

Blanks (E) Working Group
Editorial Revisions to the Blanks and Instructions
Effective 2024 Reporting

Statement Type:

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

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 11/07/2023				
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 19 (E) to be consistent with SSAP No. 3</p> <p>19. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year's annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus, but that materially affect historical information in the financial statement schedules (e.g., Underwriting and Investment Exhibit – Part 2A) are reflected in the current year's schedules with appropriate notations <u>made directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	H	Annual
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 19 (E) to be consistent with SSAP No. 3</p> <p>19. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year's annual statement shall be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule O) should be reflected in the current years' schedules with appropriate notations <u>made directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 19 (E) to be consistent with SSAP No. 3</p> <p>19. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year's annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year's schedules with appropriate notations made <u>directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	P/C	Annual
2024	General Instructions Page	<p>CHANGE TO INSTRUCTION</p> <p>Add language to paragraph 17 (E) to be consistent with SSAP No. 3</p> <p>17. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year's annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:</p> <p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year's schedules with appropriate notations made <u>directly to the affected schedules and</u> in the Notes to Financial Statements.</p>	T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2024	Schedule P, Part 7A & 7B	CHANGE TO BLANK Add a line to Schedule P, Part 7A & 7B for Pet Insurance (Pet Insurance was split out from Inland Marine with Blanks Proposal 2023-01BWG) <ol style="list-style-type: none"> 1. Homeowners/Farmowners 2. Private Passenger Auto Liability/Medical 3. Commercial Auto/Truck Liability/Medical 4. Workers' Compensation 5. Commercial Multiple Peril 6. Medical Professional Liability—Occurrence 7. Medical Professional Liability—Claims-made 8. Special Liability 9. Other Liability—Occurrence 10. Other Liabilities—Claims-made 11. Special Property 12. Auto Physical Damage 13. Fidelity/ Surety 14. Other 15. International 16. Reinsurance-Nonproportional Assumed Property 17. Reinsurance-Nonproportional Assumed Liability 18. Reinsurance-Nonproportional Assumed Financial Lines 19. Products Liability—Occurrence 20. Products Liability—Claims-made 21. Financial Guaranty/Mortgage Guaranty 22. Warranty 23. <u>Pet Insurance Plans</u> 2324. Totals 	P/C	Annual

Adopted 07/27/2023

2024	Premiums Attributed to Protected Cells Exhibit	CHANGE TO BLANK Renumber line 9 to 9.1 Inland marine and add line 9.2 Pet insurance from proposal 2023-01BWG as this exhibit was missed during exposure and adoption. <ol style="list-style-type: none"> 9.1 Inland marine 9.2 <u>Pet insurance</u> 	P/C	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
2024	Earned But Unbilled (EBUB) Premium Implementation Statutory Reporting Pro Forma Exhibits	CHANGE TO INSTRUCTION Update Example B – Underwriting and Investment Exhibit Part 1 and Part 2 to renumber line 9 to 9.1 Inland Marine and add line 9.2 Pet Insurance from proposal 2023-01BWG as this instructions was missed during exposure and adoption. <div style="text-align: center;"> <u>9.1</u> Inland marine <u>9.2</u> Pet insurance </div>	P/C	Annual

Adopted 05/31/2023

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

Statement Type:

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

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

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

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

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

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

Effective	Table Name	Description	Statement Type	Filing Type
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Adopted 07/27/2023

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

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

Effective	Table Name	Description	Statement Type	Filing Type
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Adopted 05/31/2023

2023	Liabilities, Surplus and Other Funds	<p>CHANGE TO BLANK</p> <p>Update Line 4 crosschecks to Exhibit 8, Part 1</p> <p>4. Contract claims: 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11, 3, 4 and 5) 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)</p>	L/F	Annual
2023	Accident and Health Policy Experience Exhibit	<p>CHANGE TO INSTRUCTION</p> <p>Update Column 1 Life/Fraternal Crosscheck for Exhibit 1, Part 1 Column updates</p> <p>Column 1 – Direct Premiums Written</p> <p>The grand total reported should equal:</p> <p>Life/Fraternal Exhibit 1, Part 1, Lines (6.1+10.1+16.1), Columns (8+9+10).</p>	H, L/F, P/C	Annual
2023	Schedule T – Premium and Annuity Considerations	<p>CHANGE TO BLANK</p> <p>Update Footnote (c) for Exhibit 1 Column updates</p> <p>(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which;</p>	L/F	Annual
2023	Schedule T – Premium and Annuity Considerations	<p>CHANGE TO INSTRUCTION</p> <p>Update Column 4 crosscheck for Exhibit 1 Column updates</p> <p>Column 4 should balance with either Exhibit 1, Part 1, Lines 6.4, 10.4, 16.4, Columns 8, 9 and 10 or Schedule H, Part 1, Line 1, Column 1.</p>	L/F	Annual
2023	Schedule T – Premium and Annuity Considerations	<p>CHANGE TO INSTRUCTION</p> <p>Update Line 99 crosscheck for Exhibit 1 Column updates</p> <p>The sum of Columns 2 and 3 should agree with Exhibit 1, Lines 6.4 plus 10.4 plus 16.4, Column 1 less Columns 8, 9, 10 and 11.</p>	L/F	Annual

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

Effective	Table Name	Description	Statement Type	Filing Type
		<p>Line 3 – Ending Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Schedule H, Part 2, Line C1, Column 1, minus Exhibit 8, Part 2, Line 3, sum of Columns 9, 10 and 11<u>6</u>.</p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.4, sum of Columns 9, 10 and 11<u>6</u>.</p>		
2023	Life Supplement to the Health Annual Statement	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language one what companies should be filing the Life Supplement.</p> <p>NOTE: Only companies licensed as Life, Accident & Health insurers with life business in force, actively writing life business, or holding reserves for the life lines of business should complete the schedules included in the Life Supplement to the Health Annual Statement.</p>	H	Annual
2023	General Interrogatories Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Line 2.1 - Update the Analysis of Operations by Lines of Business column references to be consistent with the changes to that schedule.</p> <p>Reporting Year Annual Statement Data Health Premium values listed in the Analysis of Operations by Lines of Business, Line 1, Column 2 through Column 8-9 plus Line 1, Column 9-13 in part (excluding credit A&H and dread disease coverage, LTC, Disability Income) of the reporting year's annual statement.</p>	H	Annual
2023	Supplemental Investment Interrogatories	<p>CHANGE TO INSTRUCTION</p> <p>Update Line 3 with the correct line references to Schedule D Part 1A</p> <p>Line 3 – Report by NAIC designation, the amounts and percentages of the reporting entity's total admitted assets held in bonds and preferred stocks (perpetual preferred and redeemable preferred).</p> <p>Report the total amount for each subcategory. The amounts reported in the bond subcategories should be consistent with the amounts reported in Schedule D, Part 1A, Section 1, Column 7, Lines 11-12<u>1 – 12</u>. Schedule D, Part 1A, Section 1 is reported gross and will not tie to this line if any amounts are reported and nonadmitted for bonds and preferred stocks on the asset page.</p>	H, L/F, P/C, T	Annual

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

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

Adopted 03/07/2023

2023	Accident and Health Policy Experience Exhibit	CHANGE TO INSTRUCTION Change the formula to CY-PY Column 6 – Direct Incurred Claims Amount This column does not include the “Increase in Policy Reserves.” The grand total reported should equal: Life\Fraternal Exhibit 8, Part 2, Line 6.1, Columns (9+10+11). Minus Plus Exhibit 6, Line 14, Column 1 CY. Plus Minus Exhibit 6, Line 14, Column 1 PY.	H, L/F, P/C	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
2023	General Interrogatories Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Change premiums from written to earned for the Numerator to be consistent with the Denominator</p> <p>Item 2.1 – Premium Numerator Health Premium values listed in the Net Premiums Written <u>Earned During Year</u> column (Column 64) of the reporting year’s U&I Part 1B:</p> <p>Lines 13.1 and 13.2</p> <p>Lines 15.1, 15.2, 15.4, 15.6, and 15.8</p> <p>Line 15.5 (should include Medicare Pass-Through Payments Reported as Premium)</p> <p>Line 15.9 in part (include only Medicare Part D and Stop Loss and Minimum Premium)</p>	P/C	Annual
2023	General Interrogatories	<p>CHANGE TO INSTRUCTION</p> <p>Update the Underwriting and Investment Exhibit, Part 2B Line references for Reporting Year Data and Prior Year Data columns</p> <p>Item 2.4 – Reserve Numerator</p> <p>Reporting Year Annual Statement Data Health Reserve – Underwriting and Investment Exhibit, Part 2B (Column 3 + 4, Line 13-17 minus Line 1415) exclude <u>Line 9 credit A&H, Line 10 disability income, Line 11 long-term care, Line 14 health care receivables, and dread disease coverage, and credit A&H</u> + Part 2D (Line 8, Column 1-2 minus through Column 9 + Column 13 (in part)) include stand-alone health care related plans only (i.e. stand-alone prescription drug plans, etc.), exclude dread disease coverage, credit A&H, LTC, Disability Income, etc. of the reporting year’s annual statement.</p> <p>Prior Year Annual Statement Data Health Reserve – Underwriting and Investment Exhibit, Part 2B (Column 3 + 4, Line 13-17 minus Line 1415) exclude <u>Line 9 credit A&H, Line 10 disability income, Line 11 long-term care, Line 14 health care receivables, and dread disease coverage, and credit A&H</u> + Part 2D (Line 8, Column 1-2 minus through Column 9 + Column 13 (in part)) include stand-alone health care related plans only (i.e. stand-alone prescription drug plans, etc.), exclude dread disease coverage, credit A&H, LTC, Disability Income, etc. of the reporting year’s annual statement.</p>	H	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Schedule T	<p>CHANGE TO INSTRUCTION</p> <p>Add clarifying language to the Details of Aggregate Write-ins for Other Alien</p> <p>Details of Write-ins Aggregated on Line 58 for Other Alien</p> <p>List separately each alien jurisdiction for which there is no pre-printed line on Schedule T.</p> <p><u>Exclude a</u>All premium adjustments (both increases and decreases), including but not limited to Affordable Care Act (ACA) premium adjustments related to the risk adjustment program-. These should shall be allocated as premium in the respective jurisdiction.</p>	H, L/F, P/C	Annual
2023	Actuarial Opinion	<p>CHANGE TO INSTRUCTION</p> <p>Correct the list of disclosure items</p> <p>4. The SCOPE paragraph should contain a sentence such as the following:</p> <p>“I have examined the actuarial assumptions and methods used in determining reserves listed in Exhibit A, as shown in the Annual Statement of the Company as prepared for filing with state regulatory officials, as of December 31, 20__, and reviewed information provided to me through XXX date.”</p> <p>Exhibit A should list those items and amounts with respect to which the Appointed Actuary is expressing an opinion.</p> <p>The Appointed Actuary should state that the items in the SCOPE paragraph, on which he or she is expressing an opinion, reflect the Disclosure items (8 through 44<u>13</u>) in Exhibit B.</p>	T	Annual

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

Adopted 11/17/2022

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

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

Adopted 03/29/2022

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

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

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

Blanks (E) Working Group
Editorial Revisions to the Blanks and Instructions
Effective 2022 Reporting

Statement Type:

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

Effective	Table Name	Description	Statement Type	Filing Type
Adopted 11/17/2022				
2022	5 Year Historical Data	CHANGE TO BLANK Column 2 “2021” should be ‘XXX’ for lines 68 thru 71. The instructions state “2022 through current year”. Missed on proposal 2022-13BWG.	L/F	Annual
2022	Schedule DA, Part 1	CHANGE TO INSTRUCTION Remove Unaffiliated Certificates of Deposit category as it is not allowed to be reported on Schedule DA. Unaffiliated Bank Loans Unaffiliated Bank Loans – Issued..... 1819999999 Unaffiliated Bank Loans – Acquired 1829999999 Subtotals – Unaffiliated Bank Loans 1909999999 Unaffiliated Certificates of Deposit 2019999999 Note These changes have already been made. This listing is for documentation purposes.	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Schedule H, Part 1	<p>CHANGE TO INSTRUCTION</p> <p>U&I 1B line references are in the wrong order to match up to the columns on Schedule H, Part 1 and column reference should be Column 6.</p> <p>Line 1 – Premiums Written</p> <p>Life/Fraternal: Column 1 should agree with Schedule T, Column 4 Line 97 minus Line 98 if prepared on a written basis.</p> <p>Property: Column 1 should agree with Underwriting and Investment Exhibit, Part 1B sum of Lines 13 through 15 (Column 1 + 2 + 36).</p> <p>Columns 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23 and 25 should agree with Underwriting and Investment Exhibit, Part 1B Column 1 + 2 + 36 Lines 13.1, 13.2, 15.4, 15.1, 15.2, 15.83, 15.64, 15.5, <u>14</u>, 15.37, 15.78 and 15.9 respectively.</p> <p>Note These changes have already been made. This listing is for documentation purposes.</p>	L/F, P/C	Annual
2022	Schedule H, Part 2, Section C	<p>CHANGE TO INSTRUCTION</p> <p>Property Schedule H column reference in the crosscheck should have been Column 1 not Column 13</p> <p>Line 2 – Total Prior Year</p> <p>Line 1 from prior year. (For 2022 this only applies to Column 1. For 2023 it applies to all columns.)</p> <p>Should agree with Schedule H, Part 3, Line 3.2 below.</p> <p>Property: Column 13 should agree with Underwriting and Investment Exhibit, Part 2, Column 6, sum of Lines 13, 14 and 15.</p> <p>Note These changes have already been made. This listing is for documentation purposes.</p>	L/F, P/C	Annual

Effective	Table Name	Description	Statement Type	Filing Type			
2022	Life, Health and Annuity Guaranty Association Assessable Premium Exhibit	<p>CHANGE TO INSTRUCTION</p> <p>Correct Property ASL reference due to changes in A&H ASL numbering.</p> <table border="1"><tr><td><u>Property Blank Exhibit of Premiums and Losses (statutory page 14) Column and Lines reference</u></td><td></td><td><u>Col. 1</u> Direct Premiums Written Lines 13.1-15.98 (Various Accident and Health Insurance Premiums)</td></tr></table> <p>Note These changes have already been made. This listing is for documentation purposes.</p>	<u>Property Blank Exhibit of Premiums and Losses (statutory page 14) Column and Lines reference</u>		<u>Col. 1</u> Direct Premiums Written Lines 13.1-15.98 (Various Accident and Health Insurance Premiums)	H, L/F, P/C	Annual
<u>Property Blank Exhibit of Premiums and Losses (statutory page 14) Column and Lines reference</u>		<u>Col. 1</u> Direct Premiums Written Lines 13.1-15.98 (Various Accident and Health Insurance Premiums)					
2022	Schedule S, Part 6	<p>CHANGE TO INSTRUCTION</p> <p>Make the following corrections to line references.</p> <p>A. Operations Items:</p> <p>Line 1 – Premiums</p> <p>Underwriting and Investment Exhibit, Part 1, Column 3, Sum of Lines 1 through 5 and minus Line 7 and Line 8.</p> <p>Line 2 – Title XVIII – Medicare</p> <p>Underwriting and Investment Exhibit, Part 1, Line 67, Column 3.</p> <p>Line 3 – Title XIX – Medicaid</p> <p>Underwriting and Investment Exhibit, Part 1, Line 78, Column 3.</p> <p>Note These changes have already been made. This listing is for documentation purposes.</p>	H	Annual			

Effective	Table Name	Description	Statement Type	Filing Type
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add the following clarifying instruction on completing the disclosure.</p> <p>R. The financial statements shall disclose the reporting entity’s share of the cash pool by asset type (cash, cash equivalents, or short-term investments).</p> <p><u>This note shall only be completed in the event the reporting entity has a reported balance in a qualified cash pool (Line 8409999999 in Schedule E, Part 2). As an example, if a reporting entity has a \$1M cash balance in a qualified cash pool, and the cash pool report indicated their \$1M position represented \$700K in cash, \$200k in cash equivalents and \$100k in short-term investments, the disclosure would indicate cash at 70%, cash equivalents at 20% and short-term investments at 10%. The summation of investment makeup percentages must equal 100%.</u></p>	H, L/F, P/C, T	Annual
2022	Supplemental Exhibits and Schedules Interrogatories	<p>CHANGE TO BLANK</p> <p>Add headers to the form to show which filings are required of all companies and which are only to be filed if the reporting entity writes that type of business.</p> <p style="text-align: center;">REQUIRED FILINGS</p> <p style="text-align: center;">SUPPLEMENTAL FILINGS</p>	H, L/F, P/C, T	Annual
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add the following clarifying language for SSAP No. 24 disclosure.</p> <p>A. Unusual or Infrequent Items</p> <p>Disclose the nature, <u>including a general description of the transactions</u>, and financial effects of each unusual or infrequent event or transaction. Gains or losses of a similar nature that are not individually material shall be aggregated. This disclosure shall include the line items which have been affected by the event or transaction considered to be unusual and/or infrequent.</p> <p>Refer to <i>SSAP No. 24—Discontinued Operations and Unusual or Infrequent Items</i> for accounting guidance.</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Analysis of Increase in Reserves During the Year – Group Life Insurance	CHANGE TO INSTRUCTION Columns 4 and 5 have been switched for consistency with the other pages of the Analysis of Increase In Reserves pages. A company shall not omit the columns for any lines of business in which it is not engaged. All figures for the group variable life insurance business of the company, excluding separate accounts items, shall be included in Column <u>5</u> or 6, as applicable.	L/F	Annual
2022	Analysis of Increase in Reserves During the Year – Group Life Insurance	CHANGE TO BLANK Columns 4 and 5 have been switched for consistency with the other pages of the Analysis of Increase In Reserves pages. Column 4 is updated to Universal Life and Column 5 is updated to Variable Life	L/F	Annual
2022	Analysis of Operations by Lines of Business – Group Life Insurance	CHANGE TO BLANK Columns 4 and 5 have been switched for consistency with the other pages of the Analysis of Operations by Lines of Business pages. Column 4 is updated to Universal Life and Column 5 is updated to Variable Life	SA	Annual
2022	Mortgage Guaranty Insurance Exhibit	CHANGE TO INSTRUCTION Update instructions for Column 31 and 32 for changes made in error to the 2021 instructions	P/C	Annual
2022	Combined Annual Statement for Affiliated Property/Casualty Insurers	CHANGE TO INSTRUCTION Modify the line references for Schedule D, Parts 1 and 2 to be in accordance with adopted proposal 2020-35BWG	P/C	Annual

Adopted 05/25/2022

2022	Asset Valuation Reserve-Equity	CHANGE TO BLANK Change line 93, columns 5, 7 and 9 to block data entry on percentage columns. Missed on proposal 2021-23BWG.	L/F	Annual
2022	Underwriting and Investment Exhibit, Part 2A	CHANGE TO BLANK Footnote reference inadvertently removed from column 8 when accident and health lines of business were expanded. Reference (a) added to column 8 for all lines 13 and 15. 2020-33BWG	P	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Exhibit 7	<p>CHANGE TO BLANK</p> <p>Make changes to the line description or Lines 1, 2, 5 and 6 of the footnote.</p> <p>(a) FHLB Funding Agreements</p> <ol style="list-style-type: none"> 1. Reported as a-GICs (captured in column 2): 2. Reported as an-Annuities Certain (captured in column 3): 3. Reported as Supplemental Contracts (captured in column 4): 4. Reported as Dividend Accumulations or Refunds (captured in column 5) 5. <u>Reported</u> Issued as Premium or Other Deposit Funds (captured in column 6): 6. Total <u>Reported</u> Issued as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 6) 	L\F	Annual
2022	Insurance Expense Exhibit, Parts II and III Exhibit of Premiums and Losses Underwriting and Investment Exhibits Quarterly: Part 1 and Part 2	<p>CHANGE TO BLANK</p> <p>For line 15.8 – Federal Employees Health Benefit Plan, Proposal 2020-33BWG included the word “premium” after the FEHBP line description. Many of these tables also cover losses, reserves, etc. Therefore, the premium reference is misleading and/or unnecessary. This also makes the row label consistent with the 2022 quarterly blank.</p>	P	Quarterly/ Annual
2022	Five-Year Historical Data	<p>CHANGE TO BLANK</p> <p>Crosschecks for Lines 68 through 71 as they are no longer valid for 2022.</p> <p><u>A & H Claim Reserve Adequacy</u></p> <ol style="list-style-type: none"> 68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2) 69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2) 70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2) 71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2) 	L\F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Five-Year Historical Data	<p>CHANGE TO INSTRUCTION</p> <p>Crosschecks for Lines 68 through 71 as they are no longer valid for 2022.</p> <p><u>A & H Claim Reserve Adequacy</u></p> <p>Line 68 – Incurred Losses on Prior Years’ Claims – Group Health</p> <p style="padding-left: 40px;"><u>2022..... Should be consistent with business reported on</u> <u>Schedule H, Part 3, Line 3.1, Column 2 in 2021</u></p> <p style="padding-left: 40px;"><u>2018 through 2021 All years Schedule H, Part 3, Line 3.1, Column 2</u></p> <p>Line 69 – Prior Years’ Claim Liability and Reserve – Group Health</p> <p style="padding-left: 40px;"><u>2022..... Should be consistent with business reported on</u> <u>Schedule H, Part 3, Line 3.2, Column 2 in 2021</u></p> <p style="padding-left: 40px;"><u>2018 through 2021 All years Schedule H, Part 3, Line 3.2, Column 2</u></p> <p>Line 70 – Incurred Losses on Prior Years’ Claims – Health Other than Group</p> <p style="padding-left: 40px;"><u>2022..... Should be consistent with business reported on</u> <u>Schedule H, Part 3, Line 3.1, Column 1 less</u> <u>Column 2 in 2021</u></p> <p style="padding-left: 40px;"><u>2018 through 2021 All years Schedule H, Part 3, Line 3.1, Column 1 less</u> <u>Column 2</u></p> <p>Line 71 – Prior Years’ Claim Liability and Reserve – Health Other than Group</p> <p style="padding-left: 40px;"><u>2022..... Should be consistent with business reported on</u> <u>Schedule H, Part 3, Line 3.2, Column 1 less</u> <u>Column 2 in 2021</u></p> <p style="padding-left: 40px;"><u>2018 through 2021 All years Schedule H, Part 3, Line 3.2, Column 1 less</u> <u>Column 2</u></p>	L\F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Insurance Expense Exhibit, Part II	<p>CHANGE TO INSTRUCTION</p> <p>Add instruction to clarify reporting of Agent Balances in Column 19 as shown below.</p> <p>Column 41 should equal Part II Column 37 + Column 39.</p> <p><u>Column 21 should agree with Annual Statement, Assets Page, Line 15.1 plus Line 15.2, Column 3, net of balances relating to reinsurance.</u></p> <p>Line 30 – Warranty</p> <p>Data for this line should be reported prospectively (i.e., prior-year amounts need not be restated) starting with the 2008 reporting year.</p>	P\C	Annual
2022	LOB Definitions in Appendix	<p>CHANGE TO INSTRUCTION</p> <p>Remove reference to disability and long-term care because they are reported separately starting in 2022.</p> <p><u>Other (Specify):</u></p> <p>Coverage provided by entities that do not fall within any of the other categories, including stop loss, disability and long-term care. Indemnity plans where the insured person is reimbursed for covered expenses would fall within this area.</p>	H	Annual
2022	Underwriting & Expense Exhibit, Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Remove the reference to “premium” in the line description for ASL 15.8 – Federal Employees Health Benefits Plan</p> <p>Line 15.8 – Federal Employees Health Benefits Plan Premium</p> <p>Column 4 should agree with Schedule H, Part 1, Line 2 minus Line 6, Column 13.</p>	P\C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Underwriting & Expense Exhibit, Part 1A	CHANGE TO INSTRUCTION Remove the reference to “premium” in the line description for ASL 15.8 – Federal Employees Health Benefits Plan Line 15.8 – Federal Employees Health Benefits Plan Premium Column 1 plus Column 2 should agree with Schedule H, Part 2, Line A1, Columns 7.	P\C	Annual
2022	Underwriting & Expense Exhibit, Part 1B	CHANGE TO INSTRUCTION Remove the reference to “premium” in the line description for ASL 15.8 – Federal Employees Health Benefits Plan Line 15.8 – Federal Employees Health Benefits Plan Premium Column 2 plus Column 3 should agree with Schedule H, Part 4, Line A1, Columns 7. Column 4 plus Column 5 should agree with Schedule H, Part 4, Line B1, Columns 7. Column 6 should agree with Schedule H, Part 1, Line 1, Columns 13.	P\C	Annual
2022	Underwriting & Expense Exhibit, Part 2	CHANGE TO INSTRUCTION Remove the reference to “premium” in the line description for ASL 15.8 – Federal Employees Health Benefits Plan Line 15.8 – Federal Employees Health Benefits Plan Premium Column 4 should agree with Schedule H, Part 3, Line 1.1 plus Line 1.2, Column 7. Column 5 should agree with Schedule H, Part 3, Line 2.1 plus Line 2.2, Column 7. Column 6 should agree with Schedule H, Part 2, Line C2, Column 7. Column 7 should agree with Schedule H, Part 1, Line 3, Column 13.	P\C	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Underwriting & Expense Exhibit, Part 2A	<p>CHANGE TO INSTRUCTION</p> <p>Remove the reference to “premium” in the line description for ASL 15.8 – Federal Employees Health Benefits Plan</p> <p>Line 15.8 – Federal Employees Health Benefits Plan Premium</p> <p>Column 8 should agree with Schedule H, Part 2, Line C1, Columns 7.</p>	P/C	Annual
2022	Exhibit 1, Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Replace existing crosscheck to individual columns on Exhibit 1, Part 1 to Schedule H with one crosscheck to the total A&H due to change in LOB reporting on Schedule H.</p> <p>Line 4 – Advance Premiums and Considerations First Year (Other Than Single) and Line 14 – Advance Premiums and Considerations Renewal }</p> <p>Include: Premiums and considerations on certificates in force received by the reporting entity prior to the valuation date but that are due on or after the next certificate anniversary date.</p> <p>Reporting entities may include here unearned premiums on accident and health business.</p> <p>The total of these lines, excluding A&H unearned premium reserve, must balance to Page 3, Line 8, or to this item prior to deduction of discount depending upon the basis used for crediting advance premiums to the premium account.</p> <p><u>The sum of Columns 8 through 10 should equal Schedule H, Part 2, Line A2, Column 1.</u></p> <p>Column 8 should agree with Schedule H, Part 2, Line A2, Column 2.</p> <p>Column 9 should agree with Schedule H, Part 2, Line A2, Column 3.</p> <p>Column 10 should agree with Schedule H, Part 2, Line A2, Columns 4 through 9.</p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Exhibit 1, Part 2	<p>CHANGE TO INSTRUCTION</p> <p>Replace existing crosscheck to individual columns on Exhibit 1, Part 1 to Schedule H with one crosscheck to the total A&H due to change in LOB reporting on Schedule H.</p> <p>Line 26.1 – Reinsurance Ceded</p> <p><u>The sum of Columns 8 through 10 should equal Schedule H, Part 4, Line B4, Column 1.</u></p> <p>Column 8 should agree with Schedule H, Part 4, Line B4, Column 2.</p> <p>Column 9 should agree with Schedule H, Part 4, Line B4, Column 3.</p> <p>Column 10 should agree with Schedule H, Part 4, Line B4, Columns 4 through 9.</p> <p>Line 26.2 – Reinsurance Assumed</p> <p><u>The sum of Columns 8 through 10 should equal Schedule H, Part 4, Line A4, Column 1.</u></p> <p>Column 8 should agree with Schedule H, Part 4, Line A4, Column 2.</p> <p>Column 9 should agree with Schedule H, Part 4, Line A4, Column 3.</p> <p>Column 10 should agree with Schedule H, Part 4, Line A4, Columns 4 through 9.</p>	L\F	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Insurance Expense Exhibit, Parts II and III	<p>CHANGE TO BLANK</p> <p>Lines 11.1, 11.2, 18.1, 18.2, 19.1, 19.2, 21.1, 21.2, 31, 32, 33 and 34 from proposal 2020-33BWG would not fit in the column width available on one page of the forms. To keep uniform between the tables, the row descriptions have been abbreviated as follows:</p> <p>11.1 Med Prof Liab—Occurrence 11.2 Med Prof Liab—Claims-Made 18.1 Products Liab—Occurrence 18.2 Products Liab—Claims-Made 19.1 Priv Passenger Auto No-Fault 19.2 Other Priv Passenger Auto Liab 21.1 Priv Passenger Auto Phys Damage 21.2 Commercial Auto Phys Damage 31. Reins-Nonproportional Assumed Property 32. Reins-Nonproportional Assumed Liab 33. Reins-Nonproportional Assumed Fin Lines 34. Aggr Write-Ins for Other Lines of Bus</p>	P\C	Annual
2022	Schedule DA, Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Remove line number for Unaffiliated Certificates of Deposit. Certificates of deposit are not reported on Schedule DA.</p> <p>Unaffiliated Bank Loans</p> <p>Unaffiliated Bank Loans – Issued..... 1819999999 Unaffiliated Bank Loans – Acquired..... 1829999999 Subtotals – Unaffiliated Bank Loans..... 1909999999</p> <p>Unaffiliated Certificates of Deposit..... 2019999999</p> <p>Total Bonds</p> <p>Subtotals – Issuer Obligations 2419999999 Subtotals – Residential Mortgage-Backed Securities 2429999999 Subtotals – Commercial Mortgage-Backed Securities 2439999999 Subtotals – Other Loan-Backed and Structured Securities 2449999999 Subtotals – SVO Identified Funds 2459999999 Subtotals – Affiliated Bank Loans..... 2469999999 Subtotals – Unaffiliated Bank Loans..... 2479999999 Subtotals – Unaffiliated Certificates of Deposit..... 2489999999 Subtotals – Bonds 2509999999</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type																																										
2022	Schedule F, Part 3	<p>CHANGE TO INSTRUCTION</p> <p>Updating factors per memo from Property and Casualty Risk-Based Capital (E) Working Group.</p> <p>Column 35 — Credit Risk on Collateralized Recoverables</p> <p>Following is a table of factors applicable to the respective reinsurer designation equivalent categories in Column 34</p> <table><tr><td>Code</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td></td><td>3.6%</td><td>4.1%</td><td>4.8%</td><td>5.0%</td><td>5.0%</td><td>5.0%</td></tr><tr><td>Factor</td><td><u>1.6%</u></td><td><u>2.1%</u></td><td><u>2.8%</u></td><td><u>3.0%</u></td><td><u>3.0%</u></td><td><u>3.0%</u></td></tr></table> <p>Column 36 — Credit Risk on Uncollateralized Recoverables</p> <p>Following is a table of factors applicable to the respective reinsurer designation equivalent categories in Column 34</p> <table><tr><td>Code</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td></td><td>3.6%</td><td>4.1%</td><td>4.8%</td><td>5.3%</td><td>7.1%</td><td>14.0%</td></tr><tr><td>Factor</td><td><u>1.6%</u></td><td><u>2.1%</u></td><td><u>2.8%</u></td><td><u>3.3%</u></td><td><u>5.1%</u></td><td><u>12.0%</u></td></tr></table>	Code	1	2	3	4	5	6		3.6%	4.1%	4.8%	5.0%	5.0%	5.0%	Factor	<u>1.6%</u>	<u>2.1%</u>	<u>2.8%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	Code	1	2	3	4	5	6		3.6%	4.1%	4.8%	5.3%	7.1%	14.0%	Factor	<u>1.6%</u>	<u>2.1%</u>	<u>2.8%</u>	<u>3.3%</u>	<u>5.1%</u>	<u>12.0%</u>	P\C	Annual
Code	1	2	3	4	5	6																																								
	3.6%	4.1%	4.8%	5.0%	5.0%	5.0%																																								
Factor	<u>1.6%</u>	<u>2.1%</u>	<u>2.8%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>																																								
Code	1	2	3	4	5	6																																								
	3.6%	4.1%	4.8%	5.3%	7.1%	14.0%																																								
Factor	<u>1.6%</u>	<u>2.1%</u>	<u>2.8%</u>	<u>3.3%</u>	<u>5.1%</u>	<u>12.0%</u>																																								

Adopted 03/29/2022

2022	Supplemental Investment Risk Interrogatories	<p>CHANGE TO BLANK</p> <p>Change description on line 3 for preferred stocks. P/RP is no longer used by SVO.</p> <p><u>Preferred Stocks</u></p> <p>NAIC 1</p> <p>NAIC 2</p> <p>NAIC 3</p> <p>NAIC 4</p> <p>NAIC 5</p> <p>NAIC 6</p>	L/F, H, P/C, T	Annual
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Effective	Table Name	Description	Statement Type	Filing Type				
2022	Underwriting and Investment Exhibit, Part 2A	CHANGE TO BLANK Modify footnote “(a)” to reflect the changes to Lines 13 and 15 by 2020-33BWG that expanded the line detail. (a) Including \$.....for present value of life indemnity claims reported in <u>Lines 13 and 15</u> .	P/C	Annual				
2022	General Interrogatories, Part 1	CHANGE TO BLANK Modify the question as shown below to clarify subsidiary response to question. 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the <u>depository institution holding company</u> reporting entity ?	L/F, H, P/C, T	Annual				
2022	Analysis of Increase in Reserves During the Year – Group Life Insurance	CHANGE TO BLANK Reverse order of Columns 4 and 5 to be consistent with individual life page. Switch Columns 4 (Variable Life) and 5 (Universal Life) to Columns 4 (Universal Life) and 5 (Life Variable).	L/F, SA	Annual				
2022	Analysis of Operations by Lines of Business – Accident and Health	CHANGE TO BLANK Add wording “Hospital & Medical) to the Column 2 and Column 3 header as shown below. <table border="1"><tr><td colspan="2">Comprehensive (Hospital & Medical)</td></tr><tr><td>2 Individual</td><td>3 Group</td></tr></table>	Comprehensive (Hospital & Medical)		2 Individual	3 Group	L/F, SA	Annual
Comprehensive (Hospital & Medical)								
2 Individual	3 Group							

Effective	Table Name	Description	Statement Type	Filing Type
2022	Cybersecurity and Identity Theft Insurance Coverage Supplement	<p>CHANGE TO BLANK</p> <p>Add the following sentence to clarify the supplement is reported on a calendar year basis.</p> <p>This supplement should be completed by those reporting entities including surplus line insurers and Risk Retention Groups that provide cybersecurity insurance and identity theft insurance in a stand-alone policy or as part of a package policy. If the reporting entity’s answer to Questions 1, 2, 4 and 5 of Part 1 would be “no,” the reporting entity should not complete the supplement. If the reporting entity answers “yes” to any of those questions, the supplement should be completed. The supplement should be reported on a direct basis (before assumed and ceded reinsurance).</p> <p><u>The supplement is to be reported on a calendar year basis.</u></p> <p><u>Cybersecurity Insurance</u></p>	P/C	Annual
2022	Schedule BA – General Instructions	<p>CHANGE TO INSTRUCTION</p> <p>Joint Venture, Partnership or Limited Liability Company Interests for Which the <u>with</u> Underlying Assets Have <u>Having</u> the Characteristics of:</p>	L/F, H, P/C, T	Annual
2022	Schedule BA – General Instructions	<p>CHANGE TO INSTRUCTION</p> <p>Joint Venture, Partnership or Limited Liability Company Interests for Which the <u>with</u> Underlying Assets Have <u>Having</u> the Characteristics of:</p>	L/F, H, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2022	Schedule BA, Part 1	<p>CHANGE TO INSTRUCTION</p> <p>Remove the second paragraph from the instructions for Column 12. The list no longer exists.</p> <p>Column 12 – Book/Adjusted Carrying Value Less Encumbrances</p> <p>Report the balance at December 31, of the current year. It should contain the amounts included in Column 10 after any encumbrances have been subtracted. Include all changes in value during the year.</p> <p>For surplus (and capital) notes, consider where appropriate the statement factor provided by the Securities Valuation Office and published on the Schedule BA Surplus Note List on the Securities Valuation Office website. (See accounting requirements for surplus notes held in the <i>Accounting Practices and Procedures Manual</i>.)</p> <p>Deduct: Any write-downs for a decline in the fair value of a long-term invested asset that is other-than-temporary.</p> <p>Exclude: Valuation allowance.</p>	L/F, H, P/C, T	Annual

Adopted 11/16/2021

2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 5A(7) to clarify calculation of balance.</p> <p>A. Mortgage Loans, including Mezzanine Real Estate Loans</p> <p>(7) Allowance for Credit Losses:</p> <ul style="list-style-type: none"> a. Balance at beginning of period b. Additions charged to operations c. Direct write-downs charged against the allowances d. Recoveries of amounts previously charged off e. Balance at end of period <u>(a+b-c-d)</u> 	L/F, H, P, T	Annual
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Effective	Table Name	Description	Statement Type	Filing Type
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 5D(2) to clarify calculation of totals.</p> <p>D. Loan-Backed Securities</p> <p>(2)</p> <p>OTTI recognized 1st Quarter</p> <p>a. Intent to sell</p> <p>b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p>c. Total 1st Quarter <u>(a+b)</u></p> <p>OTTI recognized 2nd Quarter</p> <p>d. Intent to sell</p> <p>e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p>f. Total 2nd Quarter <u>(d+e)</u></p> <p>OTTI recognized 3rd Quarter</p> <p>g. Intent to sell</p> <p>h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p>i. Total 3rd Quarter <u>(g+h)</u></p> <p>OTTI recognized 4th Quarter</p> <p>j. Intent to sell</p> <p>k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p>l. Total 4th Quarter <u>(j+k)</u></p> <p>m. Annual Aggregate Total <u>(c+f+i+l)</u></p>	L/F, H, P, T	Annual

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

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

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

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

Effective	Table Name	Description	Statement Type	Filing Type	
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formula to the illustration for Note 8A(8) to clarify calculation of total.</p> <p style="padding-left: 40px;">A. Derivatives under <i>SSAP No. 86—Derivatives</i></p> <p style="padding-left: 80px;">(8)</p> <p style="padding-left: 120px;">a.</p> <p style="padding-left: 160px;"><u>Fiscal Year</u></p> <p style="padding-left: 160px;">1. 2022</p> <p style="padding-left: 160px;">2. 2023</p> <p style="padding-left: 160px;">3. 2024</p> <p style="padding-left: 160px;">4. 2025</p> <p style="padding-left: 160px;">5. Thereafter</p> <p style="padding-left: 160px;">6. Total Future Settled Premiums (<u>Sum of 1 through 5</u>)</p>	L/F, H, P, T	Annual	
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formula to the illustration for Note 8B(2) to clarify calculation of total.</p> <p style="padding-left: 40px;">B. Derivatives under <i>SSAP No. 108—Derivative Hedging Variable Annuity Guarantees</i></p> <p style="padding-left: 80px;">(2) Recognition of gains/losses and deferred assets and liabilities</p> <p style="padding-left: 120px;">a. Scheduled Amortization</p> <table border="1" style="margin-left: 160px;"><tr><td style="text-align: center;">Amortization Year</td></tr></table> <p style="padding-left: 160px;">1. 2022</p> <p style="padding-left: 160px;">2. 2023</p> <p style="padding-left: 160px;">3. 2024</p> <p style="padding-left: 160px;">4. 2025</p> <p style="padding-left: 160px;">5. 2026</p> <p style="padding-left: 160px;">6. 2027</p> <p style="padding-left: 160px;">7. 2028</p> <p style="padding-left: 160px;">8. 2029</p> <p style="padding-left: 160px;">9. 2030</p> <p style="padding-left: 160px;">10. 2031</p> <p style="padding-left: 160px;">11. Total (<u>Sum of 1 through 10</u>)</p>	Amortization Year	L/F, H, P, T	Annual
Amortization Year					

Effective	Table Name	Description	Statement Type	Filing Type
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formula to the illustration for Note 14A(3)c to clarify calculation of total.</p> <p>A. Contingent Commitments</p> <p>(3)</p> <p>a. Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 for (2) above.)</p> <p>b. Current Liability Recognized in F/S:</p> <ol style="list-style-type: none"> 1. Noncontingent Liabilities 2. Contingent Liabilities <p>c. Ultimate Financial Statement Impact if action under the guarantee is required.</p> <ol style="list-style-type: none"> 1. Investments in SCA 2. Joint Venture 3. Dividends to Stockholders (capital contribution) 4. Expense 5. Other 6. Total <u>(1+2+3+4+5)</u> (Should equal (3)a.) 	L/F, H, P, T	Annual
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 16(1) to clarify calculation of total.</p> <p>(1) The table below summarizes the face amount of the Company's financial instruments with off-balance-sheet risk.</p> <p>a. Swaps</p> <p>b. Futures</p> <p>c. Options</p> <p>d. Total <u>(a+b+c)</u></p>	L/F, H, P, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 21F(2), 21F(3) and 21F(4)to clarify calculation of totals.</p> <p>F. Subprime-Mortgage-Related Risk Exposure</p> <p>(2) Direct exposure through investments in subprime mortgage loans.</p> <p>a. Mortgages in the process of foreclosure</p> <p>b. Mortgages in good standing</p> <p>c. Mortgages with restructured terms</p> <p>d. Total <u>(a+b+c)</u></p> <p>(3) Direct exposure through other investments.</p> <p>a. Residential mortgage-backed securities</p> <p>b. Commercial mortgage-backed securities</p> <p>c. Collateralized debt obligations</p> <p>d. Structured securities</p> <p>e. Equity investment in SCAs *</p> <p>f. Other assets</p> <p>g. Total <u>(a+b+c+d+e+f)</u></p> <p>* ABC Company's subsidiary XYZ Company has investments in subprime mortgages. These investments comprise _____% of the companies invested assets.</p> <p>(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.</p> <p>a. Mortgage guaranty coverage</p> <p>b. Financial guaranty coverage</p> <p>c. Other lines (specify):</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>d. Total <u>(Sum of a through c)</u></p>	L/F, H, P, T	Annual

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

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

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

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

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

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

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

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

Effective	Table Name	Description	Statement Type	Filing Type
2022	Notes to Financial Statements	<p>CHANGE TO INSTRUCTION</p> <p>Add formulas to the illustration for Note 36B to clarify calculation of totals.</p> <p>B. Schedule of insured financial obligations at the end of the period</p> <p>1. Number of policies</p> <p>2. Remaining weighted-average contract period (in years)</p> <p>Insured contractual payments outstanding:</p> <p>3a. Principal</p> <p>3b. Interest</p> <p>3c. Total <u>(3a+3b)</u></p> <p>4. Gross claim liability</p> <p>Less:</p> <p>5a. Gross potential recoveries</p> <p>5b. Discount, net</p> <p>6. Net claim liability <u>(4-5a-5b)</u></p> <p>7. Unearned premium revenue</p> <p>8. Reinsurance recoverables</p>	P	Annual

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

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

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

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

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

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

Adopted 12/16/2020

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