Blanks (E) Working Group
Editorial Revisions to the Blanks and Instructions
Effective 2025 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 11/05/2025				
2025	General Interrogatories	**CHANGE TO BLANK** Block totals in column "Assets Included in Asset-Adequacy Testing" for lines 2.71A9999 through 2.71F9999, as it is not a numeric column.	SA	Annual

Product Identifier	Separate Account Assets	Risk Charges to General Account	Assets Included in Asset Adequacy Testing?
2.71A0001 Pension risk transfer group annuities	$	$	
2.71A9999 Total pension risk transfer group annuities			XXX
2.71B0001 All other group annuities			
2.71B9999 Total all other group annuities			XXX
2.71C0001 Registered index linked annuities individual annuities			
2.71C9999 Total registered index linked annuities individual annuities			XXX
2.71D0001 All other individual annuities			
2.71D9999 Total all other individual annuities			XXX
2.71E0001 Life insurance			
2.71E9999 Total life insurance			XXX
2.71F9999 Total all product types			XXX

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Effective	Table Name	Description	Statement Type	Filing Type

Adopted 08/06/2025

2025	Schedule S, Part 8	**CHANGE TO BLANK** Revise descriptions on lines 163 and 165 to clarify that line 163 should be the sum of all sections and lines 163 plus 164 equal line 165. 163 — Total ~~other invested~~ assets ~~– Schedules BA & DA &~~ ~~E~~excluding non-guaranteed Separate Account assets (Sum of Lines 33, 57, 74, 78, 86, 94, 121, 127, 131, 136, 149, 156 and 162) 164 — Total non-guaranteed Separate Account assets 165 — Total assets including non-guaranteed Separate Account assets (Sum of 163 and 164)	L/F	Annual
2025	General Interrogatories	**CHANGE TO BLANK** Update line numbers in chart for line 2.71 to agree with electronic specifications, add total lines by section and grand total. 2.71A000~~0~~1 Pension risk transfer group annuities 2.71A9999 Total pension risk transfer group annuities 2.71B000~~0~~1 All other group annuities 2.71B9999 Total all other group annuities 2.71C000~~0~~1 Registered index linked annuities individual annuities 2.71C9999 Total registered index linked annuities individual annuities 2.71D000~~0~~1 All other individual annuities 2.71D9999 Total all other individual annuities 2.71E000~~0~~1 Life insurance 2.71E9999 Total life insurance 2.71F9999 Total all product types	SA	Annual
2025	Supplemental Health Care Exhibit Part 1	**CHANGE TO BLANK** Remove reference to Footnote 2 in line 7 as Footnote 2 was removed in proposal 2024-15BWG. 7. Preliminary medical loss ratio: MLR (Lines 4 + 5.0 + 6.6~~ – Footnote 2.0~~) / Line 1.8	H, L/F, P/C	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve Equity and Other Invested Asset Component	**CHANGE TO INSTRUCTION** Update the instructions for Line 80 and Line 81 to match the changes to Schedule BA. Line 80 – ~~Fixed Income Instruments~~Bonds – Unaffiliated Report the book/adjusted carrying value of all Schedule BA assets in Line ~~4699999~~ 4499999 in Columns 1 and 4. Multiply the amount in Column 4 by the calculated reserve factors in Columns 5, 7 and 9 and report the products in Columns 6, 8 and 10, respectively Line 81 – ~~Fixed Income Instruments~~Bonds – Affiliated Report the book/adjusted carrying value of all Schedule BA assets in Line ~~4799999~~ 4599999 in Columns 1 and 4. Multiply the amount in Column 4 by the calculated reserve factors in Columns 5, 7 and 9 and report the products in Columns 6, 8 and 10, respectively.	L/F	Annual
2025	Life State Page	**CHANGE TO INSTRUCTION** Update the instructions for Line 14/15 to be consistent with the instructions for Line 16 through 22 for the Life State Page. Column 14 – Totals Paid – Pols\Certs Column 15 – Totals Paid – Amount Provide the amount for claims paid and the number of policies\certificates for the claims paid. These columns are only applicable to life and annuity contracts (Lines 1 through 33).	H, L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025 / 2026	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Remove the reference to Life RBC in the reporting note for Note 5L(2) illustration. (2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance (excluding Modco/FWH) and Derivatives, Are Reported in the Aggregate) ***Table Excluded to Conserve Space*** (a) Total Line for Columns 1 through 3 should equal 5L(1)m Columns 1 through 3 respectively and Total Line for Column 4 should equal 5L(1)m Column 5 Note: The amount of pledged under derivative contracts should agree to Schedule DB ~~and agree to what is subtracted from the life RBC formula~~.	H, T	Annual / Quarterly
2025 / 2026	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Remove the reference to Life RBC in the reporting note for Note 5L(2) illustration. (2)Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance (excluding Modco/FWH) and Derivatives, Are Reported in the Aggregate) ***Table Excluded to Conserve Space*** (a) Subset of column 1 (b) Subset of column 3 (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively **Note: The amount of pledged under derivative contracts should agree to Schedule DB ~~and agree to what is subtracted from the life RBC formula~~.**	P	Annual / Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
2025/ 2026	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update the illustration for Note 5L(4) to make the related party code illustration a continuation of the previous illustration table. The update will add column numbers to the illustration and update the Assets row labels to match the previous illustration table in Note 5L(4). Update is for Annual 2025 / Quarterly 2026.	H, T	Annual / Quarterly

Assets	9	10	11	12	13	14	15
	Book/Adjusted Carrying Value (BACV)	Related Party Code					
	FWH Including Modco	1	2	3	4	5	6
~~o~~a. Cash, Cash Equivalents and Short-Term Investments	$	$	$	$	$	$	$ .....
~~p~~b. Schedule D, Part 1, Section 1	.....	.....	.....	.....	.....	.....	.....
~~q~~c. Schedule D, Part 1, Section 2	.....	.....	.....	.....	.....	.....	.....
~~r~~d. Schedule D, Part 2, Section 1	.....	.....	.....	.....	.....	.....	.....
~~s~~e. Schedule D, Part 2, Section 2	.....	.....	.....	.....	.....	.....	.....
~~t~~f. Schedule B	.....	.....	.....	.....	.....	.....	.....
~~u~~g. Schedule A	.....	.....	.....	.....	.....	.....	.....
~~v~~h. Schedule BA, Part 1	.....	.....	.....	.....	.....	.....	.....
~~w~~i. Schedule DL, Part 1	.....	.....	.....	.....	.....	.....	.....
~~x~~j. Other	.....	.....	.....	.....	.....	.....	.....
~~y~~k. Total Assets (a+b+c+d+e+f+g+h+i+j ~~o+p+q+r+s+t+u+v+w+x~~)	$	$	$	$	$	$	$
l. Percentage to Total FWH Assets (including Modco)	..... %	..... %	%	%	%	%	%

Effective	Table Name	Description	Statement Type	Filing Type
		1 Amount / 2 % of Liability to Total Liabilities ~~*~~#		
		~~l~~m. Recognized Obligation to Return Collateral Asset $ .... %		
		~~m~~n. Recognized Obligation for Modco assets $ .... %		
		~~n~~o. Recognized Obligation for FWH (excluding Modco) assets $ .... %		
		~~*~~# ~~l +~~ m + n + o = Column 1 divided by Liability Page, Line 24 (Column 3)		
2025/ 2026	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update the illustration for Note 5L(4) to make the related party code illustration a continuation of the previous illustration table. The update will add column numbers to the illustration and update the Assets row labels to match the previous illustration table in Note 5L(4). Update is for Annual 2025 / Quarterly 2026.	L/F	Annual / Quarterly

Assets	9	10	11	12	13	14	15
	Book/Adjusted Carrying Value (BACV)	Related Party Code					
	FWH Including Modco	1	2	3	4	5	6
General Account:							
~~cc~~a. Cash, Cash Equivalents and Short-Term Investments	$	$	$	$	$	$	$ .....
~~dd~~b. Schedule D, Part 1, Section 1	.....	.....	.....	.....	.....	.....	.....
~~ee~~c. Schedule D, Part 1, Section 2	.....	.....	.....	.....	.....	.....	.....
~~ff~~d. Schedule D, Part 2, Section 1	.....	.....	.....	.....	.....	.....	.....
~~gg~~e. Schedule D, Part 2, Section 2	.....	.....	.....	.....	.....	.....	.....
~~hh~~f. Schedule B	.....	.....	.....	.....	.....	.....	.....
~~ii~~g. Schedule A	.....	.....	.....	.....	.....	.....	.....

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~~jj~~h. Schedule BA, Part 1	.....	.....	.....	.....	.....	.....	.....
~~kk~~i. Schedule DL, Part 1	.....	.....	.....	.....	.....	.....	.....
~~ll~~j. Other	.....	.....	.....	.....	.....	.....	.....
~~mm~~k. Total Assets (a+b+c+d+e+f+g+h+i+j~~cc+dd+ee+ff+gg+hh+ii+jj+kk+ll~~)	$	$	$	$	$	$	$
l. Percentage to Total FWH Assets (including Modco)	..... %	..... %	..... %	..... %	..... %	..... %	.....%
Separate Account:							
~~nn~~m. Cash, Cash Equivalents and Short-Term Investments	$	$	$	$	$	$	$ .....
~~oo~~n. Schedule D, Part 1, Section 1	.....	.....	.....	.....	.....	.....	.....
~~pp~~o. Schedule D, Part 1, Section 2	.....	.....	.....	.....	.....	.....	.....
~~qq~~p. Schedule D, Part 2, Section 1	.....	.....	.....	.....	.....	.....	.....
~~rr~~q. Schedule D, Part 2, Section 2	.....	.....	.....	.....	.....	.....	.....
~~ss~~r. Schedule B	.....	.....	.....	.....	.....	.....	.....
~~tt~~s. Schedule A	.....	.....	.....	.....	.....	.....	.....
~~uu~~t. Schedule BA, Part 1	.....	.....	.....	.....	.....	.....	.....
~~vv~~u. Schedule DL, Part 1	.....	.....	.....	.....	.....	.....	.....
~~ww~~v. Other	.....	.....	.....	.....	.....	.....	.....
~~xx~~w. Total Assets (m+n+o+p+q+r+s+t+u+v~~nn+oo+pp+qq+rr+ss+tt+uu+vv+ww+xx~~)	$	$	$	$	$	$	$
x. Percentage to Total FWH Assets (including Modco)	..... %	..... %	..... %	..... %	..... %	..... %	.....%

	1	2
	Amount	% of Liability t Total Liabilitie *#
~~w~~y. Recognized Obligation to Return Collateral Asset (General Account)	$	%

Effective	Table Name	Description	Statement Type	Filing Type
		~~x~~z. Recognized Obligation to Return Collateral Asset (Separate Account) $ ..... % ~~y~~aa. Recognized Obligation for Modco assets (General Account) $ ..... % ~~z~~bb. Recognized Obligation for Modco assets (Separate Account) $ ..... % ~~aa~~cc. Recognized Obligation FWH (excluding Modco) assets (General Account) $ ..... % ~~bb~~dd. Recognized Obligation FWH (excluding Modco) assets (Separate Account) $ ..... % *# ~~w + y + aa~~y + aa + cc = Column 1 divided by Liability Page, Line 26 (Column 1) ~~x + z + bb~~z + bb + dd = Column 1 divided by Liability Page, Line 27 (Column 1)		
2025/ 2026	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update the illustration for Note 5L(4) to make the related party code illustration a continuation of the previous illustration table. The update will add column numbers to the illustration and update the Assets row labels to match the previous illustration table in Note 5L(4). Update is for Annual 2025 / Quarterly 2026.	P/C	Annual / Quarterly

Assets	9 Book/Adjusted Carrying Value (BACV)	10	11	12	13	14	15
		Related Party Code					
	FWH Including Modco	1	2	3	4	5	6
General Account:							
~~cc~~a. Cash, Cash Equivalents and Short-Term Investments	$	$	$	$	$	$	$ .....
~~dd~~b. Schedule D, Part 1, Section 1	.....	.....	.....	.....	.....	.....	.....
~~ee~~c. Schedule D, Part 1, Section 2	.....	.....	.....	.....	.....	.....	.....
~~ff.~~d Schedule D, Part 2, Section 1	.....	.....	.....	.....	.....	.....	.....

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Effective	Table Name	Description								Statement Type	Filing Type
		~~gg~~e. Schedule D, Part 2, Section 2	.....	.....	.....	.....	.....	.....	.....		
		~~hh~~f. Schedule B	.....	.....	.....	.....	.....	.....	.....		
		~~ii~~g. Schedule A	.....	.....	.....	.....	.....	.....	.....		
		~~jj~~h. Schedule BA, Part 1	.....	.....	.....	.....	.....	.....	.....		
		~~kk~~i. Schedule DL, Part 1	.....	.....	.....	.....	.....	.....	.....		
		~~ll~~j. Other	.....	.....	.....	.....	.....	.....	.....		
		~~mm~~k. Total Assets (a+b+c+d+e+f+g+h+i+j~~cc+dd+ee+ff+gg+hh+ii+jj+kk+ll~~)	$	$	$	$	$	$	$		
		l. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
		Protected Cell:									
		~~nn~~m. Cash, Cash Equivalents and Short-Term Investments	$	$	$	$	$	$	$		
		~~oo~~n. Schedule D, Part 1, Section 1	.....	.....	.....	.....	.....	.....	.....		
		~~pp~~o. Schedule D, Part 1, Section 2	.....	.....	.....	.....	.....	.....	.....		
		~~qq~~p. Schedule D, Part 2, Section 1	.....	.....	.....	.....	.....	.....	.....		
		~~rr~~q. Schedule D, Part 2, Section 2	.....	.....	.....	.....	.....	.....	.....		
		~~ss~~r. Schedule B	.....	.....	.....	.....	.....	.....	.....		
		~~tt~~s. Schedule A	.....	.....	.....	.....	.....	.....	.....		
		~~uu~~t. Schedule BA, Part 1	.....	.....	.....	.....	.....	.....	.....		
		~~vv~~u. Schedule DL, Part 1	.....	.....	.....	.....	.....	.....	.....		
		~~ww~~v. Other	.....	.....	.....	.....	.....	.....	.....		
		~~xx~~w. Total Assets (m+n+o+p+q+r+s+t+u+v~~nn+oo+pp+qq+rr+ss+tt+uu+vv+ww~~)	$	$	$	$	$	$	$		
		x. Percentage to Total FWH Assets (including Modco)									

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Effective	Table Name	Description	Statement Type	Filing Type
		1 Amount / 2 % of Liability to Total Liabilities ~~*~~#		
		~~w~~y. Recognized Obligation to Return Collateral Asset (General Account) $ %		
		~~x~~z. Recognized Obligation to Return Collateral Asset (Protected Cell) $ %		
		~~y~~aa. Recognized Obligation for Modco assets (General Account) $ ..... %		
		~~z~~bb. Recognized Obligation for Modco assets (Protected Cell) $ ..... %		
		~~aa~~cc. Recognized Obligation for FWH (excluding Modco) assets (General Account) $ ..... %		
		~~bb~~dd. Recognized Obligation for FWH (excluding Modco) assets (Protected Cell) $ ..... %		
		~~*~~# ~~w + y + aa~~y + aa + cc = Column 1 divided by Liability Page, Line 26 (Column 1) ~~x + z + bb~~z + bb + dd= Column 1 divided by Liability Page, Line 27 (Column 1)		
2025/ 2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update the illustration for Note 5L(5) to add a formula clarification in the Total row. Update is for Annual 2025 / Quarterly 2026.	H, L/F, P/C, T	Annual / Quarterly

	Collateral Held	Modco	FWH
a. Securities Lending			
b. Repo / repurchase Agreements			
c. Placed under option contracts			
d. On deposit with states			
e. On deposit with other regulatory bodies			
f. Pledged as collateral to FHLB (including assets backing funding agreements)			
g. Pledged as collateral not captured in other categories			
h. Total (a+b+c+d+e+f+g)			

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<table>
<tr><th>Effective</th><th>Table Name</th><th>Description</th><th>Statement Type</th><th>Filing Type</th></tr>
<tr><td>2025</td><td>Notes to Financial Statement</td><td>

CHANGE TO INSTRUCTION

Update the header for Note 11C to Current Year/Prior Year – verified with sponsor of adopted proposal 2025-01BWG.

<table>
<tr><th></th><th colspan="2">~~20x2~~Current Year</th><th colspan="2">~~20x1~~Prior Year</th></tr>
<tr><th></th><th>Unused Commitments</th><th>Unused Lines Of Credit</th><th>Unused Commitments</th><th>Unused Lines Of Credit</th></tr>
<tr><td>Short-Term (contracts terminating in 12 months or less)</td><td>$ .....</td><td>$ .....</td><td>$ .....</td><td>$ .....</td></tr>
<tr><td>Long-Term (contracts terminating in more than 12 months)</td><td>$ .....</td><td>$ .....</td><td>$ .....</td><td>$ .....</td></tr>
<tr><td>Total</td><td>$ .....</td><td>$ .....</td><td>$ .....</td><td>$ .....</td></tr>
</table>

</td><td>H, L/F, P/C, T</td><td>Annual</td></tr>
<tr><td>2025/ 2026</td><td>Notes to Financial Statement</td><td>

CHANGE TO INSTRUCTION

Update to clarify all parts of 28C are to be data captured. Update is for Annual 2025 / Quarterly 2026.

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR ~~THE~~ TABLES 28C1 THROUGH 28C3 BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

C. Medicare Prescription Payment Plan Receivables

(1) Amounts included in other health care receivables which are recoverable from participants in Medicare Part D Prescription Payment Plan for the current reporting period $_____ .

(2) Aging of other health care receivables which are due from participant in Medicare Part D Prescription Payment Plan.

<table>
<tr><th>1
Name of Plan</th><th>2
Current Period Gross*</th><th>3
1 - 30 Days</th><th>4
31 - 60 Days</th><th>5
61 - 90 Days</th><th>6
Over 90 Days</th><th>7
Nonadmitted</th><th>8
Admitted</th></tr>
<tr><td>Medicare Prescription Payment Plan Recoverables .....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td></tr>
</table>

*represents the Assets Page Column 1, included within Line 24 before nonadmission.

</td><td>H, L/F, P/C</td><td>Annual / Quarterly</td></tr>
</table>

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Effective	Table Name	Description	Statement Type	Filing Type
		(3) Incurred claims expense includes write-offs of impaired Medicare Prescription Payment Plan receivables of $_____ for [current year] and $_____ for [prior year].		
2025	Schedule DA Verification Between Years	**CHANGE TO INSTRUCTION** Update the Column references for the total column in the instructions to match the adopted revisions to Sch DA VBY in proposal 2024-02BWG. Column 1 – Total Equals the sum of Columns 2 through ~~5~~3.	H, L/F, P/C, T, SA	Annual
2025	Schedule D, Part 1A	**CHANGE TO INSTRUCTION** Update the 2025 Reporting Note to open columns 9 and 10 for Section 53 – Total Bonds Prior Year. This section is being open up because Columns 1-6 are already open and they need a total column (Column 9). The 2025 reporting note was initially added so reporting entities wouldn't need to split their prior year numbers by all the new sections. Section 53 is a total section so it won't need to be split by the new sections. **Note:** Prior Year Column 9 and 10 will not be available until 2026 reporting on all sections except Section 53. Columns 9 and 10, Section 53 for prior year data should be a summation of columns 1 through 6.	H, L/F, P/C, T	Annual
2025	Schedule D, Part 1A	**CHANGE TO INSTRUCTION** Remove the reference to Schedule DA, Part 1 and Schedule E, Part 2 from the Section 14 and 15 instructions as these securities are not reported as short-term or cash equivalents. Section 14. SVO-Identified Bond Exchange Traded Funds – Fair Value Line 0149999999 from Schedule D, Part 1, Section 1, Column 8~~; Schedule DA, Part 1, Column 6; and Schedule E, Part 2, Column 7~~. Section 15. SVO-Identified Bond Exchange Traded Funds – Systematic Value Line 0159999999 from Schedule D, Part 1, Section 1, Column 8~~; Schedule DA, Part 1, Column 6; and Schedule E, Part 2, Column 7~~.	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025/ 2026	Summary of Operations	**CHANGE TO INSTRUCTION** Add the Medicare Part D Prescription Payment Plan clarification to the annual 2025 and quarterly 2026 instructions. This change was adopted for the Annual Analysis of Operations in proposal 2025-14BWG Line 13 – Disability Benefits and Benefits Under Accident and Health Contracts Exclude: Amounts attributable to uninsured accident and health plans and the uninsured portions of partially insured plans. Include: Medicare Part D Prescription Payment Plan receivables from participants which have been impaired (and included in claims when written off) – Refer to *INT 24-02:Medicare Prescription Payment Plan* for accounting guidance.	L/F	Annual / Quarterly

Adopted 05/29/2025

2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update Note 5K to update paragraph (9) to a Note to paragraph (8) because these disclosures would be reported in Note 21 so there shouldn't be a 5K(9). K. Investments in Tax Credit Structures (tax credit investments) (8) A reporting entity that recognizes an impairment loss shall disclose the following in the financial statements that include the period of the impairment write-down: a. A description of the impaired assets and the facts and circumstances leading to the impairment; and b. The amount of the impairment and how fair value was determined. ~~(9)~~ Note: Disclosure of tax credits allocated from tax credit investments and unused as of the reporting period(s) are to be disclosed within Note 21 (State and Federal Tax Credits).	H, L/F, P/C, T	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update Note 7 to clarify between which parts of the note should be reported for investment income due and accrued or for interest income due and accrued. **7. Investment Income** Instruction: The following disclosures shall be made for investment income due and accrued (7A and 7B) or for interest income due and accrued (7C, 7D, and 7E): A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued, B. The total amount excluded. C. The gross, nonadmitted and admitted amounts for interest income due and accrued. (1) Gross amount for interest income due and accrued. (~~Should equal~~Included in Assets Page, Line 14, Column 1) (2) Nonadmitted amount for interest income due and accrued. (~~Should equal~~Included in Assets Page, Line 14, Column 2) (3) Admitted amount for interest income due and accrued. (~~Should equal~~Included In Assets Page, Line 14, Column 3)	H, L/F, P/C, T	Annual
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update Note 11 – Debt. Update the illustration for 11B3A and 11B3B to remove the crosschecks for column 1 – Fair Value and column 3 – Aggregate Total Borrowing because the max collateral crosscheck will only work from Carrying Value. **11. Debt** (3) Collateral Pledged to FHLB a. Amount Pledged as of Reporting Date	H, T	Annual

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Effective	Table Name	Description	Statement Type	Filing Type

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total Collateral Pledged	.....	.....	.....
2. Prior Year-end Total Collateral Pledged	.....	.....	.....

11B(3)a1 (Column~~s 1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b1 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

11B(3)a2 (Column~~s 1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b2 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statement		L/F	Annual

CHANGE TO INSTRUCTION

Update Note 11 – Debt. Update the illustration for 11B3A and 11B3B to remove the crosschecks for column 1 – Fair Value and column 3 – Aggregate Total Borrowing because the max collateral crosscheck will only work from Carrying Value.

11. Debt

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	.....	.....	.....
2. Current Year General Account Total Collateral Pledged	.....	.....	.....
3. Current Year Separate Accounts Total Collateral Pledged	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	.....	.....	.....

11B(3)a1 (Column~~s 1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b1 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

11B(3)a2 (Columns ~~1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b2 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

11B(3)a3 (Columns ~~1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b3 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

11B(3)a4 (Columns ~~1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b4 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update Note 11 – Debt. Update the illustration for 11B3A and 11B3B to remove the crosschecks for column 1 – Fair Value and column 3 – Aggregate Total Borrowing because the max collateral crosscheck will only work from Carrying Value. **11. Debt** (3) Collateral Pledged to FHLB a. Amount Pledged as of Reporting Date 1 Fair Value / 2 Carrying Value / 3 Aggregate Total Borrowing 1. Current Year Total General and Protected Cell Accounts Total Collateral Pledged (Lines 2+3) .... 2. Current Year General Account Total Collateral Pledged .... 3. Current Year Protected Cell Accounts Total Collateral Pledged .... 4. Prior Year-end Total General and Protected Cell Accounts Total Collateral Pledged .... 11B(3)a1 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b1 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a2 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b2 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a3 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b3 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a4 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b4 (Column~~s 1, 2 and 3, respectively~~)	P/C	Annual

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<table>
<tr><th>Effective</th><th>Table Name</th><th>Description</th><th>Statement Type</th><th>Filing Type</th></tr>
<tr><td>2025</td><td>Notes to Financial Statement</td><td>

CHANGE TO INSTRUCTION

Minor update to the illustration of Note 21E(2) to remove the “a” in front of Total line for states.

(2)Total unused tax credits by jurisdiction, disaggregated by transferable/certificated and non-transferable;

<table>
<tr><th></th><th>Jurisdiction*</th><th>Transferable / Certificated</th><th>Nontransferable</th></tr>
<tr><td>a. State</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>~~a.~~ Total</td><td>XXX</td><td></td><td></td></tr>
<tr><td>b. Federal</td><td>XXX</td><td></td><td></td></tr>
<tr><td>c. Total (a+b)</td><td>XXX</td><td></td><td></td></tr>
</table>

</td><td>H, L/F, P/C, T</td><td>Annual</td></tr>
<tr><td>2025</td><td>Notes to Financial Statement</td><td>

CHANGE TO INSTRUCTION

Update Note 21F(3) illustration to be consistent with the instructions for this Note.

(3) Direct exposure through other investments.

<table>
<tr><th></th><th>Actual Cost</th><th>Book/Adjusted Carrying Value (excluding interest)</th><th>Fair Value</th><th>Other-Than-Temporary Impairment Losses Recognized</th></tr>
<tr><td>a. Asset-backed securities</td><td></td><td></td><td></td><td></td></tr>
<tr><td>b. Collateralized ~~debt~~ loan obligations</td><td></td><td></td><td></td><td></td></tr>
<tr><td>c. Equity investment in SCAs *</td><td></td><td></td><td></td><td></td></tr>
<tr><td>d. Other assets</td><td></td><td></td><td></td><td></td></tr>
<tr><td>e. Total (a+b+c+d)</td><td></td><td></td><td></td><td></td></tr>
</table>

</td><td>H, L/F, P/C, T</td><td>Annual</td></tr>
</table>

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Add clarification the instructions for Note 21J(4) on what should be included per INT 23-01. J. Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. (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). <u>INT 23-01 only permits admittance of net negative IMR to 10% of adjusted capital and surplus. If reporting entity has a percentage of net negative IMR the overage should be nonadmitted and/or document a permitted practice.</u> (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.	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Add crosschecks to Note 21J(1) and 21J(2) to provide clarity on where the amounts reported should tie to. J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR) (1) Net negative (disallowed) IMR Total: $ ..... General Account*: $ ..... Insulated Separate Account**: $ ..... Non-Insulated Separate Account**: $ ..... * Line 1 General Account should equal Interest Maintenance Reserve exhibit Line 6. ** Line 1 Insulated and Non-Insulated Separate Accounts should equal the total reported in Interest Maintenance Reserve exhibit Line 6 for each type of separate account (insulated / non-insulated) (2) Negative (disallowed) IMR admitted Total: $ ..... General Account*: $ ..... Insulated Separate Account**: $ ..... Non-Insulated Separate Account**: $ ..... * Line 2 General Account should equal Assets Page write-in for Line 25 for Admitted Disallowed IMR ** Line 2 Insulated and Non-Insulated Separate Account should equal the total reported in Assets Page write-in for Line 15 for Admitted Disallowed IMR for each type of separate account (insulated / non-insulated)	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update Note 21J(5) instructions. All numbers should be reported as positive so the crosscheck formula will work correctly in line 21J(5)a4 and 21J(5)b4. J. Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. (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). INT 23-01 only permits admittance of net negative IMR to 10% of adjusted capital and surplus. If reporting entity has a percentage of net negative IMR the overage should be nonadmitted and/or document a permitted practice. (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. Enter all amounts as a positive.	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update Note 21J(5) illustration crosscheck formulas. The instructions for 21J(5) have been updated with clarifying instructions to enter all amounts as a positive number to ensure the crosschecks work correctly for lines 21J(5)a4 and 21J(5)b4. Illustration: (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 (5a4=5a1+5a2+-5a3) $ ..... $ ..... 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 (5b4=5b1+5b2+-5b3) $ ..... $ ..... c. Separate Account – Non-Insulated Gains Losses 1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period $ ..... $	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		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 (5c4=5c1+5c2+-5c3) $ ..... $		
2025	Exhibit of Net Investment Income	**CHANGE TO INSTRUCTION** Add clarifying instructions to Line 8 and 11 to ensure consistency between paragraph 13 of *SSAP No. 93 – Investment in Tax Credit Structures* and the Ex of Net Inv. Income. Line 8 – Other Invested Assets Include: Earned investment income, for any class of investments includable in Schedule BA. Exclude: Under the proportional amortized cost method for the Investment Tax Credit Structures, the amortization of the investment is to be recognized as an expense component of the Exhibit of Net Investment Income. Line 9 – Aggregate Write-ins for Investment Income Enter the total of the write-ins listed in schedule Details of Write-ins Aggregated at Line 9 for Investment Income. Line 11 – Investment Expense Include: Under the proportional amortized cost method for the Investment Tax Credit Structures, the amortization of the investment is to be recognized as an expense component of the Exhibit of Net Investment Income.	H, L/F, P/C, T	Annual

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<table>
<tr><th>Effective</th><th>Table Name</th><th>Description</th><th>Statement Type</th><th>Filing Type</th></tr>
<tr><td>2025</td><td>General Interrogatories, Part 1 Investment</td><td>

CHANGE TO BLANK

Remove the LEI column in Interrogatory # 26.09 to be consistent with the adoptions in proposal 2023-06BWG.

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of “A” (affiliated) or “U” (unaffiliated), provide information for the table below.

<table>
<tr><th>1
Central Registration Depository Number</th><th>2
Name of Firm or Individual</th><th>~~3~~
~~Legal Entity Identifier (LEI)~~</th><th>4
Registered With</th><th>5
Investment Management Agreement (IMA) Filed</th></tr>
<tr><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td></tr>
</table>

</td><td>H, L/F, P/C, T</td><td>Annual</td></tr>
<tr><td>2025</td><td>Accident & Health Policy Experience Exhibit</td><td>

CHANGE TO INSTRUCTION

Add a crosscheck to Column 2 – Direct Premiums Earned for Life/Fraternal to ensure the amount ties with footnote F on the Life State Page (*added in proposal 2025-03BWG*)

Column 2 – Direct Premiums Earned

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

The grand total reported should equal:

<u>Life/Fraternal: Life State Page Footnote F, Sum of all fields</u>

Health: Underwriting and Investment Exhibit, Part 1, Line 13, Column 1
Less Underwriting and Investment Exhibit Part 2D, Line 1, Column 1 CY
Plus Underwriting and Investment Exhibit Part 2D, Line 1, Column 1 PY
Less Underwriting and Investment Exhibit Part 2D, Line 4, Column 1 CY
Plus Underwriting and Investment Exhibit Part 2D, Line 4, Column 1 PY

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

</td><td>H, L/F, P/C</td><td>Annual</td></tr>
</table>

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Accident & Health Policy Experience Exhibit	**CHANGE TO INSTRUCTION** Add a crosscheck to Column 6 – Direct Incurred Claims Amount for Life/Fraternal to ensure the amount ties with Column 13 – Incurred During Current Year on Life State Page (*updated in proposal 2025-03BWG*) Column 6 – Direct Incurred Claims Amount This column does not include the "Increase in Policy Reserves." The grand total reported should equal: Life/Fraternal: Life State Page, Line 46, Column 13. Health: Underwriting and Investment Exhibit, Part 2, Line 12.1, Column 1 minus Column 14. NOTE: This excludes payments for any administrative costs. Property: Exhibit of Premiums and Losses, Column 6 sum of Lines 13 through 15.	H, L/F, P/C	Annual
2025	Actuarial Opinion	**CHANGE TO INSTRUCTION** Add a clarification note for the Society of Actuaries exams. Clarification editorial came from the Actuarial Opinion (C) Working Group. "Accepted Actuarial Designation" in item (ii) of the definition of a Qualified Actuary, is an actuarial designation accepted as meeting or exceeding the NAIC's Minimum Property/Casualty (P/C) Actuarial Educational Standards for a P/C Appointed Actuary (published on the NAIC website). The following actuarial designations, with any noted conditions, are accepted as meeting or exceeding basic education minimum standards: (i) Fellow of the CAS (FCAS) – Condition: basic education must include Exam 6 – Regulation and Financial Reporting (United States); (ii) Associate of the CAS (ACAS) – Conditions: basic education must include Exam 6 – Regulation and Financial Reporting (United States) and Exam 7 – Estimation of Policy Liabilities, Insurance Company Valuation, and Enterprise Risk Management;	P/C	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		(iii) Fellow of the SOA (FSA) – Conditions: basic education must include completion of the general insurance track, including the following optional exams: the United States' version of the Financial and Regulatory Environment Exam and the Advanced Topics in General Insurance Exam. Note: The Fellow of the SOA (FSA) designation is considered an "Accepted Actuarial Designation" only if it was earned under the requirements in effect through May 2025. Further clarification will be provided to address the upcoming changes to the FSA examination pathway.		
2025	Asset Valuation Reserve	**CHANGE TO INSTRUCTION** Update the Blank page number references for Line 7 for all the changes in previously adopted proposals that are effective Annual 2025. Line 7 – Basic Contribution (includes separate accounts assets, if applicable) Report the basic contribution amount for each asset category as calculated on Pages 30 through ~~35~~ 36 (General Account) and Pages 15 through ~~20~~ 21 (Separate Accounts). Column 1: Report the total bonds, preferred stock, short–term investments and derivative instruments from Page ~~30~~31, Line 34, Column 6 (General Account) and Page ~~15~~16, Line 34, Col. 6 (Separate Accounts), if applicable; and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0199999, Column 7 (General Account) and Page ~~20~~21, Line 0199999, Column 7 (Separate Accounts). Column 2: Report the total mortgage loans from Page ~~31~~32, Line 58, Column 6 (General Account) and Page ~~16~~17, Line 58, Col. 6 (Separate Accounts), if applicable; and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0299999, Column 7 (General Account) and Page ~~20~~21, Line 0299999, Column 7 (Separate Accounts). Column 4: Report the total common stock from Page ~~32~~33, Line 17, Column 6 (General Account) and Page ~~17~~18, Line 17, Col. 6 (Separate Accounts), if applicable; and the total for replication (synthetic	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		asset) transactions contained on Page ~~35~~36, Line 0399999, Column 7 (General Account) and Page ~~20~~21, Line 0399999, Column 7 (Separate Accounts). Column 5: Report the total real estate from Page ~~32~~33, Line 21, Column 6 (General Account) and from Page ~~17~~18, Line 21, Column 6 (Separate Accounts), if applicable, plus the total other invested assets from Page ~~34~~35, Line ~~99~~105, Column 6 (General Account) and from Page ~~19~~20, Line ~~99~~105, Column 6 (Separate Accounts), if applicable; and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0499999, Column 7 (General Account) and Page ~~20~~21, Line 0499999, Column 7 (Separate Accounts).		
2025	Asset Valuation Reserve	**CHANGE TO INSTRUCTION** Update the Blank page number references for Line 9 for all the changes in previously adopted proposals that are effective Annual 2025. Line 9 – Maximum Reserve (includes separate accounts assets, if applicable) Report the maximum reserve for each asset category as calculated on Pages 30 through ~~35~~ 36 (General Account) and Pages 15 through ~~20~~ 21 (Separate Accounts). Column 1: Report the total bonds, preferred stock, short–term investments and derivative instruments from Page ~~30~~31, Line 34, Column 10 (General Account) and Page ~~15~~16, Line 34, Col. 10 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0199999, Column 9 (General Account) and Page ~~20~~21, Line 0199999, Column 9 (Separate Accounts). Column 2: Report the total mortgage loans from Page ~~31~~32, Line 58, Column 10 (General Account) and Page ~~16~~17, Line 58, Col. 10 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0299999, Column 9 (General Account) and Page ~~20~~21, Line 0299999, Column 9 (Separate Accounts).	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		Column 4: Report the total common stock from Page ~~32~~33, Line 17, Column 10 (General Account) and Page ~~17~~18, Line 17, Col. 10 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0399999, Column 9 (General Account) and Page ~~20~~21, Line 0399999, Column 9 (Separate Accounts). Column 5: Report the total real estate from Page ~~32~~33, Line 21, Column 10 (General Account) and from Page ~~17~~18, Line 21, Column 10 (Separate Accounts), if applicable, plus the total other invested assets from Page ~~34~~35, Line ~~99~~105, Column 10 (General Account) and from Page ~~19~~20, Line ~~99~~105, Column 10 (Separate Accounts), if applicable; and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0499999, Column 9 (General Account) and Page ~~20~~21, Line 0499999, Column 9 (Separate Accounts).		
2025	Asset Valuation Reserve	**CHANGE TO INSTRUCTION** Update the Blank page number references for Line 10 for all the changes in previously adopted proposals that are effective Annual 2025. Line 10 – Reserve Objective (includes separate accounts assets, if applicable) Report the reserve objective amount for each asset category as calculated on Pages 30 through ~~35~~ 36 (General Account) and Pages 15 through ~~20~~ 21 (Separate Accounts). Column 1: Report the total bonds, preferred stock, short–term investments and derivative instruments from Page ~~30~~31, Line 34, Column 8 (General Account) and Page ~~15~~16, Line 34, Column 8 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0199999, Column 8 (General Account) and Page ~~20~~21, Line 0199999, Column 8 (Separate Accounts). Column 2: Report the total mortgage loans from Page ~~31~~32, Line 58, Column 8 (General Account) and Page ~~16~~17, Line 58, Col. 8 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0299999, Column 8 (General Account) and Page ~~20~~21, Line 0299999, Column 8 (Separate Accounts).	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		Column 4: Report the total common stock from Page ~~32~~33, Line 17, Column 8 (General Account) and Page ~~17~~18, Line 17, Col. 8 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0399999, Column 8 (General Account) and Page ~~20~~21, Line 0399999, Column 8 (Separate Accounts). Column 5: Report the total real estate from Page ~~32~~33, Line 21, Column 8 (General Account) and from Page ~~17~~18, Line 21, Column 8 (Separate Accounts), if applicable; plus the total other invested assets from Page ~~34~~35, Line ~~99~~105, Column 8 (General Account) and from Page ~~19~~20, Line ~~99~~105, Column 8 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page ~~35~~36, Line 0499999, Column 8 (General Account) and Page ~~20~~21, Line 0499999, Column 8 (Separate Accounts).		
2025	Asset Valuation Reserve - EQUITY AND OTHER INVESTED ASSET COMPONENT	**CHANGE TO INSTRUCTION** Remove the 2015 reporting instructions for Lines 38 thru 63. Lines 38 through 63 – Other Invested Assets with Underlying Characteristics of Mortgage Loans Report the book/adjusted carrying value of all Schedule BA assets owned where the characteristics of the underlying investment are similar to mortgage loans (Lines 2399999 and 2499999), excluding any mortgage-backed/asset-backed securities included in Lines 22 through 28 above, in Columns 1 and 4. Categorize the mortgage loans as indicated in Lines 38 through 55. For Lines 38 through 63, the classification methodology for mortgages is outlined in the Life Risk-Based Capital instructions. Multiply the amount in Column 4 for each category by the reserve factors in Columns 5, 7 and 9, Lines 38 through 63. Report the products by category in Columns 6, 8 and 10, respectively. ~~For 2015 reporting, unaffiliated, overdue and in process of foreclosure mortgages that are insured or guaranteed should be included in Lines 47, 49, 52 or 54.~~	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve - EQUITY AND OTHER INVESTED ASSET COMPONENT	**CHANGE TO INSTRUCTION** Update the Blank page number references for Lines 75-79 for all the changes in previously adopted proposals that are effective Annual 2025. Multiply the amount in Column 4 for each category by the reserve factors for Page ~~34~~35, Columns 5, 7 and 9, Lines 75 through 78. Report the products by category in Columns 6, 8 and 10, respectively.	L/F	Annual
2025	Asset Valuation Reserve – REPLICATION (SYNTHETIC) ASSETS	**CHANGE TO INSTRUCTION** Update the Line References to match the changes in previously adopted proposals that are effective Annual 2025 **Basic Contribution:** G/A Page 29, Line 7, Column 1 = G/A [P31, L34, C6] + G/A [P36, L0199999, C7] + S/A [P16, L34, C6] + S/A [P21, L0199999, C7] G/A Page 29, Line 7, Column 2 = G/A [P32, ~~L60~~L58, C6] + G/A [P36, L0299999, C7] + S/A [P17, ~~L60~~L58, C6] + S/A [P21, L0299999, C7] G/A Page 29, Line 7, Column 4 = G/A [P33, L17, C6] + G/A [P36, L0399999, C7] + S/A [P18, L17, C6] + S/A [P21, L0399999, C7] G/A Page 29, Line 7, Column 5 = G/A [P33, L21, C6 + P35, ~~L99~~L105, C6] + G/A [P36, L0499999, C7] + S/A [P18, L21, C6 + P20, ~~L99~~L105, C6] + S/A [P21, L0499999, C7]	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve – REPLICATION (SYNTHETIC) ASSETS	**CHANGE TO INSTRUCTION** Update the Line References to match the changes in previously adopted proposals that are effective Annual 2025 **<u>Reserve Objective:</u>** G/A Page 29, Line 10, Column 1 = G/A [P31, L34, C8] + G/A [P36, L0199999, C8] + S/A [P16, L34, C8] + S/A [P21, L0199999, C8] G/A Page 29, Line 10, Column 2 = G/A [P32, ~~L60~~<u>L58</u>, C8] + G/A [P36, L0299999, C8] + S/A [P17, ~~L60~~<u>L58</u>, C8] + S/A [P21, L0299999, C8] G/A Page 29, Line 10, Column 4 = G/A [P33, L17, C8] + G/A [P36, L0399999, C8] + S/A [P18, L17, C8] + S/A [P21, L0399999, C8] G/A Page 29, Line 10, Column 5 = G/A [P33, L21, C8 + P35, ~~L99~~<u>L105</u>, C8] + G/A [P36, L0499999, C8] + S/A [P18, L21, C8 + P20, ~~L99~~<u>L105</u>, C8] + S/A [P21, L0499999, C8]	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve – REPLICATION (SYNTHETIC) ASSETS	**CHANGE TO INSTRUCTION** Update the Line References to match the changes in previously adopted proposals that are effective Annual 2025 **<u>Maximum Reserve:</u>** G/A Page 29, Line 9, Column 1 = G/A [P30, L34, C10] + G/A [P36, L0199999, C9] + S/A [P15, L34, C10] + S/A [P21, L0199999, C9] G/A Page 29, Line 9, Column 2 = G/A [P33, ~~L60~~<u>L58</u>, C10] + G/A [P36, L0299999, C9] + S/A [P18, ~~L60~~<u>L58</u>, C10] + S/A [P21, L0299999, C9] G/A Page 29, Line 9, Column 4 = G/A [P33, L17, C10] + G/A [P36, L0399999, C9] + S/A [P18, L17, C10] + S/A [P21, L0399999, C9] G/A Page 29, Line 9, Column 5 = G/A [P33, L21, C10 + P34, ~~L99~~<u>L105</u>, C10] + G/A [P36, L0499999, C9] + S/A [P18, L21, C10 + P19, ~~L99~~<u>L105</u>, C10] + S/A [P21, L0499999, C9]	L/F	Annual
2025	Schedule BA, Verification Between Years	**CHANGE TO INSTRUCTION** Add instructions for Proportional Amortization to be consistent with other parts of Schedule BA. Line 8 – Deduct Amortization of Premium, Depreciation and Proportional Amortization	H, L/F, P/C, T, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		Report the total amount of premium amortized during the year and amount of depreciation on any assets that are considered real estate on a look-through basis, as included in Schedule BA, Part 1, Column 14 and Schedule BA, Part 3, Column 10. Report the amount of depreciation on any assets that are considered real estate on a look-through basis. Report the proportional amortization recognized for investments in tax credit investments pursuant to SSAP No. 93.		
2025	Schedule D, Part 1, Section 2	**CHANGE TO INSTRUCTION** Update the instructions for the Current Overcollateralization Percentage column to remove the reference to cash flows. INT 24-01: Principles-Based Bond Definition Implementation Questions and Answers clarified that this shall only be calculated using hard, saleable assets. Column 29 – Current Overcollateralization Percentage Use only for asset-backed securities reported in the following categories: • Financial Asset-Backed Securities – Not Self-Liquidating • Non-Financial Asset-Backed Securities – Full Analysis Report the overcollateralization ratio that reflects the value of the assets backing the debt issuance in comparison to the tranche held and all tranches senior as of the reporting date. The ratio shall reflect the total unimpaired assets backing the debt issuance over the specific tranche held and all the tranches senior to the held tranche. For example, if the assets ~~/ expected cash flows~~ supporting the debt issuance has declined to $88, and there is still $75 in issued senior debt and $15 in issued mezzanine debt, a reporting entity holding senior tranche would report 117% (88/75) and a reporting entity holding the mezzanine debt shall report 98% (88/90). The current overcollateralization ratio shall be based on supporting investment documentation and is updated using the most recent information available.	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule D, Part 2, Section 1	**CHANGE TO INSTRUCTION** Update the instructions for the NAIC Designation Modifier in Schedule D, Part 2, Section 1 to open up for all lines. Verified with Securities Valuation Office that it should be open for all lines to report a modifier. Column 19 – NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol Designation Modifier: The NAIC Designation Modifier should only be used for securities ~~reported on lines below if~~ eligible to receive one, as defined in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual), otherwise, the field should be left blank. ~~a. Industrial and Miscellaneous (Unaffiliated) Perpetual Preferred Line 4019999999~~ ~~b. Industrial and Miscellaneous (Unaffiliated) Redeemable Preferred Line 4029999999~~ ~~The NAIC Designation Modifier should be left blank for securities reported on lines below.~~ ~~c. Parent, Subsidiaries and Affiliates Line 4319999999~~ ~~d. Parent, Subsidiaries and Affiliates Line 4329999999~~ As defined in the P&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. Refer to the P&P Manual for the application of these modifiers.	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule D, Part 4	**CHANGE TO INSTRUCTION** Add clarification for SVO-Identified Bond Exchange Traded Funds on the Realized G/L on Disposal column on Schedule D, Part 4. Column 17 – Realized Gain (Loss) on Disposal 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. <u>This should include bonds reported as SVO-Identified Bond Exchange Traded Funds – Systematic Value.</u> For SVO-Identified Bond Exchange Traded Funds <u>– Fair Value</u>, enter the difference between the consideration, Column 6 and actual cost Column 8 at date of sale. Bonds called or tendered where consideration received exceeds par: 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 7) less the B/ACV at the Disposal Date (Column 15). Bonds called or tendered where consideration received is less than par: For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with *SSAP No. 26—Bonds*.	H, L/F, P/C, T, SA	Annual
2025	Schedule D, Part 5	**CHANGE TO INSTRUCTION** Add clarification for SVO-Identified Bond Exchange Traded Funds on the Realized G/L on Disposal column on Schedule D, Part 4. Column 17 – Realized Gain (Loss) on Disposal This should be the difference between the Consideration column amount and the Book/Adjusted Carrying Value at Disposal Date, excluding any portion	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		that is attributable to foreign exchange differences. This should include bonds reported as SVO-Identified Bond Exchange Traded Funds – Systematic Value. For SVO-Identified Bond Exchange Traded Funds – Fair Value, enter the difference between the consideration, Column 6 and actual cost Column 8 at date of sale. Bonds called or tendered where consideration received exceeds par: 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 7) less the B/ACV at the Disposal Date (Column 10). Bonds called or tendered where consideration received is less than par: For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with *SSAP No. 26—Bonds*.		
2025	Schedule DA, Part 1	**CHANGE TO BLANK** Update Column 13 on Schedule DA Part 1 to match the bond project editorial in adopted proposal 2024-13BWG. 13 Interest Income Due and Accrued Dec 31 of Current Year ~~on Bond Not in Default~~	H, L/F, P/C, T, SA	Annual
2025	Schedule DB, Part A, Section 2	**CHANGE TO INSTRUCTION** Update the instructions for Current Year Income on Section 2 to be consistent with the instructions on Section 1. Column 16 – Current Year Income Show the amount of income received (paid) ~~accrued~~, on accrual basis, for the current year.	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Property Combined Instructions	**CHANGE TO INSTRUCTION** Update the Common Stock line reference. It is showing the incorrect line in the instructions. Schedule D, Parts 1 and 2, Totals (Line 2009999999, 4509999999 or ~~5999999999~~5989999999) only	P/C	Annual
2025	Insurance Expense Exhibit	**CHANGE TO INSTRUCTION** Update the reference to Interrogatory #4 throughout the Insurance Expense Exhibit to be Interrogatory #3. In 2022 the interrogatories were updated in the Blank and the updates in the Instructions were inadvertently missed. **General** 5. There should be submitted in Interrogatory ~~4~~ 3 a detailed statement or footnote with respect to any item or items requiring special comment or explanation. **Part II – Allocation to Lines of Business Net of Reinsurance** In instances where the reporting entity cannot allocate amounts to lines of business by direct and accurate allocation, the methods of allocation stated in the Uniform Classification of Expenses found in the Appendix of the NAIC *Annual Statement Instructions* must be used. Where the instructions do not define means of allocation, a reasonable method of allocation must be applied and disclosed in Interrogatory ~~4~~3. **Part III – Allocation to Lines of Direct Business Written** In instances where allocation of amounts to lines of business cannot be made by direct and accurate allocation, the methods of allocation stated in the Uniform Classification of Expenses found in the Appendix of the *Annual Statement Instructions* must be used. Where those instructions do not define means of allocation, a reasonable method of allocation must be applied and disclosed in Interrogatory ~~4~~3. All companies should relate their direct expense items to their direct written premium as reported on the Exhibit of Premiums and Losses, Statutory Page 14. Companies within a group that participate in a pooling agreement must relate direct expense items to the direct written premiums for that company and make any necessary adjustments to the direct expenses reported in Part III. Do not make adjustments to the direct written premiums for pooling. Indicate which expense adjustments the reporting entity has made and disclose the method of adjustment in Interrogatory ~~4~~3. The	P/C	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		sources indicated in these instructions for expense items in Part III are applicable only when there are no adjustments for pooling.		

Adopted 03/06/2025

2025	Five Year Historical	**CHANGE TO INSTRUCTION** Update the Total Investment in Parent Line number due to Line 29 being removed in adopted proposal 2024-02BWG. Line ~~33~~ 32 – Total Investment in Parent Report the amount of investments reported in Lines 26 to ~~31~~ 30 above that are in an immediate or indirect parent.	H	Annual
2025	Five Year Historical	**CHANGE TO BLANK** Update the Line numbers below the removed Line 29 from adopted proposal 2024-02BWG. ~~30~~29. Affiliated mortgage loans on real estate ~~31~~30. All other affiliated ~~32~~31. Total of above Lines 26 to ~~31~~30 ~~33~~32. Total investment in parent included in Lines 26 to ~~31~~ 30 above.	H	Annual
2025	Five Year Historical	**CHANGE TO INSTRUCTION** Update the Total Investment in Parent Line number due to Line 47 being removed in adopted proposal 2024-02BWG. Line ~~51~~ 50 – Total Investment in Parent Report the amount of investments reported in Lines 44 to ~~49~~ 48 above that are in an immediate or indirect parent. *** Renumber remaining lines in instructions***	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Five Year Historical	**CHANGE TO BLANK** Update the Line numbers below the removed Line 47 from adopted proposal 2024-02BWG. ~~48~~47. Affiliated mortgage loans on real estate ~~49~~48. All other affiliated ~~50~~49. Total of above Lines 44 to ~~49~~48 ~~51~~50. Total investment in parent included in Lines 44 to ~~49~~ 48 above *** Renumber remaining lines in blank***	L/F	Annual
2025	Five Year Historical	**CHANGE TO INSTRUCTION** Update the Total Investment in Parent Line number due to Line 45 being removed in adopted proposal 2024-02BWG. Line ~~49~~ 48 – Total Investment in Parent Report the amount of investments reported in Lines 42 to ~~47~~ 46 above that are in an immediate or indirect parent. *** Renumber remaining lines in instructions***	P/C	Annual
2025	Five Year Historical	**CHANGE TO BLANK** Update the Line numbers below the removed Line 45 from adopted proposal 2024-02BWG. ~~46~~45. Affiliated mortgage loans on real estate ~~47~~46. All other affiliated ~~48~~47. Total of above Lines 42 to ~~47~~46 ~~49~~48. Total investment in parent included in Lines 42 to ~~47~~ 46 above ~~50~~49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line ~~48~~ 47 above divided by Page 3, Col. 1, Line 37 x 100.0) *** Renumber remaining lines in blank***	P/C	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Five Year Historical	**CHANGE TO INSTRUCTION** Update the Total Investment in Parent Line number due to Line 41 being removed in adopted proposal 2024-02BWG. Line ~~45~~ 44 – Total Investment in Parent Report the amount of investments reported in Lines 38 to ~~43~~ 42 above that are in an immediate or indirect parent. *** Renumber remaining lines in instructions***	T	Annual
2025	Five Year Historical	**CHANGE TO BLANK** Update the Line numbers below the removed Line 41 from adopted proposal 2024-02BWG. ~~42~~41. Affiliated mortgage loans on real estate ~~43~~42. All other affiliated ~~44~~43. Total of above Lines 38 to ~~44~~43 ~~45~~44. Total investment in parent included in Lines 38 to ~~44~~ 43 above ~~46~~45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line ~~45~~ 44 above divided by Page 3, Line 32, Col. 1 x 100.0) *** Renumber remaining lines in blank***	T	Annual
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update the Illustration for Line 21F3 to match the Instruction updates for Note 21 – Other Items in adopted proposal 2023-06BWG. (3) Direct exposure through other investments. a. ~~Residential mortgage~~Asset-backed securities ~~b. Commercial mortgage-backed securities~~ ~~c~~b. Collateralized debt obligations ~~d. Structured securities~~ ~~e~~c. Equity investment in SCAs * ~~f.~~d Other assets ~~g~~e. Total (a+b+c+d~~+e+f~~)	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update Note 21E(2) Illustration. The Total lines were not showing correctly in the instructions. (2)Total unused tax credits by jurisdiction, disaggregated by transferable/certificated and non-transferable; a. State a. Total b. Federal c. Total (a+b) 	Jurisdiction*	Transferable / Certificated	Nontransferable	Total
---	---	---	--- 	.....	.....	.....	..... 	.....	.....	.....	..... 	~~Total~~ XXX	~~XXX~~	~~XXX~~	~~XXX~~ 	XXX	.....	.....	..... 	XXX	~~XXX~~	~~XXX~~	~~XXX~~ * *Only applicable to State section of table*	H, L/F, P/C, T	Annual
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Add back the Explanation of Adjustments for Note 24E(3) for Life and Health and Note 24F(3) for Property. Lines A and B were inadvertently removed with proposal 2024-10BWG (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance. 	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustme	
---	---	---	---	---	---	---	--- |				Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Pr Bal | 1	2	3	4	5	6	7	 | Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Pa a. Permanent ACA Risk Adjustment Program 1. Premium adjustments receivable (including high-risk pool payments) $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... 2. Premium adjustments (payable) (including high-risk pool premium) $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... 3. Subtotal ACA Permanent Risk Adjustment Program $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... $ ..... Explanations of Adjustments A_____	H, L/F, P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		____ ..... B ____ ..... _____		
2025	General Interrogatories Part 2	**CHANGE TO BLANK** Add a total line for the Fraternal interrogatory #37.2 to capture the total if a fraternal would exist much past doing a second lien. 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus? Date | Outstanding Lien Amount | $ | $ | $ Total |	L/F	Annual
2025	General Interrogatories Part 1	**CHANGE TO BLANK** Add N/A as a possible response to lines 29.0597 and 29.0598 as the question only applies to unaffiliated investment advisors. There needs to be a response for affiliated and internal advisors. 29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [ ] No [ ] N/A [ ] 29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [ ] N/A [ ]	H, L/F, P/C, T	Annual
2025	Asset Valuation Reserve, Equity and Other Invested Asset Component	**CHANGE TO BLANK** Update the Description Section Header and the Total line for lines 93 to 99 ~~INVESTMENTS WITH THE UNDERLYING~~ ~~CHARACTERISTICS OF~~ SURPLUS NOTES AND CAPITAL NOTES Highest Quality..... High Quality ..... Medium Quality ..... Low Quality ..... Lower Quality..... In or Near Default ..... Total ~~with Bond Characteristics~~Surplus Notes and Capital Notes (Sum of Lines 93 through 98)	L/F, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve	**CHANGE TO INSTRUCTION** Update the Description Section Header for lines 93 to 99. Lines 93 through 99 – ~~Other Invested Assets with Underlying Characteristics of~~ Surplus Notes and Capital Notes Report the book/adjusted carrying value of all Schedule BA assets owned where the characteristics of the underlying investment are similar to surplus notes and capital notes in Columns 1 and 4. Use the Credit Rating Provider (CRP) rating to categorize these assets as if the SVO had assigned an NAIC designation of 1 through 6. If no CRP rating, then report based on the reporting entity's assumption of credit risk. Multiply the amount in Column 4 for each designation by the reserve factors provided in Columns 5, 7 and 9, and report the products by designation in Columns 6, 8 and 10, respectively.	L/F, SA	Annual
2025	Schedule D, Part 1 - Section 1 & 2, Part 2 – Section 1, Part 3, 4, & 5	**CHANGE TO INSTRUCTION** Update the list of SVO Administrative symbols for Bonds and Preferred Stock to include all the valid symbols in the Purposes and Procedures Manual of the NAIC Investment Analysis Office Following are valid SVO Administrative Symbols for bonds. Refer to the P&P Manual for the application of these symbols. FE Filing Exempt FM Financially Modeled RMBS/CMBS subject to SSAP 43 YE Year-end carry over IF Initial filing PL Private Letter Rating PLGI Private Letter Rating – General Interrogatory RT Regulatory Transaction RTS Regulatory Transaction - SVO Reviewed RTIF Regulatory Transaction - Initial Filing Submitted to SVO	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		RTSYE Regulatory Transaction - SVO Reviewed - Year-end carry over RTSZ Regulatory Transaction - SVO Reviewed – Self Designated GI General Interrogatory F Sub-paragraph D Company – insurer self-designated Z Insurer self-designated * Limited to NAIC Designations 6 Z* Regulatory review initiated by either the SVO Director, Financial Condition (E) Committee, Executive (EX) Committee or VOSTF. ND* Regulatory review for an assessment of regulatory policy for the investment or regulatory reporting instructions to implement applicable policy.		
2025	Country of Domicile – Appendix of Abbreviations	**CHANGE TO INSTRUCTION** Update the appendix of abbreviations to add the country Kosovo. KOR – Korea, Republic of XKX – Kosovo KWT – Kuwait	H, L/F, P/C, T	Annual
2025	Exhibit of Life Insurance – Basis of Calculation of Ordinary Term Insurance	**CHANGE TO BLANK** Change reference of "wife" to "spouse" in the Basis of Calculation of Ordinary Term Insurance section. 47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on ~~wife~~ spouse and children under Family, Parent and Children, etc., policies and riders included above.	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** ~~Update Note 7C to reference "investment income" instead of "interest income". This should have been investment income and it was inadvertently missed when working on publications~~Update Note 7 to clarify between which parts of the note should be reported for investment income due and accrued or for interest income due and accrued. **7. Investment Income** Instruction: ~~Disclose the following for investment income due and accrued in the financial statements~~The following disclosures shall be made for investment income due and accrued (7A and 7B) or for interest income due and accrued (7C, 7D, and 7E): A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued, B. The total amount excluded. C. The gross, nonadmitted and admitted amounts for interest ~~investment~~ income due and accrued. (4) Gross amount for interest ~~investment~~ income due and accrued. (Should equal Assets Page, Line 14, Column 1) (5) Nonadmitted amount for interest ~~investment~~ income due and accrued. (Should equal Assets Page, Line 14, Column 2) (6) Admitted amount for interest ~~investment~~ income due and accrued. (Should equal Assets Page, Line 14, Column 3) D. The aggregate deferred interest. Some investments allow for interest payments to be deferred past the originally scheduled payment date without being considered past due under the agreement terms. Include the amount of interest reported as due and accrued for which the reporting entity has not received within 90 days of the originally scheduled payment date, that has not been nonadmitted under *SSAP No. 34—Investment Income Due and Accrued*. For the avoidance of doubt, this should also include all accrued interest for investments that pay interest in full less frequently than annually per the agreement terms.	H, L/F, P/C, T	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance. Include the amount of reported interest in which the terms of the investment permit paid-in-kind (PIK) instead of cash. The amount captured shall reflect the cumulative amount of PIK interest included in the current principal balance.		

Adopted 11/06/2024

2025	Schedule D, Part 1B	**CHANGE TO INSTRUCTION** 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. Line 1 – NAIC 1 ~~Bonds~~Issuer Credit Obligations (ICO) Include: ~~Bonds~~ ICOs with an NAIC designation of 1, or a CRP equivalent. Line 2 – NAIC 2 Issuer Credit Obligations (ICO)~~Bonds~~ Include: ~~Bonds~~ ICOs with an NAIC designation of 2, or a CRP equivalent. Line 3 – NAIC 3 Issuer Credit Obligations (ICO)~~Bonds~~ Include: ~~Bonds~~ ICOs with an NAIC designation of 3, or a CRP equivalent. Line 4 – NAIC 4 Issuer Credit Obligations (ICO)~~Bonds~~ Include: ~~Bonds~~ ICOs with an NAIC designation of 4, or a CRP equivalent. Line 5 – NAIC 5 Issuer Credit Obligations (ICO)~~Bonds~~ Include: ~~Bonds~~ ICOs with an NAIC designation of 5, or a CRP equivalent. Line 6 – NAIC 6 Issuer Credit Obligations (ICO)~~Bonds~~ Include: ~~Bonds~~ ICOs with an NAIC designation of 6, or a CRP equivalent. Line 7 – Total Issuer Credit Obligations (ICO)~~Bonds~~ Total of Line 1 to Line 6. Line 8 – NAIC 1 Asset-Backed Securities (ABS) Include: ABS securities with an NAIC designation of 1, or a CRP equivalent.	H, L/F, P/C, T	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		Line 9 – NAIC 2 Asset-Backed Securities (ABS) Include: ABS securities with an NAIC designation of 2, or a CRP equivalent. Line 10 – NAIC 3 Asset-Backed Securities (ABS) Include: ABS securities with an NAIC designation of 3, or a CRP equivalent. Line 11 – NAIC 4 Asset-Backed Securities (ABS) Include: ABS securities with an NAIC designation of 4, or a CRP equivalent. Line 12 – NAIC 5 Asset-Backed Securities (ABS) Include: ABS securities with an NAIC designation of 5, or a CRP equivalent. Line 13 – NAIC 6 Asset-Backed Securities (ABS) Include: ABS securities with an NAIC designation of 6, or a CRP equivalent. Line 14 – Total Asset-Backed Securities (ABS) Total of Line 8 to Line 13. Line ~~8~~15 – NAIC 1 Preferred Stock Include: Preferred stock with an NAIC designation of 1 or a CRP equivalent. Line 16~~9~~ – NAIC 2 Preferred Stock Include: Preferred stock with an NAIC designation of 2 or a CRP equivalent. Line 17~~10~~ – NAIC 3 Preferred Stock Include: Preferred stock with an NAIC designation of 3 or a CRP equivalent. Line 18~~1~~ – NAIC 4 Preferred Stock Include: Preferred stock with an NAIC designation of 4 or a CRP equivalent. Line 19~~2~~ – NAIC 5 Preferred Stock Include: Preferred stock with an NAIC designation of 5 or a CRP equivalent. Line 20~~13~~ – NAIC 6 Preferred Stock Include: Preferred stock with an NAIC designation of 6 or a CRP equivalent. Line 21~~14~~ – Total Preferred Stock		

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Effective	Table Name	Description	Statement Type	Filing Type
		Total of Line ~~8~~ 15 to Line ~~13~~20. Line 22~~15~~ – Total ~~Bonds~~ Issuer Credit Obligations, Asset-Backed Securities & Preferred Stock Line 7 plus Line 14 plus Line 21.		
2025	Schedule D, Part 1B	**CHANGE TO INSTRUCTION** 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. Column 1 – Book/Adjusted Carrying Value Beginning of Current Quarter ~~e.~~a. 1st Quarter taken ~~directly from~~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. ****Detail Eliminated to conserve space**** Column 8 – Book/Adjusted Carrying Value at December 31 Prior Year 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~~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.*	H, L/F, P/C, T	Quarterly
2025	Schedule D, Part 1B	**CHANGE TO BLANK** Remove the footnote reference for the ABS section because ABS is not reported on Schedule DA, Part 1 or Schedule E, Part 2 ASSET-BACKED SECURITIES (ABS) 8. NAIC 1 ~~(a)~~ 9. NAIC 2 ~~(a)~~ 10. NAIC 3 ~~(a)~~ 11. NAIC 4 ~~(a)~~ 12. NAIC 5 ~~(a)~~ 13. NAIC 6 ~~(a)~~ 14. Total ABS	H, L/F, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DB, Part A, Section 1	**CHANGE TO INSTRUCTION** Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1. Column 3 – Schedule/Exhibit Identifier Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D Part 1, Section 1; D Part 1 Section 2; D Part 2, Section 1; or D, Part 2, Section 2, if appropriate; otherwise, "N/A." Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, Section 1), D 1-2 (Schedule D, Part 1, Section 2), D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.	H, L/F, P/C, T, SA	Quarterly
2025	Schedule DB, Part B, Section 1	**CHANGE TO INSTRUCTION** Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1. Column 6 – Schedule/Exhibit Identifier Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D, Part 1, Section 1; D Part 1 Section 2; D, Part 2, Section 1, or D, Part 2, Section 2 if appropriate otherwise, "N/A." Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, Section 1), D1-2 (Schedule D, Part 1, Section 2), D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.	H, L/F, P/C, T, SA	Quarterly
2025	Schedule BA, Part 2; Schedule D, Part 3; Schedule D, Part 4	**CHANGE TO INSTRUCTION** Remove the "S" and "SYE" administrative symbols from the investment schedule instructions per the updates made by the Valuation of Securities Task Force (VOSTF). NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol *- Column 6 – Schedule BA, Part 2* *- Column 9 – Schedule D, Part 3* *- Column 21 – Schedule D, Part 4*	H, L/F, P/C, T, SA	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		SVO Administrative Symbol: Following are valid SVO Administrative Symbols for bonds and preferred stock. Refer to the P&P Manual for the application of these symbols. ~~S Additional or other non-payment risk~~ ~~SYE Additional or other non-payment risk - Year-end carry over~~		
2025	Schedule E, Part 1	**CHANGE TO INSTRUCTION** Remove LEI column to be consistent with adopted BWG proposals 2023-06BWG and 2023-07BWG. ~~**** Column 10 will be electronic only. ****~~ ~~Column 10 – Legal Entity Identifier (LEI)~~ ~~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.~~	H, L/F, P/C, T, SA	Quarterly
2025	Schedule DL, Part 1 & 2	**CHANGE TO INSTRUCTION** Add the common stock investment characteristic codes to Schedule DL instructions. Column 9 – Investment Characteristics 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. 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.	H, L/F, P/C, T, SA	Annual / Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
		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.		
2025	Instructions (All Statements/All Parts)	**CHANGE TO INSTRUCTION** Remove the Revised or "R" on all SSAP references throughout all statements instructions. *SAPWG Reference 2024-14EP* **Only one example is being shown for reference. All references in instructions will be updated.** Line 2 – Stocks The amount reported in Column 3 for common stocks and preferred stocks is the value in accordance with guidance set forth in *SSAP No. 30~~R~~—Unaffiliated Common Stock; SSAP No. 32~~R~~—Preferred Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities*.	H, L/F, P/C, T	Annual / Quarterly
2025	Schedule DB, Part A, Section 1 and Section 2	**CHANGE TO INSTRUCTION** Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1. Column 3 – Schedule/Exhibit Identifier Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D Part 1, Section 1; D Part 1 Section 2; D Part 2, Section 1; or D, Part 2, Section 2, if appropriate; otherwise, "N/A." Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, Section 1), D 1-2 (Schedule D, Part 1, Section 2), D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DB, Part B, Section 1 and Section 2	**CHANGE TO INSTRUCTION** Update the Schedule D, Part 1 reference for the Schedule/Exhibit Identifier to show both sections of Schedule D, Part 1. Column 6 – Schedule/Exhibit Identifier Identify the Schedule or Exhibit of the hedged item(s), such as Schedule A; B; BA; D, Part 1, Section 1; D Part 1 Section 2; D, Part 2, Section 1, or D, Part 2, Section 2 if appropriate otherwise, "N/A." Use clear abbreviations for schedules, such as D 1-1 (Schedule D, Part 1, Section 1), D 1-2 (Schedule D, Part 1, Section 2), D 2-1 (Schedule D, Part 2, Section 1), D 2-2 (Schedule D, Part 2, Section 2), etc.	H, L/F, P/C, T, SA	Annual
2025	Schedule BA, Part 1; Schedule D, Part 1, Section 1 & 2; Schedule D, Part 2, Section 1;	**CHANGE TO INSTRUCTION** Remove the "S" and "SYE" administrative symbols from the investment schedule instructions per the updates made by the Valuation of Securities Task Force (VOSTF). NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol - *Column 7 – Schedule BA, Part 1* - *Column 4 – Schedule D, Part 1, Section 1 & 2* - *Column 19 – Schedule D, Part 2, Section 1* SVO Administrative Symbol: Following are valid SVO Administrative Symbols for bonds and preferred stock. Refer to the P&P Manual for the application of these symbols. ~~S Additional or other non-payment risk~~ ~~SYE Additional or other non-payment risk - Year-end carry over~~	H, L/F, P/C, T, SA	Annual
2025	Life Insurance (State Page)	**CHANGE TO INSTRUCTION** Update the header to Columns 13 through 22 to match the change from the May 2023 editorial list update to the Blank. **Death Benefits, ~~and~~ Matured Endowments Incurred and Annuity Benefits**	H, L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		This section is only applicable to life and annuity contracts (Lines 1 through 33).		
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Add a formula in parenthesis for line 4 to be consistent with other total lines throughout the Notes. (5) Allocated gains/losses to IMR from derivatives a. General Account 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 (1+2-3) b. Separate Account - Insulated 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 (1+2-3) c. Separate Account – Non-Insulated 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	L/F, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total (1+2-3)		
2025	Notes to Financial Statement	**CHANGE TO INSTRUCTION** 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. Note # Parts to be presented in whole dollars in the same format and level of detail in the specific manner shown in the illustration. 21 21E(1), 21E(2), 21E(~~4~~5), 21F(2) through 21F(4), 21G(2), 21G(3), 21H and 21I	H, L/F, P/C, T	Annual
2025	Asset Valuation Reserve, Default Component	**CHANGE TO BLANK** Remove Line 60 because this total line is no longer needed since the Schedule DA Mortgages line was removed per adopted proposal 2024-02BWG. ~~**60 Total Mortgage Loans on Real Estate (Lines 58 + 59)**~~	L/F, SA	Annual
2025	Asset Valuation Reserve, Default Component	**CHANGE TO INSTRUCTION** 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. Line 58 – Total Schedule B Mortgage Loans on Real Estate Column 1 should agree with Page 2, Line 3.1 + 3.2, Column 3 plus Schedule DL, Part 1, Column 6, Line 9309999999. Column 6 must be reported on the Asset Valuation Reserve Page, Line 7, Column 2. Column 8 must be reported on the Asset Valuation Reserve Page, Line 10, Column 2. Column 10 must be reported on the Asset Valuation Reserve Page, Line 9, Column 2. ~~Line 60 – Total Mortgage Loans on Real Estate~~	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		~~Column 6 must be reported on the Asset Valuation Reserve Page, Line 7, Column 2.~~ ~~Column 8 must be reported on the Asset Valuation Reserve Page, Line 10, Column 2.~~ ~~Column 10 must be reported on the Asset Valuation Reserve Page, Line 9, Column 2.~~		
2025	Asset Valuation Reserve, Default Component	**CHANGE TO INSTRUCTION** Update references to Line 60 in the AVR instructions to reference Line 58. Line 7 – Basic Contribution (includes separate accounts assets, if applicable) ******Detail Eliminated to Conserve Space****** Column 2: Report the total mortgage loans from Page 31, Line ~~60~~58, Column 6 (General Account) and Page 16, Line ~~60~~58, 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). Line 9 – Maximum Reserve (includes separate accounts assets, if applicable) ******Detail Eliminated to Conserve Space****** Column 2: Report the total mortgage loans from Page 31, Line ~~60~~58, Column 10 (General Account) and Page 16, Line ~~60~~58, 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). Line 10 – Reserve Objective (includes separate accounts assets, if applicable) ******Detail Eliminated to Conserve Space******	L/F, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		Column 2: Report the total mortgage loans from Page 31, Line ~~60~~58, Column 8 (General Account) and Page 16, Line ~~60~~58, 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).		
2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update the Column heading for 21E(2) to Jurisdiction to match 21E(1). 21E(2) was added with adopted proposal 2024-11BWG. (2)Total unused tax credits by jurisdiction, disaggregated by transferable/certificated and non-transferable; ~~State Abbreviation~~Jurisdiction* | Transferable / Certificated | Nontransferable | Total	H, L/F, P/C, T	Annual
2025	Schedule DA, Verification Between Years	**CHANGE TO BLANK** Remove the footnote. With the adoption of the clarifying language in proposal 2024-02BWG, this footnote is no longer needed. 1 Total | 2 Bonds | 3 Other Short-term Investment Assets ~~(a)~~ ~~(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:~~	H, L/F, P/C, T, SA	Annual

Adopted 08/07/2024

2025	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Note 5 Investments T. Aggregate Collateral Loans by Qualifying Investment Collateral	X, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
		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. Collateral Type | Aggregate Collateral Loan* | Admitt (1) Cash, Cash Equivalent & ST Investments a. Affiliated .... b. Unaffiliated .... (2) ~~Bonds~~Issuer Credit Obligations a. Affiliated .... b. Unaffiliated .... (3) ~~Loan-Backed and Structured Securities~~Asset-Backed Securities a. Affiliated .... b. Unaffiliated		
2025	Schedule DA, Verification Between Years	**CHANGE TO BLANK** Update the column number to column "Other Short-term Investment Assets". To see other changes to this schedule see adopted Proposal 2024-02BWG. **SCHEDULE DA – VERIFICATION BETWEEN YEARS** Short-Term Investments 1 Total | 2 Bonds | ~~4~~3 Other Short-term Investment Assets (a)	H, L/F, P/C, T	Annual

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 11/05/2025				
2026	Schedule DL, Part 1 and 2	**CHANGE TO INSTRUCTION** Update the quarterly Schedule DL Line Subtotal categories for asset-backed securities to match the Annual instructions. Asset-Backed Securities (Schedule D, Part 1, Section 2 type): Financial Asset-Backed Securities – Self-Liquidating Agency Residential Mortgage-Backed Securities – Guaranteed (Exempt from RBC).....1019999999 Agency Commercial Mortgage-Backed Securities – Guaranteed (Exempt from RBC).....1029999999 Agency Residential Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC) 1039999999 Agency Commercial Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC) 1049999999 Non-Agency Residential Mortgage-Backed Securities (Unaffiliated).....1059999999 Non-Agency Residential Mortgage-Backed Securities (Affiliated).....1069999999 Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated).....1079999999 Non-Agency Commercial Mortgage-Backed Securities (Affiliated).....1089999999 Non-Agency – CLOs/CBOs/CDOs (Unaffiliated).....1099999999 Non-Agency – CLOs/CBOs/CDOs (Affiliated).....1109999999 Other Financial Asset-Backed Securities – Self-Liquidating (Unaffiliated).....1119999999 Other Financial Asset-Backed Securities – Self-Liquidating (Affiliated).....1129999999 Subtotal Financial Asset-Backed Securities – Self-Liquidating.....1209999999 Financial Asset-Backed Securities – Not Self-Liquidating Equity Backed Securities (Unaffiliated).....1319999999 Equity Backed Securities (Affiliated).....1329999999 Other Financial Asset-Backed Securities – Not Self-Liquidating (Unaffiliated).....1339999999 Other Financial Asset-Backed Securities – Not Self-Liquidating (Affiliated).....1349999999 Subtotal Asset-Backed Securities – Not Self-Liquidating.....1409999999	H, L/F, P/C, T, SA	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		Non-Financial Asset-Backed Securities – Practical Expedient Lease-Backed Securities - Practical Expedient (Unaffiliated) ..... 1519999999 Lease-Backed Securities - Practical Expedient (Affiliated) ..... 1529999999 Other Non-Financial Asset-Backed Securities – Practical Expedient (Unaffiliated) ..... 1539999999 Other Non-Financial Asset-Backed Securities – Practical Expedient (Affiliated) ..... 1549999999 Non-Financial Asset-Backed Securities – Practical Expedient ..... 1609999999 Non-Financial Asset-Backed Securities – Full Analysis Lease-Backed Securities - Full Analysis (Unaffiliated) ..... 1719999999 Lease-Backed Securities - Full Analysis (Affiliated) ..... 1729999999 Other Non-Financial Asset-Backed Securities – Full Analysis (Unaffiliated) ..... 1739999999 Other Non-Financial Asset-Backed Securities – Full Analysis (Affiliated) ..... 1749999999 Non-Financial Asset-Backed Securities – Full Analysis 1809999999		
2026	Sch. D, Part 3 & 4	**CHANGE TO INSTRUCTION** Update the Administrative Symbol List to include code "ER" in the NAIC Designation, NAIC Designation Modifier, and Administrative Symbol column. This administrative symbol was verified by the Securities Valuation Office and is in the P&P Manual of the Investment Analysis Office. For a list of valid designations see the valid designation lists on the Blanks Working Group webpage. NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol Column **** Detail Eliminated to Conserve Space **** SVO Administrative Symbol: Long Term Bond: Following are valid SVO Administrative Symbols for bonds. Refer to the P&P Manual for the application of these symbols. FE Filing Exempt ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s) **** Detail Eliminated to Conserve Space **** Preferred Stock:	H, L/F, P/C, T	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		Following are valid SVO Administrative Symbols for preferred stock. Refer to the P&P Manual for the application of these symbols. FE Filing Exempt ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)		
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Remove the XXX from 05L1R for columns 6 and 7. This change matches what is shown in Life & Property instructions. This was updated for Annual 2025 with a late change that was posted to the BWG webpage under 2025 Instruction Revisions.	H, T	Quarterly

Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted from Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase/ (Decrease) (1 minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)	8 Amount Reported in General Interrogatories	9 Difference from Note and GI	10 GI Ref
p. Assets held under Modco Reinsurance Agreements	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX
q. Assets held under Funds Withheld Reinsurance Agreements	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX
r. Total Restricted Assets (Sum of a through q)	$	$	$	$	$	.....%	.....%	XXX	XXX	XXX

Effective	Table Name	Description	Statement Type	Filing Type
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** For the illustration to Note 5L2, columns 5 and 6 need to be XXX'd out for the Amount of Total pledged under derivative contracts line because data shouldn't be entered in these fields. (This change is for columns 9 and 10 for Life/Fraternal and Property.) (2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance (excluding modco/FWH) and Derivatives, Are Reported in the Aggregate)	H, L/F, P/C, T	Quarterly

Description of Assets	1 Total Gross (Admitted & Nonadmitted) Restricted from Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase/ (Decrease) (1 minus 2)	4 Total Current Year Admitted Restricted	5 Gross (Admitted & Nonadmitted) Restricted to Total Asset)	6 Admitted Restricted to Total Admitted Assets
.....	$	$	$	$	..... %	.....%
.....	.....	.....			.....	.....
.....	.....	.....			.....	.....
Total (a)	$	$	$	$	..... %	.....%
Amount of Total pledged under derivative contracts	$	$	$	$	XXX~~..... %~~	XXX~~..... %~~
Total Excluding Derivative Collateral *(Total minus Amt of Total pledged under derivative contracts)*	$	$	$	$	XXX	XXX

2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Add clarification to the Note 5L(4) crosscheck that compares back to the Assets page. * Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 26 (Column 1) ** Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 26 (Column 3)	H, T	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Add clarification to the Note 5L(4) crosscheck that compares back to the Assets page. * k = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 26 (Column 1) w = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 27 (Column 1) ** k = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 26 (Column 3) w = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 27 (Column 3)	L/F	Quarterly
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Add clarification to the Note 5L(4) crosscheck that compares back to the Assets page. * k = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 26 (Column 1) w = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 27 (Column 1) ** k = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 26 (Column 3) w = Sum of Column 1, 2, and 3 ~~(Total of Collateral, Modco, FWH)~~ divided by Asset Page, Line 27 (Column 3)	P/C	Quarterly
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update the "#" Note for Column 2 for lines m, n, and o in Note 5L(4). This should not be a formula that adds the 3 lines together. Instead it should be a note on how to calculate Column 2 for each line. 1 — Amount 2 — % of Liability to Total Liabilities # m. Recognized Obligation to Return Collateral Asset $ .... % n. Recognized Obligation for Modco assets $ .... % o. Recognized Obligation for FWH (excluding Modco) assets $ .... % # ~~m + n + o =~~For lines m, n, and o, Column 2 equals Column 1 divided by Liability Page, Line 24 (Column 3)	X, T	Quarterly / Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update the "#" Note for Column 2 for lines y thru dd in Note 5L(4). This should not be a formula that adds the 3 lines together. Instead it should be a note on how to calculate Column 2 for each line. 1 — Amount; 2 — % of Liability to Total Liabilities # y. Recognized Obligation to Return Collateral Asset (General Account) $ ..... % z. Recognized Obligation to Return Collateral Asset (Separate Account) $ ..... % aa. Recognized Obligation for Modco assets (General Account) $ ..... % bb. Recognized Obligation for Modco assets (Separate Account) $ ..... % cc. Recognized Obligation for FWH (excluding Modco) assets (General Account) $ ..... % dd. Recognized Obligation for FWH (excluding Modco) assets (Separate Account) $ ..... % # ~~y + aa + cc =~~For lines y, aa, and cc, Column 2 equals Column 1 divided by Liability Page, Line 26 (Column 1) ~~z + bb + dd =~~For lines z, bb, and dd, Column 2 equals Column 1 divided by Liability Page, Line 27 (Column 1)	L/F	Quarterly / Annual
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Update the "#" Note for Column 2 for lines y thru dd in Note 5L(4). This should not be a formula that adds the 3 lines together. Instead it should be a note on how to calculate Column 2 for each line. 1 — Amount; 2 — % of Liability to Total Liabilities # y. Recognized Obligation to Return Collateral Asset (General Account) $ ..... % z. Recognized Obligation to Return Collateral Asset (Protected Cell) $ ..... % aa. Recognized Obligation for Modco assets (General Account) $ ..... % bb. Recognized Obligation for Modco assets (Protected Cell) $ ..... % cc. Recognized Obligation for FWH (excluding Modco) assets (General Account) $ ..... % dd. Recognized Obligation for FWH (excluding Modco) assets (Protected Cell) $ ..... % # For lines y, aa, and cc, Column 2 equals ~~y + aa + cc =~~ Column 1 divided by Liability Page, Line 26 (Column 1) For lines z, bb, and dd, Column 2 equals ~~z + bb + dd =~~ Column 1 divided by Liability Page, Line 27 (Column 1)	P/C	Quarterly / Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2026	Sch. D, Pt 1, Sect. 1 (Col. 21) Sch. D, Pt 1, Sect. 2 (Col. 22) Sch. D, Pt 2, Sect. 1 (Col. 21) Sch. D, Pt 2, Sect. 2 (Col. 18) Sch. D, Pt 3 (Col. 9) Sch. D, Pt 4 (Col. 21) Sch. D, Pt 5 (Col. 21) Sch. DA, Pt 1 (Col. 20) Sch. DB, Pt A, Sec. 1 (Col. 24) Sch. DB, Pt A, Sec. 2 (Col. 26) Sch. DB, Pt B, Sec. 1 (Col. 23) Sch. DB, Pt B, Sec. 2 (Col. 21) Sch. DB, Pt D, Sec. 1 (Col. 14) Sch. DB, Pt D, Sec. 2 (Col. 10) Sch. DB, Pt E (Col. 20) Sch. DL, Pt 1 & 2 (Col. 8) Sch. B, Pt 1 (Col. 16) Sch. B, Pt 2 (Col. 10) Sch. B, Pt 3 (Col. 19) Sch. BA, Pt 1 (Col. 21) Sch. BA, Pt 2 (Col. 12) Sch. BA, Pt 3 (Col. 21)	**CHANGE TO INSTRUCTION** Update the Investments Involving Related Parties Code 1 to add clarification on reporting. Blanks Working Group staff support and Securities Valuation Office staff added the clarifying language below to provide clarity on what should be reported for Code 1. (*Below is showing the update for Schedule D, Part 1, Section 1 but this update will be made throughout the quarterly and annual investment instructions*) Column 21 – Investments Involving Related Parties Required for all investments involving related parties including, but not limited to, those captured as affiliate investments. This disclosure intends to capture information on investments held that reflect interactions involving related parties, regardless of whether the related party meets the affiliate definition, or the reporting entity has received domiciliary state approval to disclaim control/affiliation. Enter one of the following codes to identify the role of the related party in the investment 1. Direct loan or direct investment (excluding securitizations) in a related party, for which the related party represents a direct credit exposure. <u>Note: Any security with Code 1 (direct or indirect credit exposure to a related party) does not qualify for filing exemption (including private letter ratings) per Part 3 of the *Purposes and Procedures Manual of the Investment Analysis Office*. The NAIC Designation for all securities with Related Part Code 1 must be assigned by the SVO.</u>	H, L/F, P/C, T, SA	Quarterly / Annual

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Effective	Table Name	Description	Statement Type	Filing Type
2026	Schedule D, Part 1A	**CHANGE TO INSTRUCTION** Remove the 2025 reporting note that prior year columns do not need to be completed. This reporting note was only valid for 2025 reporting. **SCHEDULE D – PART 1A** **QUALITY AND MATURITY DISTRIBUTION OF ALL BONDS OWNED DECEMBER 31 BY MAJOR TYPE AND NAIC DESIGNATION** The schedule summarizes the aggregate book/adjusted carrying value of all bond holdings, including those in Schedule DA and Schedule E, Part 2 by quality, designation, maturity, and bond categories. Include short-term and cash equivalent bonds in the category that most closely resembles their credit risk. ~~**Note:** Prior Year Column 9 and 10 will not be available until 2026 reporting on all sections except Section 53. Columns 9 and 10, Section 53 for prior year data should be a summation of columns 1 through 6.~~	H, L/F, P/C, T	Annual
2026	Schedule, Part 1A	**CHANGE TO BLANK** Update the Blank to all entry into the prior year column. This column was XXX'd out for 2025 reporting because it wasn't required to report prior year data the first year of reporting the bond project changes to the D1A. **SCHEDULE D – PART 1A** Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations | NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a) | |---|---|---|---|---|---|---|---|---|---|---|---|---|---|---| | 1. U.S. Government Obligations | | | | | | | | | | | | | | 1.1 NAIC 1 | ..... | ..... | ..... | ..... | ..... | XXX | ..... | ..... | ..... | ..... | ..... | ..... | | 1.2 NAIC 2 | ..... | ..... | ..... | ..... | ..... | XXX | ..... | ..... | ..... | ..... | ..... | ..... | | 1.3 NAIC 3 | ..... | ..... | ..... | ..... | ..... | XXX | ..... | ..... | ..... | ..... | ..... | ..... | | 1.4 NAIC 4 | ..... | ..... | ..... | ..... | ..... | XXX | ..... | ..... | ..... | ..... | ..... | ..... | | 1.5 NAIC 5 | ..... | ..... | ..... | ..... | ..... | XXX | ..... | ..... | ..... | ..... | ..... | ..... | | 1.6 NAIC 6 | | | | | | XXX | | | | | | | | 1.7 Totals | | | | | | XXX | | | | | | | ***Detail Eliminated to Conserve Space***	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2026	Sch. D, Part 1, Sect 1 & 2 Sch. D, Part 2, Sect 1	**CHANGE TO INSTRUCTION** Update the Administrative Symbol List to include code "ER" in the NAIC Designation, NAIC Designation Modifier, and Administrative Symbol column. This administrative symbol was verified by the Securities Valuation Office and is in the P&P Manual of the Investment Analysis Office. For a list of valid designations see the valid designation lists on the Blanks Working Group webpage. NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol Column **** Detail Eliminated to Conserve Space **** SVO Administrative Symbol: Following are valid SVO Administrative Symbols for bonds. Refer to the P&P Manual for the application of these symbols. FE Filing Exempt ER Securities with an excluded otherwise Eligible NAIC CRP Credit Rating(s)	H, L/F, P/C, T, SA	Annual
2026	Schedule D, Part 1, Sec. 1	**CHANGE TO INSTRUCTION** Remove the references to mortgage-backed and loaned-backed and structured securities from Column 14 & 31 on Schedule D, Part 1, Section 1. These types of securities are reported on Schedule D, Part 2, Section 2 and these references were inadvertently missed during the bond project updates. Column 14 – Effective Rate of Interest For issuer credit obligations, include the effective rate at which the purchase was made. ~~For mortgage-backed/loan-backed and structured securities, report the effective yield used to value the security at the reporting date.~~ The Effective Yield calculation should be modified for other-than-temporary impairments recognized. For SVO-Identified Bond Exchange Traded Funds, enter Zero (0).	H, L/F, P/C, T, SA	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		Column 31 – Effective Date of Maturity On bonds purchased at a premium, the maturity date producing the lowest amortized value should be used. See *SSAP No. 26—Bonds*. ~~For loaned-backed and structured securities, include the effective date of maturity that results from the estimated cash flows, incorporating appropriate prepayment assumptions.~~ If call data does not affect the Effective Date of Maturity field, leave blank.		
2026	Schedule DA Part 1	**CHANGE TO INSTRUCTION** Remove the reference to mortgage-backed and loaned-backed and structured securities from Column 11 on Schedule DA, Part 1. These types of securities are not reported on Schedule DA and the reference was inadvertently missed during the bond project updates. Column 11 – Par Value Enter the par value of the bonds owned adjusted for repayment of principal. ~~For mortgage-backed/loan-backed and structured securities, enter the par amount of principal to which the company has claim.~~ For interest-only bonds without a principal amount on which the company has a claim, use a zero value. Enter the statement date par value for bonds with adjustable principal. An interest-only bond with a small par amount of principal would use that amount.	H, L/F, P/C, T, SA	Annual
2026	Notes to Financial Statement	**CHANGE TO INSTRUCTION** Remove Line 35B(4) from Note 35 instructions and illustrations. This change was inadvertently missed when SAP No. 56 was updated in SAPWG Ref # 2025-17EP Note 35 - Separate Accounts Instructions: B. General Nature and Characteristics of Separate Accounts Business **** Detail Eliminated to Conserve Space **** ~~(4) The withdrawal characteristic classification instructions of Note 32 shall apply with total reserves to agree with the preceding disclosure.~~ ~~Disclose reserves for asset default risk in lieu of AVR.~~	L/F	Annual

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Effective	Table Name	Description	Statement Type	Filing Type
		Illustration:		

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/___	$ _____	$ _____	$ _____	$ _____	$ _____
Reserves at 12/31/___					
(2) For accounts with assets at:					
a. Fair value	$ _____	$ _____	$ _____	$ _____	$ _____
b. Amortized cost	$ _____	$ _____	$ _____	$ _____	$ _____
c. Total Reserves* (a+b)	$ _____	$ _____	$ _____	$ _____	$ _____
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
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 (1+2+3+4)	$ _____	$ _____	$ _____	$ _____	$ _____
b. Not subject to discretionary withdrawal	$ _____	$ _____	$ _____	$ _____	$ _____
c. Total (a+b)	$ _____	$ _____	$ _____	$ _____	$ _____
*Line 2(c) should equal Line 3(c).					
~~(4) Reserves for Asset Default Risk in Lieu of AVR~~	~~$ _____~~	~~$ _____~~	~~$ _____~~	~~$ _____~~	~~$ _____~~

Adopted 08/06/2025

2026	General Interrogatories, Part 1 Investment	**CHANGE TO BLANK** Remove the LEI column in Quarterly Interrogatory # 17.6 to be consistent with the adoptions in proposal 2023-06BWG.	H, L/F, P/C, T	Quarterly

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the inf for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	~~3~~ ~~Legal Entity Identifier (LEI)~~	4 Registered With	5 Investme Managem Agreement (IM

Effective	Table Name	Description	Statement Type	Filing Type
2026	Statement of Revenue and Expenses	**CHANGE TO INSTRUCTION** Add the Medicare Part D Prescription Payment Plan clarification to the quarterly instructions. This change was adopted for the Annual Statement of Revenue and Expenses in proposal 2025-14BWG. Line 13 – Prescription Drugs Include: Expenses for Prescription Drugs and other pharmacy benefits covered by the reporting entity. Medicare Part D Prescription Payment Plan receivables from participants which have been impaired (and included in claims when impaired and written off) – Refer to *INT 24-02:Medicare Prescription Payment Plan* for accounting guidance. Deduct: Pharmaceutical rebates relating to insured plans. Exclude: Prescription drug charges that are included in a hospital billing, which should be classified as Hospital/Medical Benefits on Line 9.	H	Quarterly
2026	Schedule DA – Verification Between Years	**CHANGE TO INSTRUCTION** Update the column reference to Schedule DA, Part 1 as the column changed in 2025 annual with the bond project. Line 1 – Book/Adjusted Carrying Value, December 31 of Prior Year In Column 1, report the book/adjusted carrying value per Schedule DA, Part 1, Column ~~7~~ 6 of the prior year's annual statement.	H, L/F, P/C, T, SA	Annual

Adopted 05/29/2025

2026	Jurat Page	**CHANGE TO INSTRUCTION** Update the Quarterly Jurat Instructions for the Assessment Contact to match the adopted annual changes that were adopted with proposal 2024-20BWG. The quarterly section was inadvertently missed with the update.	H, L/F, P/C, T	Quarterly

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<table>
<tr><th>Effective</th><th>Table Name</th><th>Description</th><th>Statement Type</th><th>Filing Type</th></tr>
<tr><td></td><td></td><td>Guaranty Association Assessment Contact (Not applicable to Title and Fraternal companies, unless otherwise provided by state law)</td><td></td><td></td></tr>
<tr><td>2026</td><td>Notes to Financial Statement</td><td>

CHANGE TO INSTRUCTION

Update Note 11 – Debt. Update the illustration for 11B3A and 11B3B to remove the crosschecks for column 1 – Fair Value and column 3 – Aggregate Total Borrowing because the max collateral crosscheck will only work from Carrying Value.

11. Debt

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

<table>
<tr><th></th><th>1
Fair Value</th><th>2
Carrying Value</th><th>3
Aggregate Total Borrowing</th></tr>
<tr><td>1. Current Year Total Collateral Pledged</td><td>.....</td><td>.....</td><td>.....</td></tr>
<tr><td>2. Prior Year-end Total Collateral Pledged</td><td>.....</td><td>.....</td><td>.....</td></tr>
</table>

11B(3)a1 (Column~~s 1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b1 (Column~~s 1,~~ 2 ~~and 3, respectively~~)
11B(3)a2 (Column~~s 1,~~ 2 ~~and 3~~) should be equal to or less than 11B(3)b2 (Column~~s 1,~~ 2 ~~and 3, respectively~~)

</td><td>H, T</td><td>Quarterly</td></tr>
<tr><td>2026</td><td>Notes to Financial Statement</td><td>

CHANGE TO INSTRUCTION

Update Note 11 – Debt. Update the illustration for 11B3A and 11B3B to remove the crosschecks for column 1 – Fair Value and column 3 – Aggregate Total Borrowing because the max collateral crosscheck will only work from Carrying Value.

11. Debt

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Aggregate Total Borrowing</th></tr>
<tr><td>1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)</td><td>.....</td><td>.....</td><td>.....</td></tr>
</table>

</td><td>L/F</td><td>Quarterly</td></tr>
</table>

Effective	Table Name	Description	Statement Type	Filing Type
		2. Current Year General Account Total Collateral Pledged .... 3. Current Year Separate Accounts Total Collateral Pledged .... 4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged .... 11B(3)a1 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b1 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a2 (Columns ~~1, 2 and 3~~) should be equal to or less than 11B(3)b2 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a3 (Columns ~~1, 2 and 3~~) should be equal to or less than 11B(3)b3 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a4 (Columns ~~1, 2 and 3~~) should be equal to or less than 11B(3)b4 (Column~~s 1, 2 and 3, respectively~~)		
2026	Notes to Financial Statements	**CHANGE TO INSTRUCTION** Update Note 11 – Debt. Update the illustration for 11B3A and 11B3B to remove the crosschecks for column 1 – Fair Value and column 3 – Aggregate Total Borrowing because the max collateral crosscheck will only work from Carrying Value. **11. Debt** (3) Collateral Pledged to FHLB a. Amount Pledged as of Reporting Date 1 Fair Value / 2 Carrying Value / 3 Aggregate Total Borrowing 1. Current Year Total General and Protected Cell Accounts Total Collateral Pledged (Lines 2+3) .... 2. Current Year General Account Total Collateral Pledged .... 3. Current Year Protected Cell Accounts Total Collateral Pledged .... 4. Prior Year-end Total General and Protected Cell Accounts Total Collateral Pledged .... 11B(3)a1 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b1 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a2 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b2 (Column~~s 1, 2 and 3, respectively~~)	P/C	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		11B(3)a3 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b3 (Column~~s 1, 2 and 3, respectively~~) 11B(3)a4 (Column~~s 1, 2 and 3~~) should be equal to or less than 11B(3)b4 (Column~~s 1, 2 and 3, respectively~~)		
2026	General Interrogatories – Part 1 – Common Interrogatories - Investment	**CHANGE TO BLANK** Update the quarterly interrogatory #20 to match the adopted annual changes in proposal 2024-03BWG. 20.By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security: a. The security was either: i. ~~purchased~~ issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities"). b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security. c. The NAIC Designation and NAIC Designation Category ~~was~~ were derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators. d. ~~The~~ Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation. Has the reporting entity self-designated PLGI ~~securities~~to securities, all of which meet the above requirement and as specified in the P&P Manual?	H, L/F, P/C, T	Quarterly
2026	Schedule D, Part 3 and Part 4	**CHANGE TO INSTRUCTION** Update the instructions for the NAIC Designation Modifier in Quarterly Schedule D, Part 3 & 4 to open up for all preferred stock lines. Verified with Securities Valuation Office that it should be open for all lines to report a modifier. NAIC Designation Modifier: The NAIC Designation Modifier should only be used for securities reported on the lines below if eligible to receive one, as defined in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual), otherwise, should not be provided. • Bonds Lines 0019999999 through 1909999999 • Preferred Stocks Lines 4019999999, ~~and~~ 4029999999, 4319999999 and 4329999999	H, L/F, P/C, T, SA	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		• Common Stocks Lines 5319999999, 5519999999 and 5719999999		
2026	Schedule D, Part 4	**CHANGE TO INSTRUCTION** Add clarification for SVO-Identified Bond Exchange Traded Funds on the Realized G/L on Disposal column on Schedule D, Part 4. Column 17 – Realized Gain (Loss) on Disposal 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. <u>This should include bonds reported as SVO-Identified Bond Exchange Traded Funds – Systematic Value.</u> For SVO-Identified Bond Exchange Traded Funds <u>– Fair Value</u>, enter the difference between the consideration, Column 6 and actual cost Column 8 at date of sale. Bonds called or tendered where consideration received exceeds par: 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 7) less the B/ACV at the Disposal Date (Column 15). Bonds called or tendered where consideration received is less than par: For securities sold, redeemed or otherwise disposed of, the amount of investment income and realized gain reported shall be calculated in accordance with *SSAP No. 26—Bonds*.	H, L/F, P/C, T, SA	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
Adopted 03/06/2025				
2026	General Interrogatories Part 2	**CHANGE TO BLANK** Add a total line for the Fraternal interrogatory #6.2 to capture the total if a fraternal would exist much past doing a second lien. 6.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus? Date | Outstanding Lien Amount | $ | $ | $ Total |	L/F	Quarterly
2026	General Interrogatories Part 1	**CHANGE TO BLANK** Add N/A as a possible response to lines 17.0597 and 17.0598 as the question only applies to unaffiliated investment advisors. There needs to be a response for affiliated and internal advisors. 17.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [ ] No [ ] N/A [ ] 17.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [ ] N/A [ ]	H, L/F, P/C, T	Quarterly
2026	Schedule D, Part 3 & 4	**CHANGE TO INSTRUCTION** Update the list of SVO Administrative symbols for Bonds and Preferred Stock to include all the valid symbols in the Purposes and Procedures Manual of the NAIC Investment Analysis Office Following are valid SVO Administrative Symbols for bonds. Refer to the P&P Manual for the application of these symbols. FE Filing Exempt FM Financially Modeled RMBS/CMBS subject to SSAP 43 YE Year-end carry over	H, L/F, P/C, T, SA	Quarterly

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Effective	Table Name	Description	Statement Type	Filing Type
		IF Initial filing PL Private Letter Rating PLGI Private Letter Rating – General Interrogatory RT Regulatory Transaction RTS Regulatory Transaction - SVO Reviewed RTIF Regulatory Transaction - Initial Filing Submitted to SVO RTSYE Regulatory Transaction - SVO Reviewed - Year-end carry over RTSZ Regulatory Transaction - SVO Reviewed – Self Designated GI General Interrogatory F Sub-paragraph D Company – insurer self-designated Z Insurer self-designated * Limited to NAIC Designations 6 Z* Regulatory review initiated by either the SVO Director, Financial Condition (E) Committee, Executive (EX) Committee or VOSTF. ND* Regulatory review for an assessment of regulatory policy for the investment or regulatory reporting instructions to implement applicable policy.		
2026	Schedule B Verification Between Years	**CHANGE TO INSTRUCTION** Update the line reference in the instructions for Line 6 to match the correct column listed on the quarterly blank. Line 6 – Total Gain (Loss) on Disposal Report the gain (loss) on disposal of mortgages on a year-to-date basis including the total gain (loss) of mortgages in the current quarter as reported on Schedule B, Part 3, Column ~~17~~18.	H, L/F, P/C, T, SA	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2026	Schedule A, Verification Between Years	**CHANGE TO BLANK** Update the crosscheck references for Line 9 and 11 to be the correct line references 9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4~~+~~ -5+6-7-8~~+9-10~~) 10. Deduct total nonadmitted amounts 11. Statement value at end of current period (Line ~~11~~ 9 minus Line ~~12~~10)	H, L/F, P/C, T	Quarterly

Adopted 11/06/2024

2026	Schedule D, Part 1B	**CHANGE TO INSTRUCTION** Update the 2026 quarterly D1B instructions to tie to prior year line references (bond project line numbers). Remove 1st quarter 2025 reporting note. Column 1 – Book/Adjusted Carrying Value Beginning of Current Quarter a. 1st Quarter taken directly from prior year annual statement Schedule D, Part 1A~~, Section 1~~, Line ~~12~~52.1 to Line ~~12~~52.6, Column 7 for all bonds. **** Detail Eliminated to conserve space**** Column 8 – Book/Adjusted Carrying Value at December 31 Prior Year Taken directly from prior year annual statement Schedule D, Part 1A~~, Section 1~~, Line ~~12~~52.1 to Line ~~12~~52.6, 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.*~~	H, L/F, P/C, T	Quarterly