

**Blanks (E) Working Group  
Editorial Revisions to the Blanks and Instructions  
Effective 2021 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
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**Adopted 11/16/2021**

2021 Annual	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit Part 2	<b>CHANGE TO BLANK</b> Block column 4, line 19.8 for entry per information from sponsor of proposal 2020-31BWG.	L/F, H, P	Annual
2021 Annual	Schedule DB, Part A, Section 2	<b>CHANGE TO BLANK</b> Add “Undiscounted” to columns 13 and 14 descriptions. From 2018-12BWG proposal and missed going forward.	L/F, H, P, T, SA	Annual
2021 Annual	Schedule D, Part 6, Section 1	<b>CHANGE TO BLANK</b> Change column 7 – Book Adjusted Carrying Value to allow a total. It was moved from column 9, which included a total.	L/F, H, P, T, SA	Annual

**Adopted 07/22/2021**

2021	Separate Accounts General Interrogatories	<b>CHANGE TO BLANK</b> Int. 1.01: Block entry for column 4, all total lines as it is a Yes/No response. Lines numbers updated to accommodate electronic data collection. (e.g., line 1.01A is presented as 1.01A0001 and total lines presented as 1.01A9999)	L/F	Annual
2021	General Interrogatories	<b>CHANGE TO BLANK</b> With adoption of new Schedule Y Part 3, added reference to line 1.1.  <i>Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.</i>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary	<b>CHANGE TO BLANK</b> Change column heading for column 19 to Ceded and column 20 to Direct. These were changed erroneously. This corrects them to align with Parts 1A and 1B.	P	Annual
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary, Part 1A and Part 1B	<b>CHANGE TO BLANK</b> Block entry for columns 30 through 32, line 12. No need to sum ratio columns.	P	Annual
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary, Part 1A and Part 1B	<b>CHANGE TO BLANK</b> Column 23 reads “Total net adjusting and other expenses unpaid”. The word “Total” is being removed so that it simply reads “net adjusting and other expenses unpaid”	P	Annual
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary, Part 1A and Part 1B	<b>CHANGE TO BLANK</b> Clarify the data being requested for Column 32. the title of that column is “Net Loss and LAE Coverage” to make it clear what is being requested the title is being changed to “Net Loss and LAE as a % of Original Risk in Force”.	P	Annual
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary, Part 1A and Part 1B	<b>CHANGE TO BLANK</b> Duplication in the data is being requested. Columns 24 asks for “Total net losses and LAE unpaid” and Column 33 which asks for “Net Reserves”, Column 33 is being removed.	P	Annual
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary, Part 1A and Part 1B	<b>CHANGE TO INSTRUCTIONS</b> Clarify the data being requested for Column 32. the title of that column is “Net Loss and LAE Coverage” to make it clear what is being requested the title is being changed to “Net Loss and LAE as a % of Original Risk in Force”.	P	Annual
2021	Mortgage Guaranty Insurance Exhibit Part 1 Summary, Part 1A and Part 1B	<b>CHANGE TO INSTRUCTIONS</b> Duplication in the data is being requested. Columns 24 asks for “Total net losses and LAE unpaid” and Column 33 which asks for “Net Reserves”, Column 33 is being removed.	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 05/26/2021**

2021	Accident and Health Policy Experience Exhibit	<p><b>CHANGE TO BLANK</b></p> <p>Removed United States Policy Forms from header as alien amounts were to be included on line D1 and will need to be included for validations to tie.</p> <p>Deleted line 19 in the Individual section and renumbered as it was a duplication of line 20.</p>	H, L/F, P/C	Annual																																																								
2021	Schedule BA, Part 1 FN Schedule D, Part 1 FN Schedule D, Part 2, Sn 1 FN Schedule D, Part 2, Sn 2 FN Schedule DA, Part 1 FN Schedule E, Part 2 FN	<p><b>CHANGE TO BLANK</b></p> <p>Insert line numbers at beginning of footnote rows to distinguish between line numbers and designation categories.</p> <p>i</p> <table border="0"> <tr> <td></td> <td colspan="7">Book/Adjusted Carrying Value by NAIC Designation Category Footnote:</td> </tr> <tr> <td>1A</td> <td>1A \$</td> <td>1B \$</td> <td>1C \$</td> <td>ID \$</td> <td>IE \$</td> <td>IF \$</td> <td>IG \$</td> </tr> <tr> <td>1B</td> <td>2A \$</td> <td>2B \$</td> <td>2C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1C</td> <td>3A \$</td> <td>3B \$</td> <td>3C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1D</td> <td>4A \$</td> <td>4B \$</td> <td>4C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1E</td> <td>5A \$</td> <td>5B \$</td> <td>5C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1F</td> <td>6 \$</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							1A	1A \$	1B \$	1C \$	ID \$	IE \$	IF \$	IG \$	1B	2A \$	2B \$	2C \$					1C	3A \$	3B \$	3C \$					1D	4A \$	4B \$	4C \$					1E	5A \$	5B \$	5C \$					1F	6 \$							H, L/F, P/C, T, SA	Annual
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2021	Schedule DL, Part 1 FN	<p><b>CHANGE TO BLANK</b></p> <p>Insert line numbers at beginning of footnote rows to distinguish between line numbers and designation categories.</p> <p>3.</p> <table border="0"> <tr> <td></td> <td colspan="7">Book/Adjusted Carrying Value by NAIC Designation Category Footnote:</td> </tr> <tr> <td>3A</td> <td>1A \$</td> <td>1B \$</td> <td>1C \$</td> <td>ID \$</td> <td>IE \$</td> <td>IF \$</td> <td>IG \$</td> </tr> <tr> <td>3B</td> <td>2A \$</td> <td>2B \$</td> <td>2C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3C</td> <td>3A \$</td> <td>3B \$</td> <td>3C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3D</td> <td>4A \$</td> <td>4B \$</td> <td>4C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3E</td> <td>5A \$</td> <td>5B \$</td> <td>5C \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3F</td> <td>6 \$</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							3A	1A \$	1B \$	1C \$	ID \$	IE \$	IF \$	IG \$	3B	2A \$	2B \$	2C \$					3C	3A \$	3B \$	3C \$					3D	4A \$	4B \$	4C \$					3E	5A \$	5B \$	5C \$					3F	6 \$							H, L/F, P/C, T, SA	Annual
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2021	General Instructions	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction on minimum font size to read as shown.</p> <p>b. No font smaller than 86-point type for the annual statement or 6-point type for the Long Term Care Experience Reporting Forms 1 through 5 and all investment schedules may be used. Ornate fonts may not be used.</p>	H	Annual																																																								

Effective	Table Name	Description	Statement Type	Filing Type
2021	General Instructions	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction on minimum font size to read as shown.</p> <p>b. No font smaller than <del>86</del>-point type for the annual statement <del>or 6-point type for the Long Term Care Experience Reporting Forms 1 through 5 and all investment schedules</del> may be used. Ornate fonts may not be used.</p>	L/F	Annual
2021	General Instructions	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction on minimum font size to read as shown.</p> <p>b. No font smaller than <del>86</del>-point type for the annual statement <del>or 6-point type for the Long Term Care Experience Reporting Forms 1 through 5, Exhibit of Premiums and Losses (Statutory Page 14) and all investment schedules</del> may be used. Ornate fonts may not be used.</p>	P/C	Annual
2021	General Instructions	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction on minimum font size to read as shown.</p> <p>b. No font smaller than <del>86</del>-point type for the annual statement <del>or 6-point type for all investment schedules</del> may be used. Ornate fonts may not be used.</p>	T	Annual
2021	Schedule A, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instructions as shown below</p> <p>Column 8 – Amount of Encumbrances</p> <p>Properties may be mortgaged and the outstanding principal balance, excluding accrued interest, of all liens at December 31 of the current year should be reported in this column.</p> <p><u>Amount reported for encumbrances should not be less than zero.</u></p>	H, L/F, P/C, T	Annual

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2021	Accident and Health Policy Experience Exhibit	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add clarifying instruction on transitioning to by state reporting of the exhibit in 2022.</p> <p style="text-align: center;"><b><u>ACCIDENT AND HEALTH POLICY EXPERIENCE EXHIBIT</u></b></p> <p>This exhibit is required to be filed no later than April 1.</p> <p>A schedule must be prepared <del>and submitted to the state of domicile</del> for each jurisdiction in which the company has Written Premium (Direct), Earned Premium (Direct, Assumed and Ceded) or Incurred Claims (Direct, Assumed and Ceded). In addition, a schedule must be prepared and submitted that contains the grand total (GT) for the company.</p> <p style="text-align: center;">*****</p> <hr/> <p style="text-align: center;"><b><u>For 2021 Reporting Only</u></b></p> <p><u>For 2021, the reporting entity can choose to complete a separate page for each jurisdiction (plus an OT for other than US) and the Grand Total (GT) page or the reporting entity can submit a page for their state of domicile and the Grand Total (GT) page.</u></p> <p style="text-align: center;">*****</p>	H, L/F, P/C	Annual												
2021	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the column description for Column 6 of Note 10O as shown below to match update to instructions.</p> <table border="1" data-bbox="676 1174 1549 1347" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th data-bbox="676 1174 852 1222">1</th> <th data-bbox="852 1174 995 1222">2</th> <th data-bbox="995 1174 1138 1222">3</th> <th data-bbox="1138 1174 1281 1222">4</th> <th data-bbox="1281 1174 1423 1222">5</th> <th data-bbox="1423 1174 1549 1222">6</th> </tr> </thead> <tbody> <tr> <td data-bbox="676 1222 852 1347">Entity</td> <td data-bbox="852 1222 995 1347">Reporting Entity's Share of Net Income (Loss)</td> <td data-bbox="995 1222 1138 1347">Accumulated Share of Net Income (Losses)</td> <td data-bbox="1138 1222 1281 1347">Reporting Entity's Share of Equity, Including Negative Equity</td> <td data-bbox="1281 1222 1423 1347">Guaranteed Obligation / Commitment for Financial Support (Yes/No)</td> <td data-bbox="1423 1222 1549 1347"><u>Amount of the Recognized Guarantee Under SSAP No. 5R</u> <del>Reported Value</del></td> </tr> </tbody> </table>	1	2	3	4	5	6	Entity	Reporting Entity's Share of Net Income (Loss)	Accumulated Share of Net Income (Losses)	Reporting Entity's Share of Equity, Including Negative Equity	Guaranteed Obligation / Commitment for Financial Support (Yes/No)	<u>Amount of the Recognized Guarantee Under SSAP No. 5R</u> <del>Reported Value</del>	H, L/F, P/C, T	Annual
1	2	3	4	5	6											
Entity	Reporting Entity's Share of Net Income (Loss)	Accumulated Share of Net Income (Losses)	Reporting Entity's Share of Equity, Including Negative Equity	Guaranteed Obligation / Commitment for Financial Support (Yes/No)	<u>Amount of the Recognized Guarantee Under SSAP No. 5R</u> <del>Reported Value</del>											

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2021	Schedule F, Part 3	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Make the following changes to Column 34 to be consistent with changes made in the Property RBC Instructions.</p> <p>Column 34 – Reinsurer Designation Equivalent</p> <p>Following is a listing of the valid codes.</p> <table border="1" data-bbox="787 451 1396 483"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> </table> <p>The equivalent designation category assigned will correspond to a current financial strength rating received from <del>an one of the approved rating agency agencies</del> as outlined in the table below. Ratings shall be based on interactive communication between the rating agency and the <del>assuming reinsurer</del> and shall not be based solely on publicly available information. If the reinsurer does not have at least one financial strength rating, it should be assigned the “Vulnerable 6 or Unrated <del>Reinsurers</del>” equivalent rating. Amounts recoverable from unrated voluntary pools should be assigned the <del>reinsurer equivalent code of Secure 3.</del> <u>equivalent rating.</u></p> <p><del>An</del> <u>For</u> authorized associations including incorporated and individual unincorporated underwriters or a member thereof (e.g. <u>individual authorized syndicates of Lloyds’ of London that are backed by the Central Fund</u>), <del>may</del> utilize the lowest financial strength group rating received from an approved rating agency.</p> <table border="1" data-bbox="762 917 1585 1351"> <thead> <tr> <th colspan="7">Reinsurer Designation Equivalent Category</th> </tr> <tr> <th>Code</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> </tr> </thead> <tbody> <tr> <td>Description</td> <td>Secure 1</td> <td>Secure 2</td> <td>Secure 3</td> <td>Secure 4</td> <td>Secure 5</td> <td>Vulnerable 6 or Unrated Reinsurers</td> </tr> <tr> <td><u>A.M. Best</u></td> <td>A++</td> <td>A+</td> <td>A</td> <td>A-</td> <td>B++, B+</td> <td>B, B-, C++, C+, C, C-, D, E, F</td> </tr> <tr> <td><u>Standard &amp; Poor’s</u></td> <td>AAA</td> <td>AA+, AA, AA-</td> <td>A+, A</td> <td>A-</td> <td>BBB+, BBB, BBB-</td> <td>BB+, BB, BB-, B+, B, B-, CCC, CC, C, D, R</td> </tr> <tr> <td>Moody’s</td> <td>Aaa</td> <td>Aa1, Aa2, Aa3</td> <td>A1, A2</td> <td>A3</td> <td>Baa1, Baa2, Baa3</td> <td>Ba1, Ba2, Ba3, B1, B2, B3, Caa, Ca, C</td> </tr> <tr> <td>Fitch</td> <td>AAA</td> <td>AA+, AA, AA-</td> <td>A+, A</td> <td>A-</td> <td>BBB+, BBB, BBB-</td> <td>BB+, BB, BB-, B+, B, B-, CCC, CC, C, D, R</td> </tr> </tbody> </table> <p><u>See the Property Risk-Based Capital instructions for examples of use and determination of the Reinsurer Designation Equivalent.</u></p>	1	2	3	4	5	6	Reinsurer Designation Equivalent Category							Code	1	2	3	4	5	6	Description	Secure 1	Secure 2	Secure 3	Secure 4	Secure 5	Vulnerable 6 or Unrated Reinsurers	<u>A.M. Best</u>	A++	A+	A	A-	B++, B+	B, B-, C++, C+, C, C-, D, E, F	<u>Standard &amp; Poor’s</u>	AAA	AA+, AA, AA-	A+, A	A-	BBB+, BBB, BBB-	BB+, BB, BB-, B+, B, B-, CCC, CC, C, D, R	Moody’s	Aaa	Aa1, Aa2, Aa3	A1, A2	A3	Baa1, Baa2, Baa3	Ba1, Ba2, Ba3, B1, B2, B3, Caa, Ca, C	Fitch	AAA	AA+, AA, AA-	A+, A	A-	BBB+, BBB, BBB-	BB+, BB, BB-, B+, B, B-, CCC, CC, C, D, R	P/C	Annual
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Moody’s	Aaa	Aa1, Aa2, Aa3	A1, A2	A3	Baa1, Baa2, Baa3	Ba1, Ba2, Ba3, B1, B2, B3, Caa, Ca, C																																																					
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2021	Supplemental Health Care Exhibit – Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove crosscheck because Accident and Health Policy Experience Exhibit, Part 4 has been eliminated.</p> <p>Column 13 – Total</p> <p>For Part 2, the GT (Grand Total) page:</p> <ul style="list-style-type: none"> <li>• Column 13, Line 1.16 (Net Premiums Earned) should equal the Accident and Health Policy Experience Exhibit, <del>Part 4</del>, Column 1, Line <u>D26 (Grand Total Individual, Group and Other Business)</u> minus Line <u>D12 (Other Total Non-U.S. Policy Forms Direct Business)</u>.</li> <li>• Column 13, Line 1.11 (Total Direct Premiums Earned) minus Line 1.5 (Paid Rate Credits) minus Line 1.8 (Change in Reserve for Rate Credits) plus Line 1.15 (Other Adjustments Due to MLR Calculation – Premiums) should equal the Accident and Health Policy Experience Exhibit, <del>Part 4</del>, Column <del>24</del>, Line <u>D2 (Grand Total Individual, Group and Other Business)</u> minus Line <u>D1 (U.S. Total Non-U.S. Policy Forms Direct Business)</u>.</li> <li>• Column 13, Line 2.20 (Net Incurred Claims) minus Line 2.11 (Incurred Medical Incentive Pools and Bonuses) should equal the Accident and Health Policy Experience Exhibit, <del>Part 4</del>, Columns <del>92</del> plus <del>103</del>, Line <u>D26 (Grand Total Individual, Group and Other Business)</u> minus Line <u>D12 (Other Total Non-U.S. Policy Forms Direct Business)</u>.</li> <li>• Column 13, Line 2.15 (Total Incurred Claims) minus Line 2.8 (Paid Rate Credits) minus Line 2.9 (Reserve for Rate Credits Current Year) plus Line 2.10 (Reserve for Rate Credits Prior Year) minus Line 2.11 (Incurred Medical Incentive Pools and Bonuses) plus Line 2.19 (Other Adjustments Due to MLR Calculation – Claims) should equal the Accident and Health Policy Experience Exhibit, <del>Part 4</del>, Columns <del>62</del> plus <del>103</del>, Line <u>D2 (Grand Total Individual, Group and Other Business)</u> minus Line <u>D1 (U.S. Total Non-U.S. Policy Forms Direct Business)</u>.</li> </ul> <p>NOTE: If the reporting entity has a Premium Deficiency Reserve, they will fail the crosschecks above due to the Accident and Health Policy Experience Exhibit excluding Premium Deficiency Reserve. The reporting entity should provide that explanation for the crosscheck failure.</p>	H, L/F, P/C	Annual

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2021	Supplemental Investment Risks Interrogatories	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instructions as shown below to clarify preferred stock reporting for Line 3.</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 <u>(perpetual preferred and redeemable preferred)</u>.</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 11.1 – 11.6. 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> <p><u>The amounts reported in the preferred stock subcategories should be consistent with the amounts reported in Asset Page, Column 3, Lines 2.1.</u></p>	H, L/F, P/C, T	Annual
2021	Schedule Y, Part 3	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Make the modification for Columns 5 and 6 shown below. These edit to proposal 2020-37BWG were made to the wrong column.</p> <p>Column 5 – Ultimate Controlling Party</p> <p>Provide the name of <u>the ultimate controlling party</u> <del>all U.S. insurance groups (which is consistent with the ‘Group Name’ on Schedule Y—Part 1A)</del> controlled by of the entity reported in Column 2. <del>If an entity reported in Column 5 is not part of an insurance group, provide the name of the individual insurance entity.</del> Within Schedule Y, the terms “Ultimate Controlling Party” and “Ultimate Controlling Entity(ies)/Person(s)” are used interchangeably.</p> <p>Column 6 – U.S. Insurance Groups or Entities Controlled by Column 5</p> <p>Provide the names of all U.S. insurance groups <u>(which is consistent with the ‘Group Name’ on Schedule Y—Part 1A)</u> or entities controlled by the entity reported in Column 5. <del>If an entity reported in Column 5 is not part of an insurance group, provide the name of the individual insurance entity.</del></p>	H, L/F, P/C, T	Annual



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**Adopted 03/16/2021**

2021	Schedule Y, Part 1A	<p><b>CHANGE TO BLANK</b></p> <p>Change Column 15 header description as shown below.</p> <p>Is an SCA Filing Required? (Yes/No)</p>	H, L/F, P/C, T	Annual
2021	Life, Health and Annuity Guaranty Association Assessable Premium Exhibit – Parts 1	<p><b>CHANGE TO BLANK</b></p> <p>Put XXX in Columns 1 and 3 for line 4.99 and modify the section header between Line 5 and Line 6 as shown below.</p> <p>DEVELOPMENT OF AMOUNTS INCLUDED IN LINES 1 THROUGH 5 THAT SHOULD BE DEDUCTED IN DETERMINING THE BASE <u>PRIOR TO ADDITIONAL ADJUSTMENTS IN PART 2</u></p> <p>Do not include any amounts more than once in Lines 6 through 9</p>	H, L/F, P/C	Annual
2021	Life, Health and Annuity Guaranty Association Assessable Premium Exhibit – Part 2	<p><b>CHANGE TO BLANK</b></p> <p>Made Premium plural in column headers 1 and 3 to agree with Part 1.</p> <p>Life Insurance Premiums Accident &amp; Health Premiums</p>	H, L/F, P/C	Annual
2021	Life, Health and Annuity Guaranty Association Assessable Premium Exhibit – Parts 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction from Part 1 as shown below.</p> <p>Development of Amounts Included in Lines 1 Through 5 That Should Be Deducted in Determining the <del>Gross Premium</del> Base <u>Prior to Additional Adjustments in Part 2</u></p>	H, L/F, P/C	Annual
2021	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction for Note 10O as shown below. Modify the illustration for Not 10O to replace the column header “Reported Value” with “Amount of Guarantee Recognized Under SSAP No. 5R”.</p> <ul style="list-style-type: none"> <li><del>The SCA or SSAP No. 48 entity’s reported value</del> <u>The amount of the recognized guarantee under SSAP No. 5R.</u></li> </ul>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2021	Analysis of Operations by Lines of Business – Individual Life Insurance	<p><b>CHANGE TO INSTRUCTION</b></p> <p>The instruction for Column 5 is in conflict with adopted guidance for the Valuation Manual for PBR and the VM-20 Supplement. The change below removes that conflict.</p> <p>Column 5 – Indexed Life</p> <p><del>Exclude</del><u>Include</u>: Indexed universal life with secondary guarantees.</p> <p>Column 7 – Universal Life with Secondary Guarantees</p> <p><u>Include</u>: Indexed universal life with secondary guarantees.</p>	L/F	Annual
2021	Analysis of Operations by Lines of Business – Summary	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove the crosscheck below. The count for group policies on the Life Insurance (state page) is policies not certificates as should be reported on the Analysis of Operations by Lines of Business – Summary page.</p> <p>Line 34 – Policies/Certificates in Force End of Year</p> <p>The number provided should be count of direct written policies/certificates in force at the end of the year.</p> <p><del>The sum of Columns 2 and 3 should equal Line 23, Column 9 of Life Insurance (state page).</del></p>	L/F	Annual
2021	Schedule Y, Part 1A	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Change Column 15 instructions as shown below.</p> <p>Column 15 – Is an SCA Filing Required? (<u>Yes/No</u>)</p> <p>Answer <del>Y</del><u>Yes</u>–(Y) or <del>N</del><u>No</u>–(N) if an SCA (Subsidiary, Controlled and Affiliated) SUB 1 (initial) or SUB 2 (annual) filing with the NAIC is required per <i>SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities</i> for the entity in Column 8.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule BA, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Make the following edits to the Column 6 instructions to clarify lines where NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol are made.</p> <p>Column 6 – NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol</p> <p>This column must be completed for those investments included on Lines 0799999, 0899999, 1599999, 1699999 and <del>164599999</del>. <u>For all other lines the column may be completed if the investment has an NAIC Designation received from the SVO or from an NAIC CRP.</u></p> <p><del>For Schedule BA the investments noted above with the underlying characteristics of a bond or a preferred stock instrument, insert the appropriate combination of the NAIC Designation (1 through 6), NAIC Designation Modifier (A through G) and SVO Administrative Symbol. The list of valid SVO Administrative Symbols is shown below.</del></p> <p style="text-align: center;"><del>*****Detail Eliminated to Conserve Space*****</del></p> <p>NAIC Designation Modifier:</p> <p><del>The NAIC Designation Modifier should only be used for securities reported on the lines below if eligible to receive one, as defined in the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&amp;P Manual)</i>, otherwise, the field should be left blank.</del></p> <ul style="list-style-type: none"> <li><del>• Underlying Characteristics of Bonds ————— Lines 0799999 through 0899999</del></li> <li><del>• Underlying Characteristics of Preferred Stocks ————— Lines 1599999 through 1699999</del></li> </ul> <p>As defined in the P&amp;P Manual, there is not an NAIC Designation Modifier for investments reporting an NAIC Designation 6, therefore, the NAIC Designation Modifier field should be left blank.</p> <p>Refer to the P&amp;P Manual for the application of these modifiers.</p> <p>SVO Administrative Symbol:</p> <p style="text-align: center;"><del>*****Detail Eliminated to Conserve Space*****</del></p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
		<p><del>The NAIC designation NAIC Designation Modifier and SVO Administrative Symbol field should be left blank for those Schedule BA investments that have not been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i>.</del></p> <p>The NAIC Designation Category is the combination of NAIC Designation and NAIC Designation Modifier. Valid combinations of NAIC Designation and NAIC Designation Modifier for NAIC Designation Category are shown below:</p>		
2021	Schedule BA, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Make the following edits to the Column 7 instructions to clarify lines where NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol are made.</p> <p>Column 7 – NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol</p> <p>This column must be completed for those investments included on Lines 0799999, 0899999, 1599999, 1699999 and <del>164599999</del>. <u>For all other lines the column may be completed if the investment has an NAIC Designation received from the SVO or from an NAIC CRP.</u></p> <p><del>For Schedule BA the investments noted above with the underlying characteristics of a bond or a preferred stock instrument, insert the appropriate combination of the NAIC Designation (1 through 6), NAIC Designation Modifier (A through G) and SVO Administrative Symbol. The list of valid SVO Administrative Symbols is shown below.</del></p> <p><b>*****Detail Eliminated to Conserve Space*****</b></p> <p>NAIC Designation Modifier:</p> <p><del>The NAIC Designation Modifier should only be used for securities reported on the lines below if eligible to receive one, as defined in the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&amp;P Manual)</i>, otherwise, the field should be left blank.</del></p> <p><del>• Underlying Characteristics of Bonds ————— Lines 0799999 through 0899999</del></p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		<p style="text-align: center;"><del>• Underlying Characteristics of Preferred Stocks — Lines 1599999 through 1699999</del></p> <p>As defined in the P&amp;P Manual, there is not an NAIC Designation Modifier for investments reporting an NAIC Designation 6, therefore, the NAIC Designation Modifier field should be left blank.</p> <p>Refer to the P&amp;P Manual for the application of these modifiers.</p> <p>SVO Administrative Symbol:</p> <p style="text-align: center;"><b>*****Detail Eliminated to Conserve Space*****</b></p> <p><del>The NAIC designation NAIC Designation Modifier and SVO Administrative Symbol field should be left blank for those Schedule BA investments that have not been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i>.</del></p> <p>The NAIC Designation Category is the combination of NAIC Designation and NAIC Designation Modifier. Valid combinations of NAIC Designation and NAIC Designation Modifier for NAIC Designation Category are shown below:</p>		
2021	Schedule D, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Make the following addition to the instructions to Columns 27 and 28.</p> <p>Column 27 – Call Date</p> <p>Report the call date used to calculate the Effective Date of Maturity. If call date does not affect the Effective Date of Maturity field but exists, report the <u>next</u> call date. If there is no call date, leave blank.</p> <p>Column 28 – Call Price</p> <p>Report the call price used to calculate the Effective Date of Maturity. If call price does not affect the Effective Date of Maturity field but exists, report the <u>next</u> call price. If there is no call price, leave blank.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 12/16/2020**

2021	Schedule D, Part 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the word “tendered” to reference of called bonds and prepayment penalty.</p> <p>Column 18 – Realized Gain (Loss) on Disposal</p> <p>This should be the difference between the Consideration column amount and the Book/Adjusted Carrying Value at Disposal Date, excluding any portion that is attributable to foreign exchange differences.</p> <p>For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter the difference between the consideration, Column 7 and actual cost Column 9 at date of sale.</p> <p>Bonds called <u>or tendered</u> where consideration received exceeds par:</p> <p>For securities sold, redeemed or otherwise disposed of, which generate investment income as a result of a prepayment penalty and/or acceleration fee, the amount of realized gain (loss) reported is equal to the Par value of the investment (Column 8) less the BACV at the Disposal Date (Column 16).</p> <p>Bonds called <u>or tendered</u> where consideration received is less than par:</p> <p>For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with <i>SSAP No. 26R—Bonds</i>.</p>	H, L/F, P/C, T	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule D, Part 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the word “tendered” to reference of called bonds and prepayment penalty.</p> <p>Column 20 – Bond Interest/Stock Dividends Received During Year</p> <p>For Mutual Funds (including Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO), enter the amount of distributions received in cash or reinvested in additional shares.</p> <p>Include: The proportionate share of investment income directly related to the securities reported in this schedule.</p> <p>Report amounts net of foreign withholding tax.</p> <p>Bonds called <u>or tendered</u> where consideration received exceeds par:</p> <p>For securities sold, redeemed or otherwise disposed of, which generate investment income as a result of a prepayment penalty and/or acceleration fee; the amount of investment income reported is equal to the total consideration received (Column 7) less the Par value of the investment (Column 8).</p> <p>Bonds <u>or tendered</u> called where consideration received is less than par:</p> <p>For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with <i>SSAP No. 26R—Bonds</i>.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule D, Part 5	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the word “tendered” to reference of called bonds and prepayment penalty.</p> <p>Column 18 – Realized Gain (Loss) on Disposal</p> <p>This should be the difference between the Consideration column amount and the Book/Adjusted Carrying Value at Disposal Date, excluding any portion that is attributable to foreign exchange differences.</p> <p>Bonds called <u>or tendered</u> where consideration received exceeds par:</p> <p>For securities sold, redeemed or otherwise disposed of, which generate investment income as a result of a prepayment penalty and/or acceleration fee; the amount of realized gain (loss) reported is equal to the Par value of the investment (Column 8) less the BACV at the Disposal Date (Column 11).</p> <p>Bonds called <u>or tendered</u> where consideration received is less than par:</p> <p>For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with <i>SSAP No. 26R—Bonds</i>.</p>	H, L/F, P/C, T	Annual



Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule D, Part 5	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the word “tendered” to reference of called bonds and prepayment penalty.</p> <p>Column 20 – Interest and Dividends Received During Year</p> <p>For Mutual Funds (including Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO), enter the amount of distributions received in cash or reinvested in additional shares.</p> <p>Include: The proportionate share of investment income directly related to the securities reported in this schedule.</p> <p>Report amounts net of foreign withholding tax.</p> <p>Bonds called <u>or tendered</u> where consideration received exceeds par:</p> <p>For securities sold, redeemed or otherwise disposed of, which generate investment income as a result of a prepayment penalty and/or acceleration fee, the amount of investment income reported is equal to the total consideration received (Column 10) less the Par value of the investment (Column 8).</p> <p>Bonds called <u>or tendered</u> where consideration received is less than par:</p> <p>For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with <i>SSAP No. 26R—Bonds</i>.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule D, Part 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the word “tendered” to reference of called bonds and prepayment penalty.</p> <p>Column 18 – Realized Gain or (Loss) on Disposal</p> <p>This should be the difference between the Consideration column amount and the Book/Adjusted Carrying Value at Disposal Date, excluding any portion that is attributable to foreign exchange differences.</p> <p>For Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO, enter the difference between the consideration, Column 7 and actual cost Column 9 at date of sale.</p> <p>Bonds called <u>or tendered</u> where consideration received exceeds par:</p> <p>For securities sold, redeemed or otherwise disposed of, which generate investment income as a result of a prepayment penalty and/or acceleration fee; the amount of realized gain (loss) reported is equal to the Par value of the investment (Column 8) less the BACV at the Disposal Date (Column 16).</p> <p>Bonds called <u>or tendered</u> where consideration received is less than par:</p> <p>For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with <i>SSAP No. 26R—Bonds</i>.</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule D, Part 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the word “tendered” to reference of called bonds and prepayment penalty.</p> <p>Column 20 – Bond Interest/Stock Dividends Received During Year</p> <p>For Mutual Funds (including Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO), enter the amount of distributions received in cash or reinvested in additional shares.</p> <p>Include:                   The proportionate share of investment income directly related to the securities reported in this schedule.</p> <p>Report amounts net of foreign withholding tax.</p> <p>Bonds called <u>or tendered</u> where consideration received exceeds par:</p> <p>For securities sold, redeemed or otherwise disposed of, which generate investment income as a result of a prepayment penalty and/or acceleration fee; the amount of investment income reported is equal to the total consideration received (Column 7) less the Par value of the investment (Column 8).</p> <p>Bonds called <u>or tendered</u> where consideration received is less than par:</p> <p>For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with <i>SSAP No. 26R—Bonds</i>.</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2021	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add reference to tendered bonds to Note 5Q.</p> <p>Q. Prepayment Penalty and Acceleration Fees</p> <p>For securities sold, redeemed or otherwise disposed as a result of a callable <u>or tender offer</u> feature (including make whole call provisions), disclose the number of CUSIPs sold, disposed or otherwise redeemed and the aggregate amount of investment income generated as a result of a prepayment penalty and/or acceleration fee for the General Account and Separate Account.</p>	H, L/F, P/C, T	Annual
2021	Jurat	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the clarification below for signatures.</p> <p>Signatures</p> <p>Complete the Jurat signature requirements in accordance with the requirements of the domiciliary state. Direct any questions concerning signature requirements to that state. <del>At least one statement filed with</del> <u>Consult the requirements of the domiciliary state regarding filing of the statement with</u> <del>must have</del> original signatures <del>and must be</del> manually signed by the appropriate corporate officers <u>with, have</u> the corporate seal affixed thereon where appropriate, and <del>be</del> properly notarized. For statements filed in non-domestic states, facsimile signatures or reproductions of original signatures may be used except where otherwise mandated. If the appropriate corporate officers are incapacitated or otherwise not available due to a personal emergency, the reporting entity should contact the domiciliary state for direction as to who may sign the statement.</p> <p>NOTE: If the United States Manager of a U.S. Branch or the Attorney-in-Fact of a Reciprocal Exchange or Lloyds Underwriters is a corporation, the affidavit should be signed by two (or three) principal officers of the corporation; or, if a partnership, by two (or three) of the principal members of the partnership.</p> <p>For domiciliary jurisdictions that require the reporting entity to submit signatures on the Jurat page as part of the PDF filed with the NAIC see the instructions for submitting a signed Jurat in the General Electronic Filing Directive. The link to that directive can be found at the following Web address:</p> <p><i><a href="http://www.naic.org/cmte_e_app_blanks.htm">www.naic.org/cmte_e_app_blanks.htm</a></i></p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 08/27/2020**

2021	Schedule D, Part 3  Schedule BA, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add new administrative symbol ND*</p> <p><u>ND* Regulatory review for an assessment of regulatory policy for the investment or regulatory reporting instructions to implement applicable policy.</u></p>	H, L/F, P/C, T	Quarterly
2021	Schedule BA, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add clarification to the FE code to indicate that the code is limited for use on Schedule BA and reporting entities should consult the P&amp;P manual for details on its use on Schedule BA.</p> <p>Following are valid SVO Administrative Symbols for bonds and preferred stock. Refer to the P&amp;P Manual for the application of these symbols.</p> <p>S Additional or other non-payment risk</p> <p>SYE Additional or other non-payment risk - Year-end carry over</p> <p>YE Year-end carry over</p> <p>FE Filing Exempt <u>(Limited use on this schedule. See P&amp;P Manual for details)</u></p> <p>RT Regulatory Transaction</p> <p>RTS Regulatory Transaction - SVO Reviewed</p> <p>RTIF Regulatory Transaction - Initial Filing Submitted to SVO</p> <p>RTSYE Regulatory Transaction - SVO Reviewed - Year-end carry over</p> <p>F Sub-paragraph D Company – insurer self-designated</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 05/28/2020**

2021	Schedule D, Part 3	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction for Column 1 – CUSIP Identification as shown below to better clarify zero filling CUSIP.</p> <p>If no valid CUSIP, CINS or PPN number exists, then <del>report the CUSIP field should be zero-filled</del> <u>and a valid ISIN security number should be reported in (Column 15) security number. The CUSIP field should be zero filled.</u></p>	H, L/F, P/C, T	Quarterly
2021	Schedule D, Part 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction for Column 1 – CUSIP Identification as shown below to better clarify zero filling CUSIP.</p> <p>If no valid CUSIP, CINS or PPN number exists, then <del>report the CUSIP field should be zero-filled</del> <u>and a valid ISIN security number should be reported in (Column 27) security number. The CUSIP field should be zero filled.</u></p>	H, L/F, P/C, T	Quarterly
2021	Schedule DL, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction for Column 1 – CUSIP Identification as shown below to better clarify zero filling CUSIP.</p> <p>If no valid CUSIP, CINS or PPN number exists, then <del>report the CUSIP field should be zero-filled</del> <u>and a valid ISIN security number should be reported in (Column 9) security number. The CUSIP field should be zero filled.</u></p>	H, L/F, P/C, T	Quarterly
2021	Schedule DL, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Modify the instruction for Column 1 – CUSIP Identification as shown below to better clarify zero filling CUSIP.</p> <p>If no valid CUSIP, CINS or PPN number exists, then <del>report the CUSIP field should be zero-filled</del> <u>and a valid ISIN security number should be reported in (Column 9) security number. The CUSIP field should be zero filled.</u></p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule DB, Part D Section 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Replace “statement value” reference with “Book/Adjusted Carrying Value” reference.</p> <p>Column 5 – Contracts with Book/Adjusted Carrying Value &gt; 0 (i.e., debit balance on balance sheet)</p> <p>On the first line, show the aggregate sum for exchange traded derivatives that have a positive Book/Adjusted Carrying Value.</p> <p>For futures, this equals the sum of the positive cumulative variation margin for highly effective futures (Part B, Section 1, Column 15), plus the sum of the ending balance of all cash deposits with brokers (Part B, Section 1, Broker Name/Net Cash Deposits Footnote – Ending Cash Balance).</p> <p>On subsequent lines, show the sum of the Book/Adjusted Carrying Values of all derivative instruments with the counterparty or central clearinghouse that have a positive <u>Book/Adjusted Carrying Value</u> <del>statement value</del>.</p> <p>Column 6 – Contracts with Book/Adjusted Carrying Value &lt; 0 (i.e., credit balance on balance sheet)</p> <p>On the first line, show the sum of the <u>Book/Adjusted Carrying Value</u> <del>statement values</del> in parentheses ( ) of all exchange traded derivatives that have a negative Book/Adjusted Carrying Value.</p> <p>For futures, this equals the sum of the negative cumulative variation margin for highly effective futures (Part B, Section 1, Column 15).</p> <p>On subsequent lines, show the sum of the Book/Adjusted Carrying Values in parentheses ( ) of all derivative instruments with the counterparty or central clearinghouse that have a negative Book/Adjusted Carrying Value.</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2021	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>The change below was not reflected in proposal 2019-07BWG but was part of the changes adopted by the SAPWG for <i>SSAP No. 100R—Fair Value</i>.</p> <p><b>20. Fair Value Measurements</b></p> <p><u>Instruction:</u></p> <p>A. <u>The objective of the disclosure requirements is to provide information about assets and liabilities measured at fair value in the financial statements as well as fair value amounts disclosed in the Notes to Financial Statements or reporting schedules. A reporting entity shall disclose information that helps users of the financial statements to assess both of the following:</u></p> <p style="padding-left: 40px;"><del>For assets and liabilities that are measured and reported at fair value or net asset value (NAV) in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements.</del></p> <p style="padding-left: 40px;"><del>For fair value measurements in the statement of financial position determined using significant unobservable inputs (Level 3), the effect of the measurements on earnings (or changes in net assets) for the period.</del></p>	H, L/F, P/C, T	Quarterly
2021	Schedule BA, Part 2  Schedule D, Parts 3 & 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the following to the Administrative Symbol List.</p> <p>Z* Regulatory review initiated by either the SVO Director, Financial Condition (E) Committee, Executive (EX) Committee or VOSTF.</p>	H, L/F, P/C, T	Quarterly



Effective	Table Name	Description	Statement Type	Filing Type
2021	Schedule BA, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Make the changes below to correct line references for Column 6.</p> <p>Column 6 – NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol</p> <p>NAIC Designation Modifier:</p> <p>The NAIC Designation Modifier should only be used for securities reported on the lines below if eligible to receive one, as defined in the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i> (P&amp;P Manual), otherwise, the field should be left blank.</p> <ul style="list-style-type: none"> <li>• Underlying Characteristics of Bonds Lines 0799999 through 0899999</li> <li>• Underlying Characteristics of Preferred Stocks Line <del>131</del>599999 through <del>441</del>699999</li> </ul> <p>As defined in the P&amp;P Manual, there is not an NAIC Designation Modifier for investments reporting an NAIC Designation 6, therefore, the NAIC Designation Modifier field should be left blank.</p>	H, L/F, P/C, T	Quarterly

**Blanks (E) Working Group  
Editorial Revisions to the Blanks and Instructions  
Effective 2022 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
<b>Adopted 11/16/2021</b>				
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 5A(7) to clarify calculation of balance.</p> <p style="padding-left: 40px;">A. Mortgage Loans, including Mezzanine Real Estate Loans</p> <p style="padding-left: 80px;">(7) Allowance for Credit Losses:</p> <p style="padding-left: 120px;">a. Balance at beginning of period</p> <p style="padding-left: 120px;">b. Additions charged to operations</p> <p style="padding-left: 120px;">c. Direct write-downs charged against the allowances</p> <p style="padding-left: 120px;">d. Recoveries of amounts previously charged off</p> <p style="padding-left: 120px;">e. Balance at end of period <u>(a+b-c-d)</u></p>	L/F, H, P, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></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 1<sup>st</sup> 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 1<sup>st</sup> Quarter <u>(a+b)</u></p> <p style="padding-left: 120px;">OTTI recognized 2<sup>nd</sup> 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 2<sup>nd</sup> Quarter <u>(d+e)</u></p> <p style="padding-left: 120px;">OTTI recognized 3<sup>rd</sup> 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 3<sup>rd</sup> Quarter <u>(g+h)</u></p> <p style="padding-left: 120px;">OTTI recognized 4<sup>th</sup> 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 4<sup>th</sup> 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, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 5E(3) and 5E(5) to clarify calculation of subtotals and totals.</p> <p>E. Dollar Repurchase Agreements and/or Securities Lending Transactions</p> <p>(3) Collateral Received</p> <p>a. Aggregate Amount Collateral Received</p> <p>1. Securities Lending</p> <p>(a) Open</p> <p>(b) 30 Days or Less</p> <p>(c) 31 to 60 Days</p> <p>(d) 61 to 90 Days</p> <p>(e) Greater Than 90 Days</p> <p>(f) Sub-Total <u>(a+b+c+d+e)</u></p> <p>(g) Securities Received</p> <p>(h) Total Collateral Received <u>(f+g)</u></p> <p>2. Dollar Repurchase Agreement</p> <p>(a) Open</p> <p>(b) 30 Days or Less</p> <p>(c) 31 to 60 Days</p> <p>(d) 61 to 90 Days</p> <p>(e) Greater Than 90 Days</p> <p>(f) Sub-Total <u>(a+b+c+d+e)</u></p> <p>(g) Securities Received</p> <p>(h) Total Collateral Received <u>(f+g)</u></p> <p>(5) Collateral Reinvestment</p> <p>a. Aggregate Amount Collateral Reinvested</p> <p>1. Securities Lending</p> <p>(a) Open</p> <p>(b) 30 Days or Less</p> <p>(c) 31 to 60 Days</p>	L/F, H, P, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		(d) 61 to 90 Days (e) 91 to 120 Days (f) 121 to 180 Days (g) 181 to 365 Days (h) 1 to 2 Years (i) 2 to 3 Year (j) Greater Than 3 Years (k) Sub-Total ( <u>Sum of a through j</u> ) (l) Securities Received (m) Total Collateral Reinvested ( <u>k+l</u> ) 2. Dollar Repurchase Agreement (a) Open (b) 30 Days or Less (c) 31 to 60 Days (d) 61 to 90 Days (e) 91 to 120 Days (f) 121 to 180 Days (g) 181 to 365 Days (h) 1 to 2 Years (i) 2 to 3 Year (j) Greater Than 3 Years (k) Sub-Total ( <u>Sum of a through j</u> ) (l) Securities Received (m) Total Collateral Reinvested ( <u>k+l</u> )		

Effective	Table Name	Description	Statement Type	Filing Type																
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 5L(1) to clarify calculation of total.</p> <p>L. Restricted Assets</p> <p>(1) Restricted Assets (Including Pledged)</p> <table border="1" data-bbox="877 456 1646 954"> <thead> <tr> <th>Restricted Asset Category</th> </tr> </thead> <tbody> <tr><td>a. Subject to contractual obligation for which liability is not shown</td></tr> <tr><td>b. Collateral held under security lending agreements</td></tr> <tr><td>c. Subject to repurchase agreements</td></tr> <tr><td>d. Subject to reverse repurchase agreements</td></tr> <tr><td>e. Subject to dollar repurchase agreements</td></tr> <tr><td>f. Subject to dollar reverse repurchase agreements</td></tr> <tr><td>g. Placed under option contracts</td></tr> <tr><td>h. Letter stock or securities restricted as to sale – excluding FHLB capital stock</td></tr> <tr><td>i. FHLB capital stock</td></tr> <tr><td>j. On deposit with states</td></tr> <tr><td>k. On deposit with other regulatory bodies</td></tr> <tr><td>l. Pledged as collateral to FHLB (including assets backing funding agreements)</td></tr> <tr><td>m. Pledged as collateral not captured in other categories</td></tr> <tr><td>n. Other restricted assets</td></tr> <tr><td>o. Total Restricted Assets (Sum of a through n)</td></tr> </tbody> </table> <p>(a) Subset of Column 1 (b) Subset of Column 3</p>	Restricted Asset Category	a. Subject to contractual obligation for which liability is not shown	b. Collateral held under security lending agreements	c. Subject to repurchase agreements	d. Subject to reverse repurchase agreements	e. Subject to dollar repurchase agreements	f. Subject to dollar reverse repurchase agreements	g. Placed under option contracts	h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	i. FHLB capital stock	j. On deposit with states	k. On deposit with other regulatory bodies	l. Pledged as collateral to FHLB (including assets backing funding agreements)	m. Pledged as collateral not captured in other categories	n. Other restricted assets	o. Total Restricted Assets (Sum of a through n)	L/F, H, P, T	Annual
Restricted Asset Category																				
a. Subject to contractual obligation for which liability is not shown																				
b. Collateral held under security lending agreements																				
c. Subject to repurchase agreements																				
d. Subject to reverse repurchase agreements																				
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o. Total Restricted Assets (Sum of a through n)																				

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 5M(1) and 5M(2) to clarify calculation of totals.</p> <p>M. Working Capital Finance Investments</p> <p>(1) Aggregate Working Capital Finance Investments (WCFI) Book/Adjusted Carrying Value by NAIC Designation:</p> <ul style="list-style-type: none"> <li>a. WCFI Designation 1</li> <li>b. WCFI Designation 2</li> <li>c. WCFI Designation 3</li> <li>d. WCFI Designation 4</li> <li>e. WCFI Designation 5</li> <li>f. WCFI Designation 6</li> <li>g. Total (a+b+c+d+e+f)</li> </ul> <p>(2) Aggregate Maturity Distribution on the Underlying Working Capital Finance Programs:</p> <ul style="list-style-type: none"> <li>a. Up to 180 Days</li> <li>b. 181 Days to 365 Days</li> <li>c. Total (a+b)</li> </ul>	L/F, H, P, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></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> <ol style="list-style-type: none"> <li>1. 2022</li> <li>2. 2023</li> <li>3. 2024</li> <li>4. 2025</li> <li>5. Thereafter</li> <li>6. Total Future Settled Premiums (<u>Sum of 1 through 5</u>)</li> </ol>	L/F, H, P, T	Annual
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></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: 80px;">(2) Recognition of gains/losses and deferred assets and liabilities</p> <p style="padding-left: 120px;">a. Scheduled Amortization</p> <p style="padding-left: 160px;"><u>Amortization Year</u></p> <ol style="list-style-type: none"> <li>1. 2022</li> <li>2. 2023</li> <li>3. 2024</li> <li>4. 2025</li> <li>5. 2026</li> <li>6. 2027</li> <li>7. 2028</li> <li>8. 2029</li> <li>9. 2030</li> <li>10. 2031</li> <li>11. Total (<u>Sum of 1 through 10</u>)</li> </ol>	L/F, H, P, T	Annual



Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 14A(3)c to clarify calculation of total.</p> <p style="padding-left: 40px;">A. Contingent Commitments</p> <p style="padding-left: 80px;">(3)</p> <p style="padding-left: 120px;">a. Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 for (2) above.)</p> <p style="padding-left: 120px;">b. Current Liability Recognized in F/S:</p> <p style="padding-left: 160px;">1. Noncontingent Liabilities</p> <p style="padding-left: 160px;">2. Contingent Liabilities</p> <p style="padding-left: 120px;">c. Ultimate Financial Statement Impact if action under the guarantee is required.</p> <p style="padding-left: 160px;">1. Investments in SCA</p> <p style="padding-left: 160px;">2. Joint Venture</p> <p style="padding-left: 160px;">3. Dividends to Stockholders (capital contribution)</p> <p style="padding-left: 160px;">4. Expense</p> <p style="padding-left: 160px;">5. Other</p> <p style="padding-left: 160px;">6. Total <u>(1+2+3+4+5)</u> (Should equal (3)a.)</p>	L/F, H, P, T	Annual
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 16(1) to clarify calculation of total.</p> <p style="padding-left: 40px;">(1) The table below summarizes the face amount of the Company’s financial instruments with off-balance-sheet risk.</p> <p style="padding-left: 80px;">a. Swaps</p> <p style="padding-left: 80px;">b. Futures</p> <p style="padding-left: 80px;">c. Options</p> <p style="padding-left: 80px;">d. Total <u>(a+b+c)</u></p>	L/F, H, P, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 21F(2), 21F(3) and 21F(4)to clarify calculation of totals.</p> <p>F. Subprime-Mortgage-Related Risk Exposure</p> <p>(2) Direct exposure through investments in subprime mortgage loans.</p> <ul style="list-style-type: none"> <li>a. Mortgages in the process of foreclosure</li> <li>b. Mortgages in good standing</li> <li>c. Mortgages with restructured terms</li> <li>d. Total <u>(a+b+c)</u></li> </ul> <p>(3) Direct exposure through other investments.</p> <ul style="list-style-type: none"> <li>a. Residential mortgage-backed securities</li> <li>b. Commercial mortgage-backed securities</li> <li>c. Collateralized debt obligations</li> <li>d. Structured securities</li> <li>e. Equity investment in SCAs *</li> <li>f. Other assets</li> <li>g. Total <u>(a+b+c+d+e+f)</u></li> </ul> <p>* ABC Company’s subsidiary XYZ Company has investments in subprime mortgages. These investments comprise ____% of the companies invested assets.</p> <p>(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.</p> <ul style="list-style-type: none"> <li>a. Mortgage guaranty coverage</li> <li>b. Financial guaranty coverage</li> <li>c. Other lines (specify):</li> <li>.....</li> <li>.....</li> <li>.....</li> <li>d. Total <u>(Sum of a through c)</u></li> </ul>	L/F, H, P, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type							
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 18A and 18B to clarify calculation of totals.</p> <p>A. ASO Plans</p> <p>a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses</p> <p>b. Total net other income or expenses (including interest paid to or received from plans)</p> <p>c. Net gain or (loss) from operations <u>(a+b)</u></p> <p>d. Total claim payment volume</p> <p>B. ASC Plans</p> <p>a. Gross reimbursement for medical cost incurred</p> <p>b. Gross administrative fees accrued</p> <p>c. Other income or expenses (including interest paid to or received from plans)</p> <p>d. Gross expenses incurred (claims and administrative) <u>(a+b+c)</u></p> <p>e. Total net gain or loss from operations</p>	L/F, H, P	Annual							
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 21G(2) to clarify calculation of total.</p> <p>G. Retained Assets</p> <p>(2)</p> <table border="1" data-bbox="894 1170 1314 1395"> <tr> <td>a. Up to and including 12 months</td> </tr> <tr> <td>b. 13 to 24 months</td> </tr> <tr> <td>c. 25 to 36 months</td> </tr> <tr> <td>d. 37 to 48 months</td> </tr> <tr> <td>e. 49 to 60 months</td> </tr> <tr> <td>f. Over 60 months</td> </tr> <tr> <td>g. Total <u>(a+b+c+d+e+f)</u></td> </tr> </table>	a. Up to and including 12 months	b. 13 to 24 months	c. 25 to 36 months	d. 37 to 48 months	e. 49 to 60 months	f. Over 60 months	g. Total <u>(a+b+c+d+e+f)</u>	L/F, H	Annual
a. Up to and including 12 months											
b. 13 to 24 months											
c. 25 to 36 months											
d. 37 to 48 months											
e. 49 to 60 months											
f. Over 60 months											
g. Total <u>(a+b+c+d+e+f)</u>											

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 32D to clarify calculation of totals.</p> <p>D.</p> <p>Life &amp; Accident &amp; Health Annual Statement:</p> <p>(1) Exhibit 5, Annuities Section, Total (net)</p> <p>(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)</p> <p>(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1</p> <p>(4) Subtotal <u>(1+2+3)</u></p> <p>Separate Accounts Annual Statement:</p> <p>(5) Exhibit 3, Line 0299999, Column 2</p> <p>(6) Exhibit 3, Line 0399999, Column 2</p> <p>(7) Policyholder dividend and coupon accumulations</p> <p>(8) Policyholder premiums</p> <p>(9) Guaranteed interest contracts</p> <p>(10) Other contract deposit funds</p> <p>(11) Subtotal <u>(5+6+7+8+9+10)</u></p> <p>(12) Combined Total <u>(4+11)</u></p>	L/F	Annual
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 33D to clarify calculation of totals.</p> <p>D.</p> <p>Life &amp; Accident &amp; Health Annual Statement:</p> <p>(1) Exhibit 5, Life Insurance Section, Total (net)</p> <p>(2) Exhibit 5, Accidental Death Benefits Section, Total (net)</p> <p>(3) Exhibit 5, Disability – Active Lives Section, Total (net)</p> <p>(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)</p> <p>(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)</p> <p>(6) Subtotal <u>(1+2+3+4+5)</u></p> <p>Separate Accounts Annual Statement:</p> <p>(7) Exhibit 3, Line 0199999, Column 2</p> <p>(8) Exhibit 3, Line 0499999, Column 2</p> <p>(9) Exhibit 3, Line 0599999, Column 2</p> <p>(10) Subtotal <del>(Lines (7) through (9))</del> <u>(7+8+9)</u></p> <p>(11) Combined Total <del>((6) and (10))</del> <u>(6+10)</u></p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 34A to clarify calculation of total.</p> <p>A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 20 __, were as follows:</p> <p style="text-align: center;"><u>Type</u></p> <p>(1) Industrial  (2) Ordinary new business  (3) Ordinary renewal  (4) Credit Life  (5) Group Life  (6) Group Annuity  (7) Totals <u>(1+2+3+4+5+6)</u></p>	L/F	Annual
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 35B to clarify calculation of totals.</p> <p>(1) Premiums, considerations or deposits for year ended 12/31/____  Reserves at 12/31/____</p> <p>(2) For accounts with assets at:</p> <p>a. Fair value  b. Amortized cost  c. Total Reserves* (a+b)</p> <p>(3) By withdrawal characteristics:</p> <p>a. Subject to discretionary withdrawal:</p> <p>1. With market value adjustment  2. At book value without market value adjustment and with current surrender charge of 5% or more  3. At fair value  4. At book value without market value adjustment and with current surrender charge less than 5%  5. Subtotal <u>(1+2+3+4)</u></p> <p>b. Not subject to discretionary withdrawal  c. Total <u>(a+b)</u></p> <p>* Line 2(c) should equal Line 3(c).</p> <p>(4) Reserves for Asset Default Risk in Lieu of AVR</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 23C to clarify calculation of totals.</p> <p>C. Reinsurance Assumed and Ceded</p> <p>(1)</p> <ul style="list-style-type: none"> <li>a. Affiliates</li> <li>b. All Other</li> <li>c. TOTAL <u>(a+b)</u></li> <li>d. Direct Unearned Premium Reserve</li> </ul> <p>Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.</p> <p>(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:</p> <p><u>REINSURANCE</u></p> <ul style="list-style-type: none"> <li>a. Contingent Commission</li> <li>b. Sliding Scale Adjustments</li> <li>c. Other Profit Commission Arrangements</li> <li>d. TOTAL <u>(a+b+c)</u></li> </ul>	P, T	Annual
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 14A(3)c to clarify calculation of total.</p> <p>A. Contingent Commitments</p> <p>(3)</p> <ul style="list-style-type: none"> <li>c. Ultimate Financial Statement Impact if action under the guarantee is required. <ul style="list-style-type: none"> <li>1. Investments in SCA</li> <li>2. Joint Venture</li> <li>3. Dividends to Stockholders (capital contribution)</li> <li>4. Expense</li> <li>5. Other</li> <li>6. Total <u>(1+2+3+4+5)</u> (Should equal (3)a.)</li> </ul> </li> </ul>	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 23F(1) to clarify calculation of totals.</p> <p style="padding-left: 40px;">F. Retroactive Reinsurance</p> <p style="padding-left: 80px;">(1)</p> <p style="padding-left: 120px;">a. Reserves Transferred:</p> <p style="padding-left: 160px;">1. Initial Reserves</p> <p style="padding-left: 160px;">2. Adjustments – Prior Year(s)</p> <p style="padding-left: 160px;">3. Adjustments – Current Year</p> <p style="padding-left: 160px;">4. Current Total <u>(1+2+3)</u></p> <p style="padding-left: 120px;">b. Consideration Paid or Received:</p> <p style="padding-left: 160px;">1. Initial Consideration</p> <p style="padding-left: 160px;">2. Adjustments – Prior Year(s)</p> <p style="padding-left: 160px;">3. Adjustments – Current Year</p> <p style="padding-left: 160px;">4. Current Total <u>(1+2+3)</u></p> <p style="padding-left: 120px;">c. Paid Losses Reimbursed or Recovered:</p> <p style="padding-left: 160px;">1. Prior Year(s)</p> <p style="padding-left: 160px;">2. Current Year</p> <p style="padding-left: 160px;">3. Current Total <u>(1+2)</u></p> <p style="padding-left: 120px;">d. Special Surplus from Retroactive Reinsurance:</p> <p style="padding-left: 160px;">1. Initial Surplus Gain or Loss</p> <p style="padding-left: 160px;">2. Adjustments – Prior Year(s)</p> <p style="padding-left: 160px;">3. Adjustments – Current Year</p> <p style="padding-left: 160px;">4. Current Year Restricted Surplus</p> <p style="padding-left: 160px;">5. Cumulative Total Transferred to Unassigned Funds <u>(1+2+3+4)</u></p>	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type																																																
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 32A to clarify calculation of total.</p> <p>A. Tabular Discount</p> <table border="1" data-bbox="789 394 1493 1360"> <thead> <tr> <th colspan="2">Schedule P Lines of Business</th> </tr> </thead> <tbody> <tr><td>1.</td><td>Homeowners/Farmowners</td></tr> <tr><td>2.</td><td>Private Passenger Auto Liability/Medical</td></tr> <tr><td>3.</td><td>Commercial Auto/Truck Liability/Medical</td></tr> <tr><td>4.</td><td>Workers' Compensation</td></tr> <tr><td>5.</td><td>Commercial Multiple Peril</td></tr> <tr><td>6.</td><td>Medical Professional Liability – occurrence</td></tr> <tr><td>7.</td><td>Medical Professional Liability – claims-made</td></tr> <tr><td>8.</td><td>Special Liability</td></tr> <tr><td>9.</td><td>Other Liability – occurrence</td></tr> <tr><td>10.</td><td>Other Liability – claims-made</td></tr> <tr><td>11.</td><td>Special Property</td></tr> <tr><td>12.</td><td>Auto Physical Damage</td></tr> <tr><td>13.</td><td>Fidelity, Surety</td></tr> <tr><td>14.</td><td>Other (including Credit, Accident &amp; Health)</td></tr> <tr><td>15.</td><td>International</td></tr> <tr><td>16.</td><td>Reinsurance Nonproportional Assumed Property</td></tr> <tr><td>17.</td><td>Reinsurance Nonproportional Assumed Liability</td></tr> <tr><td>18.</td><td>Reinsurance Nonproportional Assumed Financial Lines</td></tr> <tr><td>19.</td><td>Products Liability – occurrence</td></tr> <tr><td>20.</td><td>Products Liability – claims-made</td></tr> <tr><td>21.</td><td>Financial Guaranty/Mortgage Guaranty</td></tr> <tr><td>22.</td><td>Warranty</td></tr> <tr><td>23.</td><td>Total (Sum of Lines 1 through 22)</td></tr> </tbody> </table> <p>* Must exclude medical loss reserves and all loss adjustment expense reserves.</p>	Schedule P Lines of Business		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 Liability – claims-made	11.	Special Property	12.	Auto Physical Damage	13.	Fidelity, Surety	14.	Other (including Credit, Accident & Health)	15.	International	16.	Reinsurance Nonproportional Assumed Property	17.	Reinsurance Nonproportional Assumed Liability	18.	Reinsurance Nonproportional Assumed Financial Lines	19.	Products Liability – occurrence	20.	Products Liability – claims-made	21.	Financial Guaranty/Mortgage Guaranty	22.	Warranty	23.	Total (Sum of Lines 1 through 22)	P	Annual
Schedule P Lines of Business																																																				
1.	Homeowners/Farmowners																																																			
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7.	Medical Professional Liability – claims-made																																																			
8.	Special Liability																																																			
9.	Other Liability – occurrence																																																			
10.	Other Liability – claims-made																																																			
11.	Special Property																																																			
12.	Auto Physical Damage																																																			
13.	Fidelity, Surety																																																			
14.	Other (including Credit, Accident & Health)																																																			
15.	International																																																			
16.	Reinsurance Nonproportional Assumed Property																																																			
17.	Reinsurance Nonproportional Assumed Liability																																																			
18.	Reinsurance Nonproportional Assumed Financial Lines																																																			
19.	Products Liability – occurrence																																																			
20.	Products Liability – claims-made																																																			
21.	Financial Guaranty/Mortgage Guaranty																																																			
22.	Warranty																																																			
23.	Total (Sum of Lines 1 through 22)																																																			



Effective	Table Name	Description	Statement Type	Filing Type																							
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 32B to clarify calculation of total.</p> <p>B. Nontabular Discount</p> <table border="1" data-bbox="791 394 1503 1325"> <tr><td>1. Homeowners/Farm owners</td></tr> <tr><td>2. Private Passenger Auto Liability/Medical</td></tr> <tr><td>3. Commercial Auto/Truck Liability/Medical</td></tr> <tr><td>4. Workers' Compensation</td></tr> <tr><td>5. Commercial Multiple Peril</td></tr> <tr><td>6. Medical Professional Liability – occurrence</td></tr> <tr><td>7. Medical Professional Liability – claims-made</td></tr> <tr><td>8. Special Liability</td></tr> <tr><td>9. Other Liability – occurrence</td></tr> <tr><td>10. Other Liability – claims-made</td></tr> <tr><td>11. Special Property</td></tr> <tr><td>12. Auto Physical Damage</td></tr> <tr><td>13. Fidelity, Surety</td></tr> <tr><td>14. Other (including Credit, Accident &amp; Health)</td></tr> <tr><td>15. International</td></tr> <tr><td>16. Reinsurance Nonproportional Assumed Property</td></tr> <tr><td>17. Reinsurance Nonproportional Assumed Liability</td></tr> <tr><td>18. Reinsurance Nonproportional Assumed Financial Lines</td></tr> <tr><td>19. Products Liability – occurrence</td></tr> <tr><td>20. Products Liability – claims-made</td></tr> <tr><td>21. Financial Guaranty/Mortgage Guaranty</td></tr> <tr><td>22. Warranty</td></tr> <tr><td>23. Total (Sum of Lines 1 through 22)</td></tr> </table> <p>Columns in the table above should include medical loss reserves and all loss adjustment expense reserves, whether reported as tabular or nontabular in Schedule P.</p>	1. Homeowners/Farm owners	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 Liability – claims-made	11. Special Property	12. Auto Physical Damage	13. Fidelity, Surety	14. Other (including Credit, Accident & Health)	15. International	16. Reinsurance Nonproportional Assumed Property	17. Reinsurance Nonproportional Assumed Liability	18. Reinsurance Nonproportional Assumed Financial Lines	19. Products Liability – occurrence	20. Products Liability – claims-made	21. Financial Guaranty/Mortgage Guaranty	22. Warranty	23. Total (Sum of Lines 1 through 22)	P	Annual
1. Homeowners/Farm owners																											
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Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 33A to clarify calculation of totals.</p> <p>A.</p> <p>(1) Direct –</p> <p>a. Beginning reserves:</p> <p>b. Incurred losses and loss adjustment expense:</p> <p>c. Calendar year payments for losses and loss adjustment expenses:</p> <p>d. Ending reserves <u>(a+b-c)</u>:</p> <p>(2) Assumed Reinsurance –</p> <p>a. Beginning reserves:</p> <p>b. Incurred losses and loss adjustment expense:</p> <p>c. Calendar year payments for losses and loss adjustment expenses:</p> <p>d. Ending reserves <u>(a+b-c)</u>:</p> <p>(3) Net of Ceded Reinsurance –</p> <p>a. Beginning reserves:</p> <p>b. Incurred losses and loss adjustment expense:</p> <p>c. Calendar year payments for losses and loss adjustment expenses:</p> <p>d. Ending reserves <u>(a+b-c)</u>:</p>	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 33D to clarify calculation of totals.</p> <p>D.</p> <p>(1) Direct –</p> <p>a. Beginning reserves:</p> <p>b. Incurred losses and loss adjustment expense:</p> <p>c. Calendar year payments for losses and loss adjustment expenses:</p> <p>d. Ending reserves <u>(a+b-c)</u>:</p> <p>(2) Assumed Reinsurance –</p> <p>a. Beginning reserves:</p> <p>b. Incurred losses and loss adjustment expense:</p> <p>c. Calendar year payments for losses and loss adjustment expenses:</p> <p>d. Ending reserves <u>(a+b-c)</u>:</p> <p>(3) Net of Ceded Reinsurance –</p> <p>a. Beginning reserves:</p> <p>b. Incurred losses and loss adjustment expense:</p> <p>c. Calendar year payments for losses and loss adjustment expenses:</p> <p>d. Ending reserves <u>(a+b-c)</u>:</p>	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 36A(1)c and 36A(3)b to clarify calculation of totals.</p> <p>A.</p> <p>(1) Financial guarantee insurance contracts where premiums are received as installment payments over the period of the contract, rather than at inception:</p> <p>c. Roll forward of the expected future premiums (undiscounted), including:</p> <ol style="list-style-type: none"> <li>1. Expected future premiums – Beginning of Year</li> <li>2. Less – Premium payments received for existing installment contracts</li> <li>3. Add – Expected premium payments for new installment contracts</li> <li>4. Adjustments to the expected future premium payments</li> <li>5. Expected future premiums – End of Year <u>(1-2+3+4)</u></li> </ol> <p>(3) Claim liability:</p> <p>b. Significant components of the change in the claim liability for the period</p> <p style="text-align: center;">Components</p> <ol style="list-style-type: none"> <li>(1) Accretion of the discount</li> <li>(2) Changes in timing</li> <li>(3) New reserves for defaults of insured contracts</li> <li>(4) Change in deficiency reserves</li> <li>(5) Change in incurred but not reported claims</li> <li>(6) Total <u>(1+2+3+4+5)</u></li> </ol>	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022 Annual	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></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	Annual

Effective	Table Name	Description	Statement Type	Filing Type
<b>Adopted 05/26/2021</b>				
2022	Schedule DL, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove the "\$" code for certificates of deposit to be consistent with the change for Schedule D, Part 1 adopted with 2020-35BWG. This change should have been included in original proposal.</p> <p>Column 3      –      Code</p> <p>Enter "*" in this column for all SVO Identified Funds designated for systematic value.</p> <p>Enter "@" in this column for all Principal STRIP Bonds or other zero coupon bonds.</p> <p><del>Enter "\$" in this column for Certificates of Deposit under the FDIC limit.</del></p> <p>Enter "&amp;" in this column for To Be Announced (TBA) securities.</p> <p>If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (<b>identified in the Investment Schedules General Instructions</b>) in this column.</p> <p>If the security is an SVO Identified Fund designated for systematic value, Principal STRIP bond or other zero coupon bond, certificates of deposit under the FDIC limit or a To Be Announced (TBA) security and is not under the exclusive control of the company, the "*", "@", <del>"\$"</del> or "&amp;" should appear first, immediately followed by the appropriate code (<b>identified in the Investment Schedules General Instructions</b>).</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2022	Schedule DL, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove the “\$” code for certificates of deposit to be consistent with the change for Schedule D, Part 1 adopted with 2020-35BWG. This change should have been included in original proposal.</p> <p>Column 3 – Code</p> <p>Enter “*” in this column for all SVO Identified Funds designated for systematic value.</p> <p>Enter “@” in this column for all Principal STRIP Bonds or other zero coupon bonds.</p> <p><del>Enter “\$” in this column for Certificates of Deposit under the FDIC limit.</del></p> <p>Enter “&amp;” in this column for To Be Announced (TBA) securities.</p> <p>If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (<b>identified in the Investment Schedules General Instructions</b>) in this column.</p> <p>If the security is an SVO Identified Fund designated for systematic value, Principal STRIP bond or other zero coupon bond, certificates of deposit under the FDIC limit or a To Be Announced (TBA) security and is not under the exclusive control of the company, the “*”, “@”, <del>“\$”</del> or “&amp;” should appear first, immediately followed by the appropriate code (<b>identified in the Investment Schedules General Instructions</b>).</p>	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2022	Schedule DL, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove the “\$” code for certificates of deposit to be consistent with the change for Schedule D, Part 1 adopted with 2020-35BWG. This change should have been included in original proposal.</p> <p>Column 3 – Code</p> <p>Enter “*” in this column for all SVO Identified Funds designated for systematic value.</p> <p>Enter “@” in this column for all Principal STRIP Bonds or other zero-coupon bonds.</p> <p><del>Enter “\$” in this column for Certificates of Deposit under the FDIC limit.</del></p> <p>Enter “&amp;” in this column for TBA (To Be Announced) securities.</p> <p>Enter “^” in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.</p> <p>If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (<b>identified in the Investment Schedules General Instructions</b>) in this column.</p> <p>If the security is an SVO Identified Fund designated for systematic value, Principal STRIP bond or other zero coupon bond, certificates of deposit under the FDIC limit or a TBA (To Be Announced) security and is not under the exclusive control of the company, the “*”, “@”, “\$” or “&amp;” should appear first, immediately followed by the appropriate code (<b>identified in the Investment Schedules General Instructions</b>).</p> <p><b><u>Separate Account Filing Only:</u></b></p> <p>If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the “^” should appear first and may be used simultaneously with the “*”, “@”, “\$” or “&amp;” with the “^” preceding the other characters (“*”, “@”, “\$” or “&amp;”) depending on the asset being reported, immediately followed by the appropriate code (<b>identified in the Investment Schedules General Instructions</b>).</p>	H, L/F, P/C, T	Annual



Effective	Table Name	Description	Statement Type	Filing Type
2022	Schedule DL, Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove the “\$” code for certificates of deposit to be consistent with the change for Schedule D, Part 1 adopted with 2020-35BWG. This change should have been included in original proposal.</p> <p>Column 3 – Code</p> <p>Enter “*” in this column for all SVO Identified Funds designated for systematic value.</p> <p>Enter “@” in this column for all Principal STRIP Bonds or other zero-coupon bonds.</p> <p><del>Enter “\$” in this column for Certificates of Deposit under the FDIC limit.</del></p> <p>Enter “&amp;” in this column for TBA (To Be Announced) securities.</p> <p>Enter “^” in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.</p> <p>If assets are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes (<b>identified in the Investment Schedules General Instructions</b>) in this column.</p> <p>If the security is an SVO Identified Fund designated for systematic value, Principal STRIP bond or other zero coupon bond, certificates of deposit under the FDIC limit or a TBA (To Be Announced) security and is not under the exclusive control of the company, the “*”, “@”, “\$” or “&amp;” should appear first, immediately followed by the appropriate code (<b>identified in the Investment Schedules General Instructions</b>).</p> <p><b><u>Separate Account Filing Only:</u></b></p> <p>If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the “^” should appear first and may be used simultaneously with the “*”, “@”, “\$” or “&amp;” with the “^” preceding the other characters (“*”, “@”, “\$” or “&amp;”) depending on the asset being reported, immediately followed by the appropriate code (<b>identified in the Investment Schedules General Instructions</b>).</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 03/16/2021**

2022	Schedule Y, Part 1A	<p><b>CHANGE TO BLANK</b></p> <p>Change Column 15 header description as shown below.</p> <p>Is an SCA Filing Required? (Yes/No)</p>	H, L/F, P/C, T	Quarterly
2022	Schedule Y, Part 1A	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Change Column 15 instructions as shown below.</p> <p>Column 15 – Is an SCA Filing Required? (Yes/No)</p> <p>Answer <del>Y</del>Yes (<del>Y</del>) or <del>N</del>No (<del>N</del>) if an SCA (Subsidiary, Controlled and Affiliated) SUB 1 (initial) or SUB 2 (annual) filing with the NAIC is required per <i>SSAP No. 97— Investments in Subsidiary, Controlled and Affiliated Entities</i> for the entity in Column 8.</p>	H, L/F, P/C, T	Quarterly

**Adopted 12/16/2020**

2022	Jurat	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the clarification below for signatures.</p> <p>Signatures</p> <p>Complete the Jurat signature requirements in accordance with the requirements of the domiciliary state. Direct any questions concerning signature requirements to that state. <del>At least one statement filed with</del> <u>Consult the requirements of the domiciliary state regarding filing of the statement with</u> <del>must have</del> original signatures <del>and must be</del> manually signed by the appropriate corporate officers; <del>have</del> <u>with</u> the corporate seal affixed thereon where appropriate and <del>be</del> properly notarized. For statements filed in non-domestic states, facsimile signatures or reproductions of original signatures may be used except where otherwise mandated. If the appropriate corporate officers are incapacitated or otherwise not available due to a personal emergency, the reporting entity should contact the domiciliary state for direction as to who may sign the statement.</p> <p>NOTE: If the United States Manager of a U.S. Branch or the Attorney-in-Fact of a Reciprocal Exchange or Lloyds Underwriters is a corporation, the affidavit should be signed by two (or three) principal officers of the corporation; or, if a partnership, by two (or three) of the principal members of the partnership.</p> <p>For domiciliary jurisdictions that require the reporting entity to submit signatures on the Jurat page as part of the PDF filed with the NAIC, see the instructions for submitting a signed Jurat in the General Electronic Filing Directive. The link to that directive can be found at the following Web address:</p> <p align="center"><a href="http://www.naic.org/cmte_e_app_blanks.htm">www.naic.org/cmte_e_app_blanks.htm</a></p>	H, L/F, P/C, T	Quarterly
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