> <p>Update the crosscheck reference for the Analysis of Operations by LOB – Accident and Health to include Line 6 in order to include the ceded portion of commission expenses.</p> <p>Column 1 – Total</p> <p>Column 1 (Line 19 plus Line 20) minus Column 14 (Line 19 plus Line 20) should equal Analysis of Operations by Lines of Business – Accident and Health Column 1, <u>Line 6 plus the sum</u> of Lines 21 through 24.</p>	L/F	Annual																										
2024	Schedule P, Part 1 Summary	<p>CHANGE TO BLANK</p> <p>Update Column 25 on Schedule P, Part 1, Summary to remove the XXX’s and allow a sum for all of Part 1, except 1N, 1O and 1P.</p> <p style="text-align: center;">SCHEDULE P – PART 1 – SUMMARY</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Years in Which Premiums Were Earned and Losses Were Incurred</th> <th style="text-align: center;">Detail</th> <th style="text-align: center;">25 Number of Claims Outstanding Direct and Assumed</th> </tr> </thead> <tbody> <tr> <td>1. Prior.....</td> <td rowspan="11" style="text-align: center;">Detail Eliminated To Conserve Space</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>2. 2015.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>3. 2016.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>4. 2017.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>5. 2018.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>6. 2019.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>7. 2020.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>8. 2021.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>9. 2022.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>10. 2023.....</td> <td style="text-align: center;">XXX</td> </tr> <tr> <td>11. 2024.....</td> <td style="text-align: center;">XXX</td> </tr> </tbody> </table>	Years in Which Premiums Were Earned and Losses Were Incurred	Detail	25 Number of Claims Outstanding Direct and Assumed	1. Prior.....	Detail Eliminated To Conserve Space	XXX	2. 2015.....	XXX	3. 2016.....	XXX	4. 2017.....	XXX	5. 2018.....	XXX	6. 2019.....	XXX	7. 2020.....	XXX	8. 2021.....	XXX	9. 2022.....	XXX	10. 2023.....	XXX	11. 2024.....	XXX	P/C	Annual
Years in Which Premiums Were Earned and Losses Were Incurred	Detail	25 Number of Claims Outstanding Direct and Assumed																												
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9. 2022.....		XXX																												
10. 2023.....		XXX																												
11. 2024.....		XXX																												

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 02/21/2024				
2024	Schedule DL, Parts 1 and 2	<p>CHANGE TO BLANK</p> <p>Update the sub header for the line reference on the Assets page for separate accounts.</p> <p style="text-align: center;">SCHEDULE DL – PART 1 SECURITIES LENDING COLLATERAL ASSETS Reinvested Collateral Assets Owned December 31 Current Year (Securities lending collateral assets reported in aggregate on Line 10 of the Assets page <u>(Line 9 for Separate Accounts)</u> and not included on Schedules A, B, BA, D DB and E)</p> <p style="text-align: center;">SCHEDULE DL – PART 2 SECURITIES LENDING COLLATERAL ASSETS Reinvested Collateral Assets Owned December 31 Current Year (Securities lending collateral assets included on Schedules A, B, BA, D, DB and E and not reported in aggregate on Line 10 of the Assets page <u>(Line 9 for Separate Accounts)</u>)</p>	H, L/F, P/C, T	Annual / Quarterly
2024	Schedule DL, Parts 1 and 2	<p>CHANGE TO INSTRUCTION</p> <p>Update the sub header for the line reference on the Assets page for separate accounts.</p> <p style="text-align: center;"><u>SCHEDULE DL – PART 1</u> <u>SECURITIES LENDING COLLATERAL ASSETS</u> Reinvested Collateral Assets Owned December 31 Current Year (Securities lending collateral assets reported in aggregate on Line 10 of the asset page <u>(Line 9 for Separate Accounts)</u> and not included on Schedules A, B, BA, D, DB and E.)</p> <p style="text-align: center;"><u>SCHEDULE DL – PART 2</u> <u>SECURITIES LENDING COLLATERAL ASSETS</u> Reinvested Collateral Assets Owned December 31 Current Year (Securities lending collateral assets included on Schedules A, B, BA, D, DB and E <u>(Line 9 for Separate Accounts)</u> and not reported in aggregate on Line 10 of the asset page.)</p>	H, L/F, P/C, T	Annual / Quarterly

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

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

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

Effective	Table Name	Description	Statement Type	Filing Type
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Adopted 11/07/2023

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

Effective	Table Name	Description	Statement Type	Filing Type
		E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year's schedules with appropriate notations made <u>directly to the affected schedules and in the Notes to Financial Statements.</u>		
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 17 (E) to be consistent with SSAP No. 3</p> <p>17. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year's annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year's schedules with appropriate notations made <u>directly to the affected schedules and in the Notes to Financial Statements.</u></p>	T	Annual
2024	Schedule P, Part 7A & 7B	<p>CHANGE TO BLANK</p> <p>Add a line to Schedule P, Part 7A & 7B for Pet Insurance (Pet Insurance was split out from Inland Marine with Blanks Proposal 2023-01BWG)</p> <ol style="list-style-type: none"> 1. Homeowners/Farmowners 2. Private Passenger Auto Liability/Medical 3. Commercial Auto/Truck Liability/Medical 4. Workers' Compensation 5. Commercial Multiple Peril 6. Medical Professional Liability—Occurrence 7. Medical Professional Liability—Claims-made 8. Special Liability 9. Other Liability—Occurrence 10. Other Liabilities—Claims-made 11. Special Property 12. Auto Physical Damage 13. Fidelity/ Surety 14. Other 15. International 16. Reinsurance-Nonproportional Assumed Property 17. Reinsurance-Nonproportional Assumed Liability 18. Reinsurance-Nonproportional Assumed Financial Lines 	P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		19. Products Liability—Occurrence 20. Products Liability—Claims-made 21. Financial Guaranty/Mortgage Guaranty 22. Warranty 23. <u>Pet Insurance Plans</u> 24. Totals		

Adopted 07/27/2023

2024	Premiums Attributed to Protected Cells Exhibit	CHANGE TO BLANK Renumber line 9 to 9.1 Inland marine and add line 9.2 Pet insurance from proposal 2023-01BWG as this exhibit was missed during exposure and adoption. 9.1 Inland marine 9.2 <u>Pet insurance</u>	P/C	Annual
2024	Earned But Unbilled (EBUB) Premium Implementation Statutory Reporting Pro Forma Exhibits	CHANGE TO INSTRUCTION Update Example B – Underwriting and Investment Exhibit Part 1 and Part 2 to renumber line 9 to 9.1 Inland Marine and add line 9.2 Pet Insurance from proposal 2023-01BWG as this instructions was missed during exposure and adoption. 9.1 Inland marine 9.2 <u>Pet insurance</u>	P/C	Annual

Adopted 05/31/2023

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

Statement Type:

H = Health; L/F = Life/Fraternal Combined; P/C = Property/Casualty; SA = Separate Accounts; T = Title

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

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

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

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

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p>CHANGE TO INSTRUCTIONS</p> <p>Update Note 20C to be consistent with SSAP 100R.</p> <p>20. Fair Value Measurements</p> <p>C. A reporting entity shall disclose in the notes to the financial statements, as of each date for which a statement of financial position is presented in the quarterly or annual financial statements, the aggregate fair value or NAV for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall. This disclosure shall be summarized by the type of financial instrument for which it is practicable to estimate fair value, except for certain financial instruments identified below.</p> <p>The disclosures about fair value prescribed in the paragraph above are not required for the following: (Note: These exclusions are specific to Note 20C and do not impact the reporting of fair value that may be required in other SSAPs or statutory accounting schedules.)</p> <ul style="list-style-type: none"> • Employers’ and plans’ obligations for pension benefits, other postretirement benefits (see scope paragraph of <i>SSAP No. 92—Postretirement Benefits Other Than Pensions</i>), postemployment benefits, employee stock option and stock purchase plans, and other forms of deferred compensation arrangements, as defined in <i>SSAP No. 12—Employee Stock Ownership Plans</i>, <i>SSAP No. 104R—Share-Based Payments</i>, <i>SSAP No. 92—Postretirement Benefits Other Than Pensions</i> and <i>SSAP No. 102—Pensions</i>. • Substantively extinguished debt subject to the disclosure requirements of <i>SSAP No. 103R—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities</i>. • Insurance contracts, other than financial guarantees and deposit-type contracts • Lease contracts as defined in <i>SSAP No. 22R—Leases</i>. • Warranty obligations and rights. • Investments accounted for under the equity method. • <u>Equity instruments issued by the entity.</u> • <u>Deposit liabilities with no defined or contractual maturities.</u> 	H, L/F, P/C, T	Annual

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

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

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

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

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

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

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

Adopted 03/07/2023

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

Effective	Table Name	Description	Statement Type	Filing Type
2023	Schedule T	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language to the Details of Aggregate Write-ins for Other Alien</p> <p>Details of Write-ins Aggregated on Line 58 for Other Alien</p> <p style="padding-left: 40px;">List separately each alien jurisdiction for which there is no pre-printed line on Schedule T.</p> <p style="padding-left: 40px;"><u>Exclude a</u>All premium adjustments (both increases and decreases), including but not limited to Affordable Care Act (ACA) premium adjustments related to the risk adjustment program-. These should shall be allocated as premium in the respective jurisdiction.</p>	H, L/F, P/C	Annual
2023	Actuarial Opinion	<p>CHANGE TO INSTRUCTION</p> <p>Correct the list of disclosure items</p> <p>4. The SCOPE paragraph should contain a sentence such as the following:</p> <p style="padding-left: 40px;">“I have examined the actuarial assumptions and methods used in determining reserves listed in Exhibit A, as shown in the Annual Statement of the Company as prepared for filing with state regulatory officials, as of December 31, 20__, and reviewed information provided to me through XXX date.”</p> <p style="padding-left: 40px;">Exhibit A should list those items and amounts with respect to which the Appointed Actuary is expressing an opinion.</p> <p style="padding-left: 40px;">The Appointed Actuary should state that the items in the SCOPE paragraph, on which he or she is expressing an opinion, reflect the Disclosure items (8 through 14<u>13</u>) in Exhibit B.</p>	T	Annual

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

Adopted 11/17/2022

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

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

Adopted 03/29/2022

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

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

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