

**NAIC BLANKS (E) WORKING GROUP**

**Blanks Agenda Item Submission Form**

<p align="right">DATE: <u>09/06/2022</u></p> <p>CONTACT PERSON: _____</p> <p>TELEPHONE: _____</p> <p>EMAIL ADDRESS: _____</p> <p>ON BEHALF OF: _____</p> <p>NAME: <u>Jamie Walker</u></p> <p>TITLE: <u>Deputy Commissioner</u></p> <p>AFFILIATION: <u>Texas Department of Insurance</u></p> <p>ADDRESS: _____</p>	<p align="center"><b>FOR NAIC USE ONLY</b></p> <p>Agenda Item # <u>2022-19BWG MOD</u></p> <p>Year <u>2023/2024</u></p> <p>Changes to Existing Reporting <input checked="" type="checkbox"/> [ X ]</p> <p>New Reporting Requirement <input type="checkbox"/> [ ]</p> <hr/> <p align="center"><b>REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT</b></p> <p>No Impact <input checked="" type="checkbox"/> [ X ]</p> <p>Modifies Required Disclosure <input type="checkbox"/> [ ]</p> <hr/> <p align="center"><b>DISPOSITION</b></p> <p>[ ] Rejected For Public Comment</p> <p>[ ] Referred To Another NAIC Group</p> <p>[ ] Received For Public Comment</p> <p>[ X ] Adopted Date <u>11/17/2022</u></p> <p>[ ] Rejected Date _____</p> <p>[ ] Deferred Date _____</p> <p>[ ] Other (Specify) _____</p>
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**BLANK(S) TO WHICH PROPOSAL APPLIES**

- |   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> ANNUAL STATEMENT                  | <input checked="" type="checkbox"/> INSTRUCTIONS             | <input checked="" type="checkbox"/> CROSSCHECKS |
| <input type="checkbox"/> QUARTERLY STATEMENT                          | <input checked="" type="checkbox"/> BLANK                    |   |
| <input checked="" type="checkbox"/> Life, Accident & Health/Fraternal | <input type="checkbox"/> Separate Accounts                   | <input type="checkbox"/> Title                  |
| <input type="checkbox"/> Property/Casualty                            | <input type="checkbox"/> Protected Cell                      | <input type="checkbox"/> Other _____            |
| <input type="checkbox"/> Health                                       | <input checked="" type="checkbox"/> Health (Life Supplement) |   |

Anticipated Effective Date: Annual 2023/Annual 2024 \*\*\*See 2023 Reporting Note on Page 2\*\*\*

**IDENTIFICATION OF ITEM(S) TO CHANGE**

Modify the Life Insurance (State Page) to include the line of business detail reported on the Analysis of Operations by Lines of Business pages. Adds definitions for life and annuity products to the lines of business definitions in the health appendix.

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

The purpose of this proposal is to make the lines of business reported on the Life Insurance (State Page) consistent with the lines of business being reported on the Analysis of Operations by Lines of Business pages.

**NAIC STAFF COMMENTS**

Comment on Effective Reporting Date: \_\_\_\_\_

Other Comments: This proposal is the replacement for 2021-18BWG

\*\* This section must be completed on all forms.

Life Insurance (STATE PAGE)

\*\*\*\*\*

**For 2023 Reporting Only**

For 2023, the reporting entity can choose to break out Columns 14 through 21 and Columns 23 through 28 by Lines of Business for each group (Individual Life, Group Life, Individual Annuities, Group Annuities, and Accident and Health) OR report in the “Other” line for each group if the reporting entity chooses not to break out the lines of business for 2023 reporting. For 2024 reporting, all columns will need to be broken out by Lines of Business.

All rows are required to be reported for Columns 13 and 22. For Column 22, it will be necessary to input amounts directly for 2023 reporting as there will be no formula as indicated in the instructions until 2024 reporting.

Note: Rows 11, 19, 26, 33, and 46 are total lines for the different Lines of Business and should be treated as a formula and not overridden to input data.

Footnote (a) will still be required even if the company chooses to report in the “Other” lines for 2023 reporting.

Separate Accounts: Report in the “Other” line for each group if the reporting entity chooses not to break out the lines of business for 2023 reporting. A new footnote (f) has been added to provide summarized data for separate accounts products (fixed and variable combined). Beginning in Annual 2024, footnote (f) will be removed and the separate account products will need to be reported in their respective Lines of Business.

\*\*\*\*\*

A schedule should be prepared and submitted to the state of domicile for each jurisdiction in which the company has written direct business, has direct losses paid or direct losses incurred. To other states in which the company is licensed it should submit only a schedule for that state.

Direct premiums by state may be estimated by formula on the basis of countrywide ratios for the respective lines of business except where adjustments are required to recognize special situations.

Company’s participation in the FEGLI and SGLI policies is shown in this exhibit as direct business.

This exhibit should be shown excluding reinsurance assumed. Reinsurance ceded should not be deducted.

Fraternal entities should leave blank any data elements not applicable such as group and credit.

For definitions of lines of business, see the appendix of the Life/Fraternal Annual Statement Instructions.

~~Column 2 — Credit Life (Group and Individual)~~

~~Include: — Business not exceeding 120 months duration.~~

~~**This column is not applicable to Fraternal Benefit Societies.**~~

Column 5 — Total

Line 1 — Direct Premiums for Life Contracts Excluding Reinsurance Assumed  
and Without Deduction of Reinsurance Ceded  
Line 2 — Direct Annuity Considerations for Life Contracts Excluding Reinsurance  
Assumed and Without Deduction of Reinsurance Ceded } and

~~Should equal Schedule T, Columns 2 and 3, by State.~~

~~Line 3 — Deposit-type Contract Funds~~

~~Report all deposits, and other amounts received for contracts without any mortality and morbidity risk and not reported on Line 1, Line 2 or Line 4. The amounts reported should be consistent with those reported on Schedule T, Column 7.~~

~~Line 2 — Annuity Considerations~~

~~Should equal Schedule T, Column 3 by State.~~

~~Line 3 — Deposit-type Contracts Funds~~

~~Report all deposits and other amounts received for contracts without any mortality and morbidity risk and not reported on Line 1, Line 2 or Line 4. The amounts reported should be consistent with those reported on Schedule T, Column 7.~~

~~Line 4 — Other Considerations~~

~~Include: Unallocated annuity considerations and other unallocated deposits that incorporate any mortality or morbidity risk and are not reported on Line 1, Line 2 or Line 3. The amounts reported should be consistent with those reported on Schedule T, Column 5. See the instructions to the Life, Health and Annuity Guaranty Association Assessable Premium Exhibit for allocated and unallocated annuities. Report allocated annuities in Line 2.~~

~~Line 6 — Life Insurance Direct Dividends to Policyholders/Refunds to Members Excluding Reinsurance Assumed and Without Deduction of Reinsurance Ceded and  
Line 7 — Annuity Direct Dividends to Policyholders/Refunds to Members Excluding Reinsurance Assumed and Without Deduction of Reinsurance Ceded~~



~~Report dividends to policyholders/refunds to members paid or left on deposit, dividends applied to policyholders/refunds to members to pay premiums or considerations or applied to provide paid up additions or annuities. Also report dividends to policyholders/refunds to members used to shorten the endowment or premium paying period.~~

~~Line 13 — Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid~~

~~Enter the total of the write ins listed in schedule Detail of Write ins Aggregated at Line 13 for Miscellaneous Direct Claims and Benefits Paid.~~

~~Lines 24  
to 26 — Accident and Health Insurance~~

~~Report health premiums collected during the year, excluding reinsurance accepted and without deduction of reinsurance ceded.~~

~~Report on Line 24.1 those premiums, dividends and losses allocable to the Federal Employees Health Benefits Program premiums that are exempted from state taxes or other fees by Section 8909(f)(1) of Title 5 of the United States Code.~~

~~For Line 24.2, include business not exceeding 120 months' duration.~~

~~For Line 25, the development of data into various health policy categories should be done by inventory of the policy records.~~

~~Line 24.4 — Medicare Title XVIII Exempt from State Taxes or Fees~~

~~Report Medicare Title XVIII premiums that are exempted from state taxes or other fees by Section 1854(g) of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. This includes but is not limited to premiums written under a Medicare Advantage product, a Medicare PPO product, or a stand-alone Medicare part D product.~~

**Details of Write ins Aggregated on Line 13 for Miscellaneous Direct Claims and Benefits Paid**

List separately each category of direct claims and benefits paid for which there is no pre-printed line on the state page.

**Column 1 – Premiums and Annuities Considerations**

Line 11 plus Line 19 should equal Schedule T, Column 2, by State.  
Line 26 plus Line 33 should equal Schedule T, Column 3, by State.  
Line 46 should equal Schedule T, Column 4, by State.

**Column 2 – Other Considerations**

Include: Unallocated annuity considerations and other unallocated deposits that incorporate any mortality or morbidity risk and are not reported on Column 1. The amounts reported should be consistent with those reported on Schedule T, Column 5. See the instructions to the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit for allocated and unallocated annuities. Report allocated annuities on Column 1.

Line 47 should equal Schedule T, Column 5, by State.  
Line 47 (Column 1 plus Column 2) should equal Schedule T, Column 6, by State.

**Dividends to Policyholders/Refunds to Members**

- Column 3 – Paid in Cash or Left on Deposit
- Column 4 – Applied to Pay Renewal Premiums
- Column 5 – Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period and
- Column 6 – Other

Report dividends to policyholders/refunds to members paid or left on deposit, dividends applied to policyholders/refunds to members to pay premiums or considerations or applied to provide paid-up additions or annuities. Also report dividends to policyholders/refunds to members used to shorten the endowment or premium paying period.

**Claims and Benefits Paid**

- Column 8 – Death and Annuity Benefits
- Column 9 – Matured Endowments and
- Column 10 – Surrender Values and Withdrawals for Life Contracts

These columns are only applicable to life and annuity contracts (Lines 1 through 33)

**Column 11 – All Other Benefits**

Report claims benefits paid for accident and health contracts (Lines 34 through 46) in this column.

**Death Benefits and Matured Endowments Incurred**

This section is only applicable to life and annuity contracts (Lines 1 through 33).

Column 13 – Incurred During Current Year

\*\*\* For 2023, the reporting entity can choose to break out Columns 14 through 21 and Columns 23 through 28 by Lines of Business for each group (Individual Life, Group Life, Individual Annuities, Group Annuities, and Accident and Health) OR report in the “Other” line for each group if the reporting entity chooses not to break out the lines of business for 2023 reporting. For 2024 reporting, all columns will need to be broken out by Lines of Business.\*\*\*

Column 14 – Totals Paid – Pols\Certs }  
Column 15 – Totals Paid – Amount }

Provide the amount for claims paid and the number of policies\certificates for the claims paid.

Column 16 – Reduction by Compromise – Pols\Certs }  
Column 17 – Reduction by Compromise – Amount }

Provide the amount for claims reduced by compromise and the number of policies\certificates for the claims reduced by compromise.

Column 18 – Amount Rejected – Pols\Certs }  
Column 19 – Amount Rejected – Amount }

Provide the amount for claims rejected and the number of policies\certificates for the claims rejected.

Column 20 – Total Settled During Current Year - Pols\Certs (Col 14+16+18)

Provide the total number of policies\certificates for claims settled during the current year.

Column 21 – Total Settled During Current Year - Amount (Col 15+17+19)

Column 22 – Unpaid December 31, Current Year

Should equal Column 22 (prior year) plus Column 13 minus Column 21.

Note: Prior Year data for this formula will not be available until 2024 reporting.

**Policy Exhibit**

\*\*\* For 2023, the reporting entity can choose to break out Columns 14 through 21 and Columns 23 through 28 by Lines of Business for each group (Individual Life, Group Life, Individual Annuities, Group Annuities, and Accident and Health) OR report in the “Other” line for each group if the reporting entity chooses not to break out the lines of business for 2023 reporting. For 2024 reporting, all columns will need to be broken out by Lines of Business.\*\*\*

Column 24 – Issued During Year – Amount

For Individual Life and Group Life lines of business, use the Amount of Insurance amount

For Individual Annuities and Group Annuities lines of business, use the Account Balance amount

For Accident and Health lines of business, use the Premiums in Force amount

Column 26 – Other Changes to in Force – Amount

For Individual Life and Group Life lines of business, use the Amount of Insurance amount

For Individual Annuities and Group Annuities lines of business, use the Account Balance amount

For Accident and Health lines of business, use the Premiums in Force amount

Column 27 – In Force December 31, Current Year – Number of Pils\Certs

Should equal Column 27 (prior year) plus Column 23 plus Column 25

Note: Prior Year data for this formula will not be available until 2024 reporting.

Column 28 – In Force December 31, Current Year – Amount

For Individual Life and Group Life lines of business, use the Amount of Insurance amount

For Individual Annuities and Group Annuities lines of business, use the Account Balance amount

For Accident and Health lines of business, use the Premiums in Force amount

Should equal Column 28 (prior year) plus Column 24 plus Column 26

Note: Prior Year data for this formula will not be available until 2024 reporting.

Footnote c: Total considerations amount should equal Schedule T, Column 7, by State.

For Health Business: Complete the information ~~in Footnote d below the Accident and Health block~~ regarding number of persons covered under PPO managed care products and number of persons covered under indemnity only products. Include in PPO business health insurance products that provide access to a higher level of benefits whenever participating provider networks are used.

ANNUAL STATEMENT INSTRUCTIONS – HEALTH (LIFE SUPPLEMENT)

LIFE SUPPLEMENT  
TO THE HEALTH ANNUAL STATEMENT

NOTE: Only companies licensed as Life, Accident & Health insurers should complete the schedules included in the Life Supplement to the Health Annual Statement.



Life Insurance (STATE PAGE)

\*\*\*\*\*

**For 2023 Reporting Only**

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Note: Rows 11, 19, 26, 33, and 46 are total lines for the different Lines of Business and should be treated as a formula and not overridden to input data.

Footnote (a) will still be required even if the company chooses to report in the “Other” lines for 2023 reporting.

Separate Accounts: These are not applicable to health insurance entities and new footnote (f) is not required for Annual 2023. Beginning in Annual 2024, footnote (f) will be removed.

\*\*\*\*\*

To be filed on or before March 1. Only companies licensed as Life, Accident & Health insurers should complete this schedule.

A schedule should be prepared and submitted to the state of domicile for each jurisdiction in which the company has written direct business, has direct losses paid or direct losses incurred. To other states in which the company is licensed it should submit only a schedule for that state.

Direct premiums by state may be estimated by formula on the basis of countrywide ratios for the respective lines of business except where adjustments are required to recognize special situations.

Company’s participation in the FEGLI and SGLI policies is shown in this exhibit as direct business.

This exhibit should be shown excluding reinsurance assumed. Reinsurance ceded should not be deducted.

For definitions of lines of business, see the appendix of these Health Annual Statement Instructions.

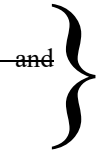
Column 2 ——— Credit Life (Group and Individual)

Include: ——— Business not exceeding 120 months duration.

Column 5 ——— Total

~~Line 1 — Direct Premiums for Life Contracts Excluding Reinsurance Assumed and Without Deduction of Reinsurance Ceded~~

~~Line 2 — Direct Annuity Considerations for Life Contracts Excluding Reinsurance Assumed and Without Deduction of Reinsurance Ceded~~



~~The amounts reported should be consistent with those reported on Schedule T, Column 7.~~

~~Line 3 — Deposit type Contracts Fund~~

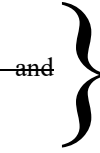
~~Report all deposits and other amounts received for contracts without any mortality and morbidity risk and not reported on Line 1, Line 2 or Line 4. The amounts reported should be consistent with those reported on Schedule T, Column 10.~~

~~Line 4 — Other Considerations~~

~~Include: Unallocated annuity considerations and other unallocated deposits which incorporate any mortality or morbidity risk and are not reported on Line 1, Line 2 or Line 3. See the instructions to the Life, Health and Annuity Guaranty Association Assessable Premium Exhibit for allocated and unallocated annuities. Report allocated annuities in Line 2.~~

~~Line 6 — Life Insurance Direct Dividends to Policyholders Excluding Reinsurance Assumed and Without Deduction of Reinsurance Ceded~~

~~Line 7 — Annuity Direct Dividends to Policyholders Excluding Reinsurance Assumed and Without Deduction of Reinsurance Ceded~~



~~Report dividends paid or left on deposit, dividends applied to pay premiums or considerations, or applied to provide paid-up additions or annuities. Also report dividends used to shorten the endowment or premium paying period.~~

~~Line 13 — Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid~~

~~Enter the total of the write-ins listed in schedule Detail of Write-ins Aggregated at Line 13 for Miscellaneous Direct Claims and Benefits Paid.~~

~~Lines 24~~

~~to 26 — Accident and Health Insurance~~

~~Report health premiums collected during the year, excluding reinsurance accepted and without deduction of reinsurance ceded.~~

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~~For Line 24.2, include business not exceeding 120 months' duration.~~

~~For Line 25, the development of data into various health policy categories should be done by inventory of the policy records.~~

~~Details of Write-ins Aggregated on Line 13 for Miscellaneous Direct Claims and Benefits Paid~~

~~List separately each category of direct claims and benefits paid for which there is no pre-printed line on the state page.~~



Column 1 – Premiums and Annuities Considerations

Line 46 should equal Schedule T, Columns 2 thru 6, by State.

Column 2 – Other Considerations

Include: Unallocated annuity considerations and other unallocated deposits that incorporate any mortality or morbidity risk and are not reported on Column 1. The amounts reported should be consistent with those reported on Schedule T, Column 10. See the instructions to the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit for allocated and unallocated annuities. Report allocated annuities on Column 1.

Column 1 plus Column 2 for Line 11 plus Line 19 plus Line 26 plus Line 33 should equal Schedule T, Column 7, by State.

Column 1 plus Column 2 for Line 47 should equal Schedule T, Columns 2 thru 7, by State.

**Dividends to Policyholders/Refunds to Members**

Column 3 – Paid in Cash or Left on Deposit

Column 4 – Applied to Pay Renewal Premiums

Column 5 – Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period and

Column 6 – Other



Report dividends to policyholders/refunds to members paid or left on deposit, dividends applied to policyholders/refunds to members to pay premiums or considerations or applied to provide paid-up additions or annuities. Also report dividends to policyholders/refunds to members used to shorten the endowment or premium paying period.

**Claims and Benefits Paid**

Column 8 – Death and Annuity Benefits

Column 9 – Matured Endowments and

Column 10 – Surrender Values and Withdrawals for Life Contracts



These columns are only applicable to life and annuity contracts (Lines 1 through 33)

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**Death Benefits and Matured Endowments Incurred**

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Column 13 – Incurred During Current Year

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Column 14 – Totals Paid – Pols\Certs

Column 15 – Totals Paid – Amount



Provide the amount for claims paid and the number of policies\certificates for the claims paid.

Column 16 – Reduction by Compromise – Pols\Certs }  
Column 17 – Reduction by Compromise – Amount }

Provide the amount for claims reduced by compromise and the number of policies\certificates for the claims reduced by compromise.

Column 18 – Amount Rejected – Pols\Certs }  
Column 19 – Amount Rejected – Amount }

Provide the amount for claims rejected and the number of policies\certificates for the claims rejected.

Column 20 – Total Settled During Current Year - Pols\Certs (Col 14+16+18)

Provide the total number of policies\certificates for claims settled during the current year.

Column 21 – Total Settled During Current Year - Amount (Col 15+17+19)

Column 22 – Unpaid December. 31, Current Year

Should equal Column 22 (prior year) plus Column 13 minus Column 20.

Note: Prior Year data for this formula will not be available until 2024 reporting.

### **Policy Exhibit**

\*\*\* For 2023, the reporting entity can choose to break out Columns 14 through 21 and Columns 23 through 28 by Lines of Business for each group (Individual Life, Group Life, Individual Annuities, Group Annuities, and Accident and Health) OR report in the “Other” line for each group if the reporting entity chooses not to break out the lines of business for 2023 reporting. For 2024 reporting, all columns will need to be broken out by Lines of Business.\*\*\*

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Column 26 – Other Changes to in Force – Amount

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Column 27 – In Force December 31, Current Year – Number of Pols\Certs

Should equal Column 27 (prior year) plus Column 23 plus Column 25

Note: Prior Year data for this formula will not be available until 2024 reporting.

Column 28 – In Force December 31, Current Year – Amount

For Individual Life and Group Life lines of business, use the Amount of Insurance amount

For Individual Annuities and Group Annuities lines of business, use the Account Balance amount

For Accident and Health lines of business, use the Premiums in Force amount

Should equal Column 28 (prior year) plus Column 24 plus Column 26

Note: Prior Year data for this formula will not be available until 2024 reporting.

Footnote c: Total considerations amount should equal Schedule T, Column 10, by State.

For Health Business: – Complete the information in Footnote c ~~below the Accident and Health block~~ regarding number of persons covered under PPO managed care products and number of persons covered under indemnity only products. Include in PPO business health insurance products that provide access to higher level of benefits whenever participating provider networks are used.

ANNUAL STATEMENT INSTRUCTIONS – HEALTH (Appendix)

**DEFINITIONS OF LINES OF BUSINESS – ACCIDENT AND HEALTH**

**Riders/Endorsements/Floaters:**

If a rider, endorsement or floater acts like a separate policy with separate premium, deductible and limit, then it is to be recorded on the same line of business as if it were a stand-alone policy regardless of whether it is referred to as a rider, endorsement or floater. If there is no additional premium, separate deductible or limit, the rider, endorsement or floater should be reported on the same line of business as the base policy.



**Detail Eliminated to Conserve Space**

**Other (Specify):**

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.

**DEFINITIONS OF LINES OF BUSINESS – LIFE**

**Credit life insurance:**

Insurance on a debtor or debtors, pursuant to or in connection with a specific loan or other credit transaction, to provide for satisfaction of a debt, in whole or in part, upon the death of an insured debtor.

**Indexed life insurance:**

Any universal life insurance policy where the interest credits are linked to an external referent.

**Industrial life insurance:**

Insurance under which premiums are paid monthly or more often, the face amount of the policy does not exceed a stated amount, and the words “industrial policy” are printed in prominent type on the face of the policy. Also called “debit” insurance.

**Interest-sensitive whole life contract:**

If the gross premiums are fixed and required to be paid, it would be treated like whole life; if gross premiums are flexible and not required to be paid, it would be treated like universal life.

**Group life contract:**

Insurance on the lives of a group of persons under a single master contract.

**Life insurance:**

The primary purpose is to provide financial assistance to a beneficiary at the insured's death.

**Net cash surrender value:**

The maximum amount payable to the policyowner upon surrender.

**Ordinary life insurance:**

Contract between the company and the policy owner (often the insured). Many variations of ordinary life coverages are available to a purchaser of insurance, including participating, limited-payment periods, combinations of coverages, and decreasing (or increasing) death benefits.

**Policy value:**

The amount to which separately identified interest credits and mortality, expense or other charges are made under a universal life insurance policy.

**Preneed:**

“Preneed funeral contract or prearrangement” means an agreement by or for an individual before that individual's death relating to the purchase or provision of specific funeral or cemetery merchandise or services. For reporting purposes, also included in this category are final expense plans that may cover medical bills in addition to funeral expenses.

**Secondary Guarantee:**

A “secondary guarantee” means a conditional guarantee that a policy will remain in force for either:

- a. More than five years (the secondary guarantee period).
- b. Five years or less (the secondary guarantee period) if the specified premium for the secondary guarantee period is less than the net level reserve premium for the secondary guarantee period based on the CSO valuation tables defined in VM-20 Section 3.C and VM-M and the valuation interest rates defined in this Section, or if the initial surrender charge is less than 100% of the first year annualized specified premium for the secondary guaranteed period, even if its fund value is exhausted.

**Term life contract:**

Provides insurance over a specified period of time. If the insured dies during this term, the face amount of the policy will be paid to the beneficiary.

**Universal life contract:**

Includes those contracts that have terms that are not fixed and guaranteed relative to premium amounts, expense assessments or benefits accruing to the policyholder. These contracts generally provide for death benefits and nonforfeiture values and may be issued on a fixed premium basis or on a flexible premium basis where the premiums are paid at the insured's discretion.

Fixed premium universal life insurance policy:

A universal life insurance policy other than a flexible premium universal life insurance policy.

Flexible premium universal life insurance policy:

A universal life insurance policy that permits the policyowner to vary, independently of each other, the amount or timing of one or more premium payments or the amount of insurance.

Variable Universal Life:

Life insurance that provides a face amount that is adjustable to the certificate/policy holder and may allow the certificate/policy holder to vary the modal premium that is paid or may skip a payment so long as the certificate/policy value is sufficient to keep the certificate/policy in force, and under which separately identified interest credits (other than in connection with dividend accumulation, premium deposit funds or other supplementary accounts) and mortality and expense charges are made to individual certificates or policies while providing minimum guaranteed values.

**Universal life insurance policy:**

A life insurance policy where separately identified interest credits (other than in connection with dividend accumulations, premium deposit funds or other supplementary accounts) and mortality and expense charges are made to the policy. A universal life insurance policy may provide for other credits and charges, such as charges for the cost of benefits provided by rider.

**Variable life contract:**

A policy that provides for life insurance, the amount or duration of which varies according to the investment experience of any separate account or accounts established and maintained by the insurer as to the policy.

**Whole life contract:**

Provides a fixed amount of insurance coverage over the life of the insured and the related benefits are normally payable only upon the insured's death.

## DEFINITIONS OF LINES OF BUSINESS – ANNUITIES

### Annuity contract:

An arrangement whereby an annuitant is guaranteed to receive a series of stipulated amounts commencing either immediately or at some future date.

### Contingent Deferred Annuity (CDA):

An annuity contract that establishes a life insurer's obligation to make periodic payments for the annuitant's lifetime at the time designated investments, which are not owned or held by the insurer, are depleted to a contractually defined amount due to contractually permitted withdrawals, market performance, fees and/or other charges. A CDA is an insurance product that provides protection against underperforming and downward performing markets in the form of an income guarantee on outside investment accounts owned by an insured. The income guarantee is provided through the collection of ongoing fees from within these outside investment accounts. The insured must agree to certain portfolio restrictions and must first deplete their outside investment account assets at the CDA guaranteed income amount and rate according to the contract and prior to the insurer's assumption of this amount. A CDA is considered a living benefit added to an investment account.

### Fixed annuity:

A fixed annuity is a policy or contract that has a specified crediting rate periodically and unilaterally adjusted by the company not below minimum contract rate.

### Guaranteed Interest Contracts (GICs):

Contracts that guarantee principal and interest for a specified period of time and include the option to purchase immediate annuities that depend on the survival of the annuitant.

### Interest-indexed annuity contract:

Any annuity contract where the interest credits are linked to an external reference.

### Supplementary contracts with life contingencies:

A type of agreement between the insurance company and either the insured or the beneficiary, usually to provide for full or partial settlement of the amount payable upon the termination of an original contract.

### Variable annuity:

A policy or contract, individual or group, that provides for annuity benefits that vary according to the investment experience of a separate account or accounts maintained by the insurer as to the policy or contract.

ANNUAL STATEMENT BLANKS – LIFE/FRATERNAL

DIRECT BUSINESS IN THE STATE OF \_\_\_\_\_

DURING THE YEAR \_\_\_\_\_

NAIC Group Code \_\_\_\_\_

**LIFE INSURANCE**

NAIC Company Code \_\_\_\_\_

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>										
1. Life insurance	.....		.....		.....		.....		.....	
2. Annuity considerations	.....		.....		.....		.....		.....	
3. Deposit-type contract funds	.....		XXX		.....		XXX		.....	
4. Other considerations	.....		.....		.....		.....		.....	
5. Totals (Sum of Lines 1 to 4)	.....		.....		.....		.....		.....	
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>										
Life insurance:										
6.1 Paid in cash or left on deposit	.....		.....		.....		.....		.....	
6.2 Applied to pay renewal premiums	.....		.....		.....		.....		.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	.....		.....		.....		.....		.....	
6.4 Other	.....		.....		.....		.....		.....	
6.5 Totals (Sum of Lines 6.1 to 6.4)	.....		.....		.....		.....		.....	
Annuities:										
7.1 Paid in cash or left on deposit	.....		.....		.....		.....		.....	
7.2 Applied to provide paid-up annuities	.....		.....		.....		.....		.....	
7.3 Other	.....		.....		.....		.....		.....	
7.4 Totals (Sum of Lines 7.1 to 7.3)	.....		.....		.....		.....		.....	
8. Grand Totals (Lines 6.5 + 7.4)	.....		.....		.....		.....		.....	
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits	.....		.....		.....		.....		.....	
10. Matured endowments	.....		.....		.....		.....		.....	
11. Annuity benefits	.....		.....		.....		.....		.....	
12. Surrender values and withdrawals for life contracts	.....		.....		.....		.....		.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.....		.....		.....		.....		.....	
14. All other benefits, except accident and health	.....		.....		.....		.....		.....	
15. Totals	.....		.....		.....		.....		.....	
<b>DETAILS OF WRITE-INS</b>										
1301. ....	.....		.....		.....		.....		.....	
1302. ....	.....		.....		.....		.....		.....	
1303. ....	.....		.....		.....		.....		.....	
1308. Summary of remaining write-ins for Line 12 from overflow page	.....		.....		.....		.....		.....	
1399. Total (Lines 1301 through 1303 + 1308) (Line 13 above)	.....		.....		.....		.....		.....	
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	No. of Poles & Certifs.		No. of Ind. Poles & Gr. Certifs.		No. of Certifs.		No. of Poles & Certifs.		No. of Poles & Certifs.	
	Amount		Amount		Amount		Amount		Amount	
16. Unpaid December 31, prior year	.....		.....		.....		.....		.....	
17. Incurred during current year	.....		.....		.....		.....		.....	
Settled during current year	.....		.....		.....		.....		.....	
18.1 By payment in full	.....		.....		.....		.....		.....	
18.2 By payment on compromised claims	.....		.....		.....		.....		.....	
18.3 Totals paid	.....		.....		.....		.....		.....	
18.4 Reduction by compromise	.....		.....		.....		.....		.....	
18.5 Amount rejected	.....		.....		.....		.....		.....	
18.6 Total settlements	.....		.....		.....		.....		.....	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	.....		.....		.....		.....		.....	
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	.....		.....		No. of Policies		.....		.....	
21. Issued during year	.....		.....		(a)		.....		.....	
22. Other changes to in force (Net)	.....		.....		.....		.....		.....	
23. In force December 31 of current year	.....		.....		(a)		.....		.....	

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b)	.....	.....	.....	.....	.....
24.1 Federal Employee Health Benefits Plan premium (b)	.....	.....	.....	.....	.....
24.2 Credit (Group and Individual)	.....	.....	.....	.....	.....
24.3 Collectively renewable policies/certificates (b)	.....	.....	.....	.....	.....
24.4 Medicare Title XVIII exempt from state taxes or fees	.....	.....	.....	.....	.....
Other Individual Policies:					
25.1 Non-cancelable (b)	.....	.....	.....	.....	.....
25.2 Guaranteed renewable (b)	.....	.....	.....	.....	.....
25.3 Non-renewable for stated reasons only (b)	.....	.....	.....	.....	.....
25.4 Other accident only	.....	.....	.....	.....	.....
25.5 All other (b)	.....	.....	.....	.....	.....
25.6 Totals (sum of Lines 25.1 to 25.5)	.....	.....	.....	.....	.....
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	.....	.....	.....	.....	.....

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_



NAIC Group Code.....

**LIFE INSURANCE (STATE PAGE)**

NAIC Company Code.....

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits
<b>Individual Life</b>											
1. Industrial.....											
2. Whole.....											
3. Term.....											
4. Indexed.....											
5. Universal.....											
6. Universal with Secondary Guarantees.....											
7. Variable.....											
8. Variable Universal.....											
9. Credit.....											
10. Other..... (f)											
11. Total Individual Life											
<b>Group Life</b>											
12. Whole.....											
13. Term.....											
14. Universal.....											
15. Variable.....											
16. Variable Universal.....											
17. Credit.....											
18. Other..... (f)											
19. Total Group Life											
<b>Individual Annuities</b>											
20. Fixed.....											
21. Indexed.....											
22. Variable with Guarantees.....											
23. Variable without Guarantees.....											
24. Life Contingent Payout.....											
25. Other..... (f)											
26. Total Individual Annuities											
<b>Group Annuities</b>											
27. Fixed.....											
28. Indexed.....											
29. Variable with Guarantees.....											
30. Variable without Guarantees.....											
31. Life Contingent Payout.....											
32. Other..... (f)											
33. Total Group Annuities											
<b>Accident and Health</b>											
34. Comprehensive Individual.....								XXX	XXX	XXX	
35. Comprehensive Group.....								XXX	XXX	XXX	
36. Medicare Supplement.....								XXX	XXX	XXX	
37. Vision Only.....								XXX	XXX	XXX	
38. Dental Only.....								XXX	XXX	XXX	
39. Federal Employees Health Benefits Plan.....								XXX	XXX	XXX	
40. Title XVIII Medicare (d)..... (e)								XXX	XXX	XXX	
41. Title XIX Medicaid.....								XXX	XXX	XXX	
42. Credit A&H.....								XXX	XXX	XXX	
43. Disability Income.....								XXX	XXX	XXX	
44. Long-Term Care.....								XXX	XXX	XXX	
45. Other Health.....								XXX	XXX	XXX	
46. Total Accident and Health								XXX	XXX	XXX	
47. TOTAL..... (c)											

NAIC Group Code.....

**LIFE INSURANCE (STATE PAGE)**

NAIC Company Code.....

Line of Business	Direct Death Benefits and Matured Endowments Incurred										Policy Exhibit					
	13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other changes to in force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pals/Certs	24 Amount	25 Number of Pals/Certs	26 Amount	27 Number of Pals/Certs	28 Amount
	14 Number of Pals/Certs	15 Amount	16 Number of Pals/Certs	17 Amount	18 Number of Pals/Certs	19 Amount	20 Number of Pals/Certs	21 Amount								
Individual Life																
1. Industrial																
2. Whole																
3. Term																
4. Indexed																
5. Universal																
6. Universal with Secondary Guarantees																
7. Variable																
8. Variable Universal																
9. Credit																
10. Other															(f)	
11. Total Individual Life																
Group Life																
12. Whole																
13. Term																
14. Universal																
15. Variable																
16. Variable Universal																
17. Credit																
18. Other															(a)	
19. Total Group Life																
Individual Annuities																
20. Fixed																
21. Indexed																
22. Variable with Guarantees																
23. Variable without Guarantees																
24. Life Contingent Payout																
25. Other															(f)	
26. Total Individual Annuities																
Group Annuities																
27. Fixed																
28. Indexed																
29. Variable with Guarantees																
30. Variable without Guarantees																
31. Life Contingent Payout																
32. Other															(f)	
33. Total Group Annuities																
Accident and Health																
34. Comprehensive Individual	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive Group	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision Only	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental Only	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-Term Care	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL																

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..... current year \$..... Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$..... current year \$.....

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: .....2) covering number of lives: .....3) face amount: \$.....

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$..... Group: \$..... Total: \$.....

(d) For health business: number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....

2. Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....

3. Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....

4. Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....

ANNUAL STATEMENT BLANKS – HEALTH (LIFE SUPPLEMENT)

DIRECT BUSINESS IN THE STATE OF \_\_\_\_\_

DURING THE YEAR \_\_\_\_\_

NAIC Group Code.....

**LIFE INSURANCE**

NAIC Company Code.....

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>										
1. Life insurance.....										
2. Annuity considerations.....										
3. Deposit-type contract funds.....			XXX				XXX			
4. Other considerations.....										
5. Totals (Sum of Lines 1 to 4).....										
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>										
Life insurance:										
6.1 Paid in cash or left on deposit.....										
6.2 Applied to pay renewal premiums.....										
6.3 Applied to provide paid-up additions or shorten the endowment or premium paying period.....										
6.4 Other.....										
6.5 Totals (sum of Lines 6.1 to 6.4).....										
Annuities:										
7.1 Paid in cash or left on deposit.....										
7.2 Applied to provide paid-up annuities.....										
7.3 Other.....										
7.4 Totals (sum of Lines 7.1 to 7.3).....										
8. Grand Totals (Lines 6.5 + 7.4).....										
<b>DIRECT CLAIMS AND BENEFITS PAID</b>										
9. Death benefits.....										
10. Matured endowments.....										
11. Annuity benefits.....										
12. Surrender values and withdrawals for life contracts.....										
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....										
14. All other benefits, except accident and health.....										
15. Totals.....										
<b>DETAILS OF WRITE-INS</b>										
1301.....										
1302.....										
1303.....										
1398 Summary of remaining write-ins for Line 13 from overflow page.....										
1399 Total (Lines 1301 through 1303 + 1398) (Line 13 above).....										
	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	4	5	6	7	8	9	10	11	12	13
	No. of Poles & Certifs.	Amount	No. of Ind. Poles & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Poles & Certifs.	Amount	No. of Poles & Certifs.	Amount
16. Unpaid December 31, prior year.....										
17. Incurred during current year.....										
17.1 Settled during current year.....										
18.1 By payment in full.....										
18.2 By payment on compromised claims.....										
18.3 Totals paid.....										
18.4 Reduction by compromise.....										
18.5 Amount rejected.....										
18.6 Total settlements.....										
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year.....				(a)						
21. Issued during year.....										
22. Other changes to in force (Net).....										
23. In force December 31 of current year.....				(a)						

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1		2		3		4		5	
	Direct Premiums		Direct Premiums Earned		Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business		Direct Losses Paid		Direct Losses Incurred	
24. Group policies (b).....										
24.1 Federal Employees Health Benefits Plan premium (b).....										
24.2 Credit (Group and Individual).....										
24.3 Collectively renewable policies/certificates (b).....										
24.4 Medicare Title XVIII exempt from state taxes or fees.....										
Other Individual Policies:										
25.1 Non-cancelable (b).....										
25.2 Guaranteed renewable (b).....										
25.3 Non-renewable for stated reasons only (b).....										
25.4 Other accident only.....										
25.5 All other (b).....										
25.6 Totals (sum of Lines 25.1 to 25.5).....										
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....										

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

NAIC Group Code.....

**LIFE INSURANCE (STATE PAGE)**

NAIC Company Code.....

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits
<b>Individual Life</b>											
1. Industrial.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Whole.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. Term.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. Indexed.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. Universal.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6. Universal with Secondary Guarantees.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7. Variable.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Variable Universal.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9. Credit.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10. Other..... (f)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Total Individual Life.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Group Life</b>											
12. Whole.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13. Term.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14. Universal.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15. Variable.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16. Variable Universal.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17. Credit.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18. Other..... (f)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19. Total Group Life.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Individual Annuities</b>											
20. Fixed.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21. Indexed.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22. Variable with Guarantees.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23. Variable without Guarantees.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
24. Life Contingent Payout.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25. Other..... (f)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
26. Total Individual Annuities.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Group Annuities</b>											
27. Fixed.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
28. Indexed.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29. Variable with Guarantees.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30. Variable without Guarantees.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
31. Life Contingent Payout.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
32. Other..... (f)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
33. Total Group Annuities.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Accident and Health</b>											
34. Comprehensive Individual.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
35. Comprehensive Group.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
36. Medicare Supplement.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
37. Vision Only.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
38. Dental Only.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
39. Federal Employees Health Benefits Plan.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
40. Title XVIII Medicare (d)..... (e)	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
41. Title XIX Medicaid.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
42. Credit A&H.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
43. Disability Income.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
44. Long-Term Care.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
45. Other Health.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
46. Total Accident and Health.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....
47. TOTAL..... (c)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

NAIC Group Code.....

LIFE INSURANCE (STATE PAGE)

NAIC Company Code.....

Table with columns for Line of Business, Incurred During Current Year, Totals Paid, Reduction by Compromise, Amount Rejected, Total Settled During Current Year, Unpaid December 31, Current Year, Issued During Year, Policy Exhibit, and In Force December 31, Current Year (b). Rows include Individual Life, Group Life, Individual Annuities, Group Annuities, and Accident and Health.

- (a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..... current year \$..... Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$..... current year \$.....
(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: .....2) covering number of lives: .....3) face amount: \$.....
(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$..... Group: \$..... Total: \$.....
(d) For health business: number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....
(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....
(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:
1. Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....
2. Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....
3. Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....
4. Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$..... Column 7) \$..... Column 12) \$.....

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