



FDR Project Clarification Session

Todd Sells, Director, Financial Regulatory Policy & Data

Ginny Ewing, Assistant Director, Information Technology Group

March 21, 2024

Agenda

- FDR Data Origins
- Filing Requirements
- Blanks Pages Examples
- FDR Electronic Filings
- FDR Metadata
- Filing Process Flow
- Technical Considerations
- Questions



FDR DATA ORIGINS – BLANKS/INSTRUCTIONS

- NAIC Blanks (E) Working Group establishes the Blank templates and Instructions by Statement Type.
- NAIC Statutory Accounting Principles (E) Working Group maintains statutory accounting principles/interpretations in the NAIC Accounting Practices & Procedures Manual.

SCHEDULE T – PREMIUMS AND ANNUITY CONSIDERATIONS
Allocated by States and Territories

States, Etc.	10 Active Status (a)	Direct Business Only				Total Columns 2 through 5 (b)	70 Deposit-Type Contracts
		Life Contracts		Accident and Health Insurance Premiums Including Policy Membership and Other Fees			
		20 Life Insurance Premiums	30 Annuity Considerations	40 Accident and Health Insurance Premiums Including Policy Membership and Other Fees	50 Other Considerations		
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						

SCHEDULE T – PREMIUMS AND ANNUITY CONSIDERATIONS

ALLOCATED BY STATES AND TERRITORIES

This schedule is intended to exhibit the amount of premium and annuity considerations, and deposit-type contracts allocated to each state. For Life Companies only, this Schedule also provides: (a) the starting point for the calculation of state premium taxes, and (b) the starting point for the calculation of premium-based, state guaranty association assessments. (The basis for such assessments is developed in the Life, Health and Annuity Guaranty Association Assessable Premium Exhibit, not in Schedule T.) See the instructions to the Life, Health and Annuity Guaranty Association Assessable Premium Exhibit for allocated and unallocated annuities reported in Columns 3, 5, and 7.

Report premiums and annuity considerations for life and health contracts and deposit-type contracts for direct business. Exclude contract proceeds left with the reporting entity, such as amounts for supplemental contracts, dividend or refund accumulations and other similar items. Dividends or refunds on contracts that are used to pay renewal life and accident and health insurance premiums or annuity considerations should be included in the amounts allocated to the states and territories in Columns 2, 3, 4 and 5.

All premium adjustments (both increases and decreases), including but not limited to Affordable Care Act (ACA) premium adjustments related to the risk adjustment program, shall be allocated as premium in the respective jurisdiction.

Refer to SSAP No. 50—Classifications of Insurance or Managed Care Contracts for life, accident and health and deposit-type contract definitions, SSAP No. 51R—Life Contracts and SSAP No. 52—Deposit-Type Contracts for accounting guidance.

Column 1 → → Active Status

Use the following codes to identify the reporting entity's status for each state or territory reported in the schedule as of the end of the reporting period. Enter the code that applies to the reporting entity's status in the state or territory. Each line must have an entry in order to subtotal Footnote (a).

L → → Licensed or Chartered → (Licensed Insurance Carrier and Domiciled Risk Retention Groups referred to in some states as admitted.)

R → → Registered → (Non-domiciled Risk Retention Groups)

E → → Eligible → (Reporting Entities eligible or approved to write Surplus Lines in the state. In some states referred to as nonadmitted.)

Q → → Qualified → (Qualified or Accredited Reinsurer)

N → → None of the above → (Not allowed to write business in the state or none of the above codes apply)

Column 2 → → Life Contracts - Life Insurance Premiums

Report premiums received for life insurance and for all supplemental benefits attached to life insurance contracts.

Column 3 → → Life Contracts - Annuity Considerations

Report allocated annuity considerations received for contracts that incorporate any mortality or morbidity risk.

Column 4 → → Accident and Health Insurance Premiums Including Policy, Membership and Other Fees

Accident and health insurance premiums may be reported either on a cash basis or on a written basis. In the latter case, cash basis ledger amounts must be adjusted by due and unpaid premium amounts for each state and territory to which they are allocated.

Include: → All Medicare Part D Prescription Drug Coverage, whether sold on a stand-alone basis or through a Medicare Advantage product and whether sold directly to an individual or through a group.

NAIC Statutory Accounting

- Statements of Statutory Accounting Principles (SSAP) provide the top-level requirements for statutory financial statements.
- SSAP definitions translate to reporting
 - Bonds are defined to include commercial paper;
 - Everywhere bonds are reported in the Blanks, commercial paper are included
 - Long-term vs. short-term is defined, etc.
 - Schedule DA includes short-term investments
 - All other investment schedules are for long-term

VISUAL - BONDS

ASSETS

	Current Year			Prior Year
	1a Assets	2a Nonadmitted Assets	3a Net-Admitted Assets (Col. 1 - 2)	4a Net-Admitted Assets
1. Bonds (Schedule D)				
2. Stocks (Schedule D)				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B)				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A)				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$), Schedule E-Part 1, cash equivalents (\$), Schedule E-Part 2 and short-term investments (\$), Schedule DA				
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)				
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued				
15. Premiums and considerations				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)				
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)				
DETAILS OF WRITE-INS				
1101				
1102				
1103				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Total (\$)				

Line 1 → - → Bonds

Report all bonds with maturity dates greater than one year from the acquisition date. Bonds are valued and reported in accordance with guidance set forth in SSAP No. 26R—Bonds and SSAP No. 43R—Loan-Backed and Structured Securities.

Record bond acquisitions or disposals on the trade date, not the settlement date. Record private placements on the funding date.

Exclude: → Interest due and accrued

Page Break

Line 2 → - → Stocks

The amount reported in Column 3 for common stocks and preferred stocks is the value in accordance with guidance set forth in SSAP No. 30R—Unaffiliated Common Stock; SSAP No. 32—Preferred Stock; and SSAP No. 97—Investments in Subsidiary, Controlled, and Affiliated Entities.

Line 3 → - → Mortgage Loans on Real Estate

Include: → Foreclosed liens subject to redemption

Exclude: → Interest due and accrued

The amount reported in Column 3 is the Book Value/Recorded Investment reduced by any valuation allowance and nonadmitted amounts. Mortgage loans are valued and reported in accordance with the guidance set forth in SSAP No. 37—Mortgage Loans.

Line 4 → - → Real Estate

Refer to SSAP No. 40R—Real Estate Investments; SSAP No. 44—Capitalization of Interest; and SSAP No. 90—Impairment or Disposal of Real Estate Investments for accounting guidance.

The amount reported in Column 3 for properties occupied by the reporting entity (home office real estate), properties held for production of income and properties held for sale must not exceed actual cost, plus capitalized improvements, less normal depreciation. This formula shall apply whether the reporting entity holds the property directly or indirectly.

Report amounts net of encumbrances. The sum of all encumbrances reported in the inset lines should agree with the total of Schedule A, Part 1, Column 8.

Exclude: → Income due and accrued

Line 5 → - → Cash, Cash Equivalents and Short-Term Investments

Include: → All cash, including petty cash, other undeposited funds, certificates of deposit in banks or other similar financial institutions with maturity dates of one year or less from the acquisition date and other instruments defined as cash and cash equivalents in accordance with SSAP No. 2R—Cash, Cash Equivalents, Drafts, and Short-Term Investments.

Include in Column 2, the excess of deposits in suspended depositories over the

NAIC Blanks

- Separate Blank for each major type of insurance/insurer called a Statement Type:
 - Life/Fraternal (Blue book)
 - Property/Casualty (Yellow book)
 - Health (Orange Book)
 - Title (Salmon book)
- Annual Statement and Quarterly Statement templates (Quarterly is much smaller)

Business Types vs Statement Types

- Business Type reflects how the state licensed the insurer.
 - Life/Fraternal
 - Health
 - Property & Casualty
 - Title
- Statement Type reflects the Blank type filed by the insurer.
 - Life/Fraternal
 - Health
 - Property/Casualty
 - Title
- Business Type usually aligns with Statement Type except when Health insurance is written; then they can differ (e.g., as highlighted) (RBC version is based on the Statement Type).

NAIC Statement Instructions

- Each Statement Type Blank has an associated NAIC Statement Instructions manual – Annual and Quarterly versions
- Provides instructional guidance for items not considered self-explanatory and/or not evident from the format and verbiage in the Blank itself
- Provides validation logic (discussed later)

Annual and Quarterly Filings

- Blanks proposals indicate whether Annual and/or Quarterly filing
 - Annual statement for 1/1/xxx thru 12/31/xxxx due on 3/1/xxxx+1 (e.g., 2015 annual on 3/1/2016)
 - Quarterly statements for the 1st three quarters of year
 - 1/1/xxxx thru 3/31/xxxx due on 5/15/xxxx
 - 4/1/xxxx thru 6/30/xxxx due on 8/15/xxxx
 - 7/1/xxxx thru 9/30/xxxx due on 11/15/xxxx

Annual and Quarterly Statement

- Jurat Page
 - Demographic information, Attestation
- Balance Sheet, Income Statement and Cash Flow Statement
- Exhibits and Schedules provide more detail to balance sheet and income statement items
 - Investment Schedules, Reinsurance Schedules
 - Schedule T and State Page
 - Schedule Y Org. Chart & affiliated transactions

Quarterly Statements

- A Quarterly Blank exists for:
 - Life/Fraternal
 - No Separate Accounts Quarterly Blank
 - Health
 - Property/Casualty
 - Not applicable to Combined COCODEs
 - Title
- 4 Quarters in a Data Year
 - Statutory Quarterly Financial Statements are submitted by insurers for:
 - Quarter 1 (May 15 filing)
 - Quarter 2 (August 15 filing)
 - Quarter 3 (November 15 filing)
 - 4th Quarter filings are waived (difference between Annual and Quarter 3 amounts represents 4th Quarter activity).

Supplemental Filings

- Differences for a supplement to the Annual or Quarterly Statement
 - Not required to be bound in the actual Annual or Quarterly Statement
 - Supplemental filings can have different filing deadlines than the Annual/Quarterly Statement
 - Management's Discussion & Analysis is a supplement to the Annual Statement, but due 4/1/xxxx+1
 - Supplemental filings can be optional
 - Credit Insurance Experience Exhibit only if write credit insurance

Annual Supplemental Deadlines

- Required Supplements (not dependent upon business)
 - March 1 deadline
 - Actuarial Opinion
 - Risk-Based Capital
 - Supplemental Compensation (regulator only in hardcopy)
 - April 1 deadline
 - Investment Risk Interrogatories
 - Management's Discussion & Analysis
 - Insurance Expense Exhibit
 - May 1 deadline
 - Combined Annual Statement
 - June 1 deadline
 - Accountants Letter of Qualification
 - CPA Audited Financial Statement

Annual Supplemental Deadlines

- Only file if applicable
 - March 1 deadline
 - Financial Guarantee Insurance Exhibit
 - Medicare Supplement Insurance Exhibit
 - Trusteed Surplus Statement
 - Bail Bond Supplement
 - Actuarial Opinion Summary (regulator only hardcopy)
 - April 1 deadline
 - Credit Insurance Experience Exhibit
 - A&H Policy Experience Exhibit
 - Long-term Care Experience Reporting Forms

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

Responses

1. the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
2. the confidential Risk-based Capital Report be filed with the NAIC by March 1?
3. the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?
4. an actuarial opinion be filed by March 1?

APRIL FILING

5. Will Management's Discussion and Analysis be filed by April 1?
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?

JUNE FILING

8. Will an audited financial report be filed by June 1?
9. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies)
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?

Filing Requirements from State

- State Filing Checklists direct insurers:
 - What to file to the State and how many copies
 - What to file to the NAIC and how many copies
 - Format – Electronic, hard copy or both
- States can Waive electronic filing with NAIC
 - Small, single-state insurers can be waived entirely
 - Insurers filing with NAIC may have specific filings waived (i.e., Supplements)
- States can grant Deadline Extensions
- NAIC stores Waivers and Extensions

Life General Account vs Separate Accounts (both March 1 filings)

- General Account refers to the assets, liabilities and cash flows of the life insurer which are not segregated (legally or administratively).
- The Life (Blue) Blank annual statement captures the General Account data.
- Only 1 General Account Annual Statement is filed.
- Separate Accounts are used to segregate certain products' assets, liabilities and cash flows from the General Account for administrative and/or legal reasons.
- The Life Separate Account Blank captures the data for one or more Separate Account.
- The same Life COCODE may have multiple Separate Account Annual Statement filings.
- A unique SEPARATE ACCOUNT ID is set for each Separate Account filing.

Property/Casualty (P/C) Combined Filing (May 1 filing)

- 2 or more Property/Casualty COCODEs may be required to file a Combined Annual Statement.
- Unlike Separate Accounts, a different Blank was not set up for this filing. Instead, specific Property/Casualty Annual Statement Blank tables (and sometimes **LINE NO values**) are listed as required in the Instructions Manual.
- A different COCODE is assigned for the Combined Filing (All Combined COCODEs are < 10000).

Title Page (in part)
Assets
Liabilities, Surplus and Other Funds
Statement of Income
Cash Flow
Underwriting and Investment Exhibit, Parts 1 through 3
Exhibit of Net Investment Income
Exhibit of Capital Gains (Losses)
Schedule D, Summary by Country
Schedule D, Part 1A, Sections 1 and 2
Schedule D, Parts 1 and 2, Totals (**Line 2509999999, 4509999999 or 5989999999**) only
Note: Do not complete the footnote for Schedule D, Parts 1 and 2
Schedule F, Parts 1, 2 and 3, Subtotals and Totals only
Schedule H, Parts 1 through 4 only
Schedule P except interrogatories
Schedule T
Schedule Z
Insurance Expense Exhibit (Supplemental Filing)

VARIOUS EXAMPLES OF BLANKS PAGES

DIFFERENT TYPES OF INFORMATION COLLECTED



ANNUAL STATEMENT

For the Year Ended December 31, 2023

OF THE CONDITION AND AFFAIRS OF THE

NAIC Group Code _____ (Current Period) _____ (Prior Period) NAIC Company Code _____ Employer's ID Number _____
 Organized under the Laws of _____, State of Domicile or Port of Entry _____
 Country of Domicile _____
 Incorporated/Organized _____ Commenced Business _____
 Statutory Home Office _____ (Street and Number) _____ (City or Town, State, Country and Zip Code)
 Main Administrative Office _____ (Street and Number) _____ (City or Town, State, Country and Zip Code)
 _____ (City or Town, State, Country and Zip Code) _____ (Area Code) _____ (Telephone Number)
 Mail Address _____ (Street and Number or P.O. Box) _____ (City or Town, State, Country and Zip Code)
 Primary Location of Books and Records _____ (Street and Number) _____ (City or Town, State, Country and Zip Code) _____ (Area Code) _____ (Telephone Number)
 Internet Web Site Address _____
 Statutory Statement Contact _____ (Name) _____ (Area Code) _____ (Telephone Number) _____ (Extension)
 _____ (E-Mail Address) _____ (Fax Number)

OFFICERS

	Name	Title		Name	Title
1.	_____	_____	Other	_____	_____
2.	_____	_____		_____	_____
3.	_____	_____		_____	_____
4.	_____	_____		_____	_____

DIRECTORS OR TRUSTEES

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

State of.....
 County of..... ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature)	_____ (Signature)	_____ (Signature)
_____ (Printed Name) 1.	_____ (Printed Name) 2.	_____ (Printed Name) 3.
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me
 thisday of 2024

a. Is this an original filing?
 b. If no: 1. State the amendment number
 2. Date filed
 5. Number of pages attached

Yes [] No []

PART 1 – COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3. Yes [] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating? _____
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. _____
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. _____
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. _____
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). _____
- 3.4 By what department or departments?.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.11 sales of new business? Yes [] No []
 - 4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.21 sales of new business? Yes [] No []
 - 4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC. Yes [] No []
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []
- 7.2 If yes,
 - 7.21 State the percentage of foreign control _____ %
 - 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

NOTES TO FINANCIAL STATEMENTS

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal

If the entity will retain significant continuing involvement with a discontinued operation after the disposal transaction, the entity shall complete the disclosures for the bullet items shown below. Examples of significant continuing involvement include a supply and distribution arrangement, a financial guarantee, an option to repurchase and an equity method investment in the discontinued operation.

- Description of the activities that give rise to the continuing involvement.
- The period of time the involvement is expected to continue.
- The expected cash inflows/outflows as a result of continuing involvement.

D. Equity Interest Retained in the Discontinued Operation After Disposal

If the entity will retain an equity interest in the discontinued operations after the disposal date, disclose the ownership interest before and after the disposal transaction and the entity's share of the income or loss of the investee as of the year-end reporting date after the disposal transaction.

Illustration:

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLES BELOW EXCLUDING THE NARRATIVE FOR LINE 2. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THESE ILLUSTRATIONS.

A. Discontinued Operation Disposed of or Classified as Held for Sale

(1) List of Discontinued Operations Disposed of or Classified as Held for Sale

Discontinued Operation Identifier	Description of Discontinued Operation
.....
.....
.....
.....

(2) The Company entered into a definitive agreement dated ____ ____, 20__ to sell its Group Health Operations (Identifier XXX) to ABC Company for \$_____ in cash, subject to various closing adjustments. The net loss from disposal is expected to be \$_____. The sale is expected to be completed no later than midyear 20__. The sale is subject to state regulatory approval and other customary conditions. Results of the Discontinued Operations will be included in the Company's Statement of Revenue and Expenses until the closing and be consistently with the company's reporting of continuing operations.

(3) Loss Recognized on Discontinued Operations

Discontinued Operation Identifier	Amount for Reporting Period	Cumulative Amount Since Classified as Held for Sale
.....	\$	\$
.....	\$	\$
.....	\$	\$
.....	\$	\$

Notes to the Annual Statement are to be filed on March 1.

These instructions include guidance for the annual statement. These instructions provide specific examples that illustrate the disclosures required by the *Accounting Practices and Procedures Manual* and depict the application of certain Statements of Statutory Accounting Principles (SSAP). UNLESS OTHERWISE INDICATED, the format and level of detail in the illustrations are not requirements. The NAIC encourages a format that provides the information in the most understandable manner in the specific circumstances. Entities are not required to display the disclosure information contained herein in the specific manner illustrated, except where indicated in the illustrations provided for specific notes.

To facilitate comparison to the electronic notes database, the following data-captured disclosures should be presented in whole dollars in the same format and level of detail in the specific manner shown in the illustration. When the disclosure for a particular illustration is not applicable or the reporting entity has nothing to report, the reporting entity is not required to present the disclosure in the illustrated format with zero amounts except for the reconciliation table illustrated in Note 1A, which must be provided regardless of whether the reporting entity has any state prescribed or permitted practices. It will still be acceptable to indicate “none” or “not applicable” for the whole disclosure or specific parts of the disclosure, as appropriate, as long as the numbering format of the disclosure is preserved. Following the presentation of the illustration is not meant to preclude reporting entities from providing additional clarification before or after the illustration to enable users to better understand the disclosure.

Note #	Parts to be presented in whole dollars in the same format and level of detail in the specific manner shown in the illustration.
1	1A(1) through 1A(8)
3	3A and 3E
4	4A(1), 4A(3) and 4A(4)
5	5A(3) through 5A(8), 5B(1) through 5B(3), 5D(2) through 5D(4), 5E(3)a, 5E(3)b, 5E(5)a, 5E(7), 5F(2), 5F(3), 5F(5) through 5F(11), 5G(2), 5G(3), 5G(5) through 5G(10), 5H(2), 5H(3), 5H(5) through 5H(9), 5I(2), 5I(3), 5I(5) through 5I(8), 5L, 5M(1), 5M(2), 5N, 5O, 5P, 5Q and 5R
7	7C, 7D and 7E
8	8A(8), 8A(9) and 8B(2) through 8B(4)
9	9A1, 9A2, 9A3, 9A4, 9C and 9I
10	10C, 10M, 10N(2) and 10O
11	11B(2) through 11B(4)
12	12A(1) through 12A(7), 12A(10) and 12C(1)
13	13K and 13L NOTE: Applies to the table only and does not apply to narratives of these disclosures.
14	14A(2), 14A(3), 14B(2), 14B(3) and 14D
15	15A(2)a, 15B(1)c, 15B(2)b and 15B(2)c
16	16(1)
17	17B and 17C(2)
18	18A and 18B
19	All
20	20A(1), 20A(2), 20C and 20D
21	21E(1), 21E(4), 21F(2) through 21F(4), 21G(2), 21G(3), 21H and 21I
23	23B, 23C, 23D(1)a, 23D(2)a and 23G
24	24D and 24E
27	All
28	All
30	All NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
31	31(6)

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code _____

BUSINESS IN THE STATE OF _____ DURING THE YEAR _____

NAIC Company Code _____

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability—Occurrence												
11.2 Medical Professional Liability—Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability—Occurrence												
17.2 Other Liability—Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability—Occurrence												
18.2 Products Liability—Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTAL (a)												
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Sum of remaining write-ins for Line 34 from overflow page												
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
 (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

LONG-TERM BONDS OWNED DECEMBER 31 OF CURRENT YEAR

Bonds are to be grouped as listed below and each category arranged alphabetically (securities included in U.S. States, Territories and Possessions; U.S. Political Subdivisions of States, Territories and Possessions; and U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions should be listed with a state abbreviation in the column provided for electronic data capture).

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance related to foreign currency transactions and translations.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required **categories or subcategories described in the Investment Schedules General Instructions**, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- 5. Category definitions for bonds and stocks.**
- 6. Foreign column code list.**
- 7. Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**
- 8. List of stock exchange names and abbreviations.**

Category

Line Number

Bonds:

U.S. Governments

Issuer Obligations	0019999999
Residential Mortgage-Backed Securities	0029999999
Commercial Mortgage-Backed Securities	0039999999
Other Loan-Backed and Structured Securities.....	0049999999
Subtotals – U.S. Governments	0109999999

All Other Governments

Issuer Obligations	0219999999
Residential Mortgage-Backed Securities	0229999999
Commercial Mortgage-Backed Securities	0239999999
Other Loan-Backed and Structured Securities.....	0249999999
Subtotals – All Other Governments	0309999999

COMPANY INFORMATION PAGE (JURAT)
Life Risk-Based Capital
For the Year Ending December 31, 2003

(A) Company Name			
(B) NAIC Group Code		(C) NAIC Company Code	
(D) Employer's ID Number			
(E) Organized under the Laws of the State of			
Contact Person for Life Risk-Based Capital:			
(F) First Name		(G) Middle	
(H) Last Name			
(I) Mail Address of Contact Person			
	(Street and Number or P.O. Box)		
(J) City		(K) State	
(L) Zip			
(M) Phone Number of RBC Contact Person		Extension	
(N) E-mail Address of RBC Contact Person			
(O) Date Prepared			
(P) Preparer (if different than Contact)			
	First Name	Middle	Last Name
(Q) Is this filing an Original, Amended or Refiling?			
(Q1) If Amended, Amendment Number:			
(R) Were any items that come directly from the annual statement entered manually for this filing? (Yes or No)			
Officers Name:			
Officers Title:			

Each says that they are the above described officers of the said insurer, and that this risk-based capital report is a true and fair representation of the company's affairs and has been completed in accordance with the NAIC instructions according to the best of their information, knowledge and belief, respectively.

_____	_____	_____
(Signature)	(Signature)	(Signature)

Denotes items that must be manually entered on the filing software.

BONDS

	<u>SVO Bond Rating Category</u>	<u>Annual Statement Source</u>	<u>(1) Book / Adjusted Carrying Value</u>	<u>Factor</u>	<u>(2) RBC Requirement</u>
<u>Long Term Bonds</u>					
(1)	Exempt Obligations	AVR Default Component Column 1 Line 1		X 0.000	=
(2)	Asset Class 1	AVR Default Component Column 1 Line 2		X 0.004	=
(3)	Asset Class 2	AVR Default Component Column 1 Line 3		X 0.013	=
(4)	Asset Class 3	AVR Default Component Column 1 Line 4		X 0.046	=
(5)	Asset Class 4	AVR Default Component Column 1 Line 5		X 0.100	=
(6)	Asset Class 5	AVR Default Component Column 1 Line 6		X 0.230	=
(7)	Asset Class 6	AVR Default Component Column 1 Line 7		X 0.300	=
(8)	Total Long-Term Bonds	Sum of Lines (1) through (7)			
(Column (1) should equal Page 2 Column 3 Line 1)					
<u>Short Term Bonds</u>					
(9)	Exempt Obligations	AVR Default Component Column 1 Line 18		X 0.000	=
(10)	Asset Class 1	AVR Default Component Column 1 Line 19		X 0.004	=
(11)	Asset Class 2	AVR Default Component Column 1 Line 20		X 0.013	=
(12)	Asset Class 3	AVR Default Component Column 1 Line 21		X 0.046	=
(13)	Asset Class 4	AVR Default Component Column 1 Line 22		X 0.100	=
(14)	Asset Class 5	AVR Default Component Column 1 Line 23		X 0.230	=
(15)	Asset Class 6	AVR Default Component Column 1 Line 24		X 0.300	=
(16)	Total Short-Term Bonds	Sum of Lines (9) through (15)			
(Column (1) should equal Schedule DA Part 1 Column 7 Lines 60999999+79999999+80999999)					
(17)	Total Long-Term and Short-Term Bonds (pre-MODCO/Funds Withheld)	Line (8) + (16)			
(18)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	LR038 Modco or Funds Withheld Reinsurance Ceded - Bonds C-1o Column (4) Line (9999999)			
(19)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	LR039 Modco or Funds Withheld Reinsurance Assumed - Bonds C-1o Column (4) Line (9999999)			
(20)	Total Long-Term and Short-Term Bonds (including MODCO/Funds Withheld adjustments.)	Lines (17) - (18) + (19)			
(21)	Non-exempt Asset Class 1 U.S. Government Agency Bonds	Schedule D Part 1 Class 1 Bonds and Schedule DA Part 1 Class 1 Bonds, in part†		X 0.004	=
(22)	Bonds Subject to Size Factor	Line (20) - Line (1) - Line (9) - Line (21)			
(23)	Number of Issuers	Company Records			
(24)	Size Factor for Bonds				
(25)	Bonds Subject to Size Factor after the Size Factor is Applied	Line (22) x Line (24)			
(26)	Total Bonds	Line (21) + Line (25)			

† Only investments in asset Class 1 U.S. Government agency bonds previously reported in Lines (2) and (10), net of those included on Line (18), plus the portion of Line (19) attributable to ceding companies' Lines (2) and (10) should be included on Line (21). No other class 1 bonds should be included on this line. Exempt U.S. Government bonds shown on Lines (1) and (9) should not be included on Line (21). Refer to the bond section of the risk-based capital instructions for more clarification.

Denotes items that must be manually entered on the filing software.

Source

Asset Risk - Affiliated Amounts (C-0)

(1) Affiliated US Property-Casualty Insurers Directly Owned	LR035 Summary for Affiliated Investments Column (4) Line (1)	_____
(2) Affiliated US Life Insurers Directly Owned	LR035 Summary for Affiliated Investments Column (4) Line (2)	_____
(3) Affiliated US Health Insurers Directly and Indirectly Owned	LR035 Summary for Affiliated Investments Column (4) Line (3)	_____
(4) Affiliated US Property-Casualty Insurers Indirectly Owned	LR035 Summary for Affiliated Investments Column (4) Line (4)	_____
(5) Affiliated US Life Insurers Indirectly Owned	LR035 Summary for Affiliated Investments Column (4) Line (5)	_____
(6) Affiliated Alien Life Insurers - Canadian	LR035 Summary for Affiliated Investments Column (4) Line (8)	_____
(7) Affiliated Alien Life Insurers - All Others	LR035 Summary for Affiliated Investments Column (4) Line (9)	_____
(8) Off-Balance Sheet Items	LR015 Off-Balance Sheet Items Column (2) Line (26)	_____
(9) Total (C-0) - Pre-Tax	Sum of Lines (1) through (8)	_____
(10) (C-0) Tax Effect	LR026 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (122)	_____
(11) Net (C-0) - Post-Tax	Line (9) - Line (10)	=====

Asset Risk - Unaffiliated Common Stock and Affiliated Non-Insurance Stock (C-1cs)

(12) Schedule D Unaffiliated Common Stock	LR005 Unaffiliated Common Stock Column (5) Line (21)	_____
(13) Schedule BA Unaffiliated Common Stock	LR008 Schedule BA Unaffiliated Common Stock Column (5) line (47)	_____
(14) Schedule BA Affiliated Common Stock - C-1cs	LR008 Schedule BA Unaffiliated Common Stock Column (5) line (49.2)	_____
(15) Common Stock Concentration Factor	LR011 Common Stock Concentration Factor Column (6) Line (6)	_____
(16) Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subsidiaries	LR035 Summary for Affiliated Investments Column (4) Line (7)	_____
(17) Affiliated Preferred Stock and Common Stock - All Other	LR035 Summary for Affiliated Investments Column (4) Line (13)	_____
(18) Total (C-1cs) - Pre-Tax	Sum of Lines (12) through (17)	_____
(19) (C-1cs) Tax Effect	LR026 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (131)	_____
(20) Net (C-1cs) - Post-Tax	Line (18) - Line (19)	=====

Asset Risk - All Other (C-1o)

(21) Bonds after Size Factor	LR002 Bonds Column (2) Line (26)	_____
(22) Mortgages (including past due and unpaid taxes)	LR004 Mortgages Column (6) Line (22)	_____
(23) Unaffiliated Preferred Stock	LR005 Unaffiliated Preferred Stock Column (5) Line (10)	_____
(24) Affiliated Preferred Stock and Common Stock - Investment Subsidiaries	LR035 Summary for Affiliated Investments Column (4) Line (6)	_____
(25) Affiliated Preferred Stock and Common Stock - Parent	LR035 Summary for Affiliated Investments Column (4) Line (10)	_____
(26) Affiliated Preferred Stock and Common Stock - Property and Casualty Insurers not Subject to Risk-Based Capital	LR035 Summary for Affiliated Investments Column (4) Line (11)	_____
(27) Affiliated Preferred Stock and Common Stock - Life Insurers not Subject to Risk-Based Capital	LR035 Summary for Affiliated Investments Column (4) Line (12)	_____
(28) Affiliated Preferred Stock and Common Stock - Publicly Traded Insurers Held at Fair Value (excess of statement value over book value)	LR035 Summary for Affiliated Investments Column (4) Line (14)	_____
(29) Separate Accounts with Guarantees	LR006 Separate Accounts Column (3) Line (7)	_____
(30) Synthetic GIC's (C-1o)	LR006 Separate Accounts Column (3) Line (8)	_____
(31) Surplus in Non-Guaranteed Separate Accounts	LR006 Separate Accounts Column (3) Line (13)	_____
(32) Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (13)	_____
(33) Schedule BA Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (22)	_____

FDR ELECTRONIC FILINGS

NAIC FDR DATABASE

Electronic Filings Only

- Previously, NAIC supported manual entry of hardcopy filings
- In 1999, the requirement changed to electronic only filings
 - CDs or Internet Filings
- In 2014, the requirement changed to Internet Filings as the only accepted method
- NY Supplement data filings are pass-throughs to FTP site
- PA DOI state-only filings in zip-files pass through to FTP site

Format Decisions

- Annual and Quarterly Statements are captured in electronic data format and PDF version that should be identical to hard copy
 - Some notes and explanation fields are PDF only
- Nature of supplement dictates format
 - All text with very different responses and formats for each insurer = PDF
 - All numbers, codes, etc. = electronic data and PDF to match hard copy of entire filing

3rd Party Vendors Utilized

- Create software that meets NAIC specification and testing requirements
- Include state only filing requirements as needed for their customers
- Sell the software to the insurers
- Blanks WG timelines and process take into consideration the vendors' development cycle
- Vendors add accounting, etc. for higher end

Major Data Filings by Statement Type

The Database will include annual statement data for the following statement types:

- Property & Casualty (including Property Combined filings)
- Life, Accident & Health/Fraternal (including Separate Accounts filings)
- Title
- Health

The Database will include Risk-Based Capital Reports for the following statement types:

- Property & Casualty
- Life, Accident & Health/Fraternal
- Health

The Database will include quarterly statement data for the following statement types:

- Property & Casualty
- Life, Accident & Health/Fraternal
- Title
- Health

FDR METADATA

BLANKS

Blanks translated into electronic data elements



LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)
6.2 Dividends not yet apportioned (including \$ Modco)
6.3 Coupons and similar benefits (including \$ Modco)
7. Amount provisionally held for deferred dividend policies not included in Line 6
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount, including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded
9.4 Interest Maintenance Reserve (IMR, Line 6)
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$
11. Commissions and expense allowances payable on reinsurance assumed
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)
15.2 Net deferred tax liability
16. Unearned investment income
17. Amounts withheld or retained by company as agent or trustee
18. Amounts held for agents' account, including \$ agents' credit balances
19. Remittances and items not allocated
20. Net adjustment in assets and liabilities due to foreign exchange rates

Annual/Quarterly tables



- Single blanks schedule/page can include 1 or more tables for database purposes
 - Assets Page includes:
 - Main table (View actual page in the blank)
 - Write-ins table (any footnotes in a separate table)
- All tables must be addressed
 - “None” schedule utilized if not applicable/zero
 - Some columns of data are electronic only
- Numeric, code, text – all types of data included as needed



Table Metadata (Blanks Metadata)

- **Data about the financial data**
- **Classify financial tables (statement types, filing periods, etc.)**
 - Filing Sets
 - Filing Periods
- **Line (row) detail and Column detail**
 - Includes “line code” tagging
- **Data types and format**

FILING PERIODS, ETC.

Period Type	Period Type Code	Filing Period	Filing Period Code	Submission Group Type	Submission Group Type Code
Annual	AN	Filing submissions due March 1	MAR	March	M
Annual	AN	Filing submissions due March 1	MAR	RBC	R
Annual	AN	Filing submissions due March 1	MAR	SEPA	S
Annual	AN	Filing submissions due April 1	APR	April	A
Annual	AN	Annual combined company filings due May 1	CMB	Combined	C
Annual	AN	Market Conduct Annual Statement	MAY	MCAS	Y
Annual	AN	Filing submissions due June 1	JUNE	June	J
Annual	AN	Filing submissions due August 1	AUG	August	U
Annual	AN	Filing submissions not due on a specific date	ANN	Merger	G
Annual	AN	Filing submissions not due on a specific date	ANN	History	H
Quarter 1	Q1	Quarter 1 filings	QTR1	Quarter 1	1
Quarter 2	Q2	Quarter 2 filings	QTR2	Quarter 2	2
Quarter 3	Q3	Quarter 3 filings	QTR3	Quarter 3	3

BLANKS PART - L2000EX4



EXHIBIT 4—UNREALIZED CAPITAL GAINS AND (LOSSES) ON INVESTMENTS

	1	2	3	4
	Increase in Book Value	Decrease in Book Value	Net Gain or (Loss) From Change in Difference Between Book and Admitted Values	Net Unrealized Capital Gains or (Losses) (Col. 1-2+3)
1. U. S. Government bonds
1.1 Other bonds (unaffiliated).....
1.2 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated).....
2.21 Common stocks of affiliates
3. Mortgage loans
4. Real estate	(a).....
5. Premium notes, policy loans and liens
6.1 Cash on hand and on deposit.....
6.2 Short-term investments
7. Other invested assets	(a).....
8. Derivative instruments.....
8.1 Aggregate write-ins for unrealized capital gains and (losses) on investments
8.2 Foreign exchange	XXXX	XXXX
9. Net unrealized capital gains or (losses)

SPEC GEN SCREEN



Specification Generator in Oracle OLTPPROD (Blank_Support schema) - [L2000EX4 - Edit]

File Mode Form Table Content Report Windows Help

Form ID	Form Name	Filing Set	Filing Period	Page	Status
22287	L2000EX4	Statement	Filing submissions due March 1	011	6

Financial Table: L2000EX4

Code	EXHIBIT 4	1 incr_book_value	2 dcr_book_value	3 net_gn_dif_bk_adm	4 net_unreal_gn_iss
1	(01) U.S. government bonds	#,###	#,###	#,###	#,###
3	(01.1) Other bonds (unaffiliated)	#,###	#,###	#,###	#,###
4	(01.2) Bonds of affiliates	#,###	#,###	#,###	#,###
5	(02.1) Preferred stocks (unaffiliated)	#,###	#,###	#,###	#,###
6	(02.11) Preferred stocks of affiliates	#,###	#,###	#,###	#,###
7	(02.2) Common stocks (unaffiliated)	#,###	#,###	#,###	#,###
8	(02.21) Common stocks of affiliates	#,###	#,###	#,###	#,###
9	(03) Mortgage loans	#,###	#,###	#,###	#,###
10	(04) Real estate	#,###	#,###	#,###	#,###
11	(05) Premium notes, policy loans and liens	#,###	#,###	#,###	#,###
13	(06.1) Cash on hand and on deposit	#,###	#,###	#,###	#,###
14	(06.2) Short-term investments	#,###	#,###	#,###	#,###
15	(07) Other invested assets	#,###	#,###	#,###	#,###
34	(08) Derivative instruments	#,###	#,###	#,###	#,###
30	(08.1) Aggregate write-ins for unrealized capital gains and (losses) on investments	#,###	#,###	#,###	#,###
16	(08.2) Foreign exchange	XXX	XXX	#,###	#,###
33	(09) Net unrealized capital gains or (losses)	#,###	#,###	#,###	#,###

Windows Taskbar: Start, Inbox - Mic..., Specific..., Exploring - ..., Microsoft..., CD Player..., Oracle SQ..., 11:27 AM

CREATION OF FINANCIAL TABLE FROM METADATA - L2000EX4



SQL> desc L2000EX4

Name	Null?	Type
COCODE	NOT NULL	NUMBER(10)
LNCODE	NOT NULL	NUMBER(7)
LINE_NO	NOT NULL	VARCHAR2(7)
ORDR	NOT NULL	NUMBER(10)
LAST_UPDATE	NOT NULL	DATE
ACTIVE_ROW	NOT NULL	VARCHAR2(1)
YEAR	NOT NULL	NUMBER(4)
INCR_BOOK_VALUE		NUMBER(14)
DCR_BOOK_VALUE		NUMBER(14)
NET_GN_DIF_BK_ADM	NOT NULL	NUMBER(14)
NET_UNREAL_GN_LSS	NOT NULL	NUMBER(14)

DATA STORED IN L2000EX4 TABLE



COCODE	LINE_NO	LAST_UPDATE	INCR_BOOK_VALUE	DCR_BOOK_VALUE	NET_GN_DIF_BK_ADM	NET_UNREAL_GN_LSS
42960	08	03-AUG-00	28040	36751	1100	-7611
42960	08.1	03-AUG-00	10000	0	1200	11200
42960	08.2	23-AUG-00			0	0
56510	01	08-JUL-00	0	2254	18540	16286
56510	01.1	08-JUL-00	4000	5000	1000	0

Raw Data File (.TXT) – comma delimited



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File Edit Format View Help
[HEADER]
2008.3a2a          2008    0    99937  03    00    0
[L2008JURAT1]
D 01 0836 0836 99937 31-1191427 ohio US 09081986 07011988 OCM
[L2008JURAT2]
D 01 Columbus Life Insurance Company
[L2008JURAT3]
D 01 400 East 4th Street Cincinnati OH 45202-3302
www.ColumbusLife.com
D 02 400 East 4th Street Cincinnati OH 45202-3302
D 03 400 East 4th Street Cincinnati OH 45202-3302
D 04 400 East 4th Street Cincinnati OH 45202-3302
D 05 400 East 4th Street Cincinnati OH 45202-3302
D 06 400 East 4th Street Cincinnati OH 45202-3302
D 07 400 East 4th Street Cincinnati OH 45202-3302
[L2008JURAT4]
D 01 Hunkler Bradley J. 513-629-2980 CompAcctGrp@westernsouthernlife.com 513-629-1871
D 02 Hunkler Bradley J. 513-629-2980
D 03 513-361-6700
D 04 513-361-6700
D 05 Schenk Donna 513-361-6775 Donna.Schenk@ColumbusLife.com
D 06 Andrews Michelle 800-926-1195 Mikk1.Andrews@wslife.com
[L2008JURAT5]
D 01 Miller Jimmy Joe Donald Joseph President & CEO
D 02 wuebbling Sr VP & Secretary
D 03
D 04
D 05 Acton James Howard Jr. VP
D 05.01 Brown Keith Walker VP
D 05.02 Gibler Clint David Sr VP & Chf Inf off
D 05.03 Harris Daniel Wayne VP
D 05.04 Hayes Noreen Joyce Sr VP
D 05.05 Heenan Edward Scott Sr VP
D 05.06 Henderson David Todd VP
D 05.07 Hunkler Bradley Joseph VP & Comptroller
D 05.08 King Phillip Earl VP & Auditor
D 05.09 Maccarone Constance Marie Sr VP
[L2008JURAT6]
D 01 A.M. Best Company 2008.3a2a 03 No integration package used 00
[L2008LIAB]
D 01 2042933563 2001660486
D 02 4936474 5679148
D 03 44563671 44300829
D 04.1 6849291 9119012
D 04.2 47714 48013
D 05 7602 11864
D 06.1 11361000 11011000
D 06.2 0 0
D 06.3 0 0
D 07 0 0
D 08 140135 114217
D 09.1 0 0
D 09.2 0 0
D 09.3 0 0
D 09.4 0 1082216
D 10 466963 375979
```



FDR METADATA

VALIDATIONS

Instructions are translated into electronic validations



Line 50.1 – Paid in Capital

Include: The value attributable to stock purchase warrants.

Only when issued stock increases\decreases should this line increase\decrease. The amount included in this line will be the par value.

Refer to SSAP No. 15, Debt and Holding Company Obligations, and SSAP No. 72, Surplus and Quasi-reorganizations, for accounting guidance.

Line 50.2 – Capital Transferred From Surplus (Stock Dividend)

Report the increase in capital resulting from a stock dividend (corresponding to the decrease in surplus shown on Line 51.2).

NOTE: **The sum of lines 50.1 through 50.3 should equal the change between years from Liabilities page, lines 29 and 30, current year minus prior year.**

Line 51.1 – Surplus Adjustment Paid In

Include: Amounts paid over par for capital stock upon issuance.

Any other infusions of capital/surplus.

This should equal the change between years from Liabilities page, Line 33, column 1 minus column 2.

Refer to SSAP No. 72, Surplus and Quasi-reorganizations, for accounting guidance.

Formula Maintenance (FM)



User friendly Front-end application

Develop and maintain validation rules (Formula Metadata)

Copy Forward Years

Simple and complex validations

Supporting Calcs

Year	Rule	Short Description	Base Table	Status
2008	LXASN005449	LIABC1L26+L01THRU25	L2008LIAB	A
2008	LXASN005450	LIABC1L26+L26+27	L2008LIAB	A
2008	LXASN005451	LIABC1L31THRU35-36.1-36.2+L37	L2008LIAB	A
2008	LXASN005452	LIABC1L29+30+37+L38	L2008LIAB	A
2008	LXASN005453	LIABC1L26+36+L39	L2008LIAB	A
2008	LXASN005454	LIABC2L26+C2L26+27	L2008LIAB	A
2008	LXASN005455	LIABC2L26+L01THRU25	L2008LIAB	A
2008	LXASN005456	LIABC2L29+30+37+L38	L2008LIAB	A
2008	LXASN005457	LIABC2L26+36+L39	L2008LIAB	A
2008	LXASN005458	LIABC2L31THRU35-36.1-36.2+L37	L2008LIAB	A
2008	LXASN009692	LIABC1L09.3+NS1+NS2	L2008LIAB	A
2008	LXASN000217	LIABC1L04.2+EXCLMJAC9+10+11L04.4	L2008LIAB	A
2008	LXASN000791	LIABC1L24.1+AVRCL16	L2008LIAB	A
2008	LXASN000829	LIABC1L24.2/1000+SCSPT5C1L16	L2008LIAB	A
2008	LXASN001212	LIABL1NS3+L3NS1+SCSPT3SN/C1L3L0799999	L2008LIAB	A
2008	LXASN001268	LIABL2NS+SCSPT3SN/C1L2L1599999	L2008LIAB	A
2008	LXASN001480	LIABC1L26+HST5YRCL22	L2008LIAB	A
2008	LXASN001481	LIABC1L01+HST5YRCL23	L2008LIAB	A
2008	LXASN001482	LIABC1L02+HST5YRCL24	L2008LIAB	A
2008	LXASN001483	LIABC1L24.1+HST5YRCL26	L2008LIAB	A

FDR – Instructions are Translated into Electronic Validations



Validation Rule Types

- **Submission** (showstoppers)
- **Form and Format** (data type, column count)
- **Completeness** (expected files (PDF), filing sets (groups of tables), missing lines)
- **Consistency** (on average 13,000 for Property)
 - I-type (Intra-schedule; comparisons within single table)
 - X-type (Inter-schedule; single test between multiple tables)
 - Z and Y-type (variety of X, but add materiality options or multiple tests)
- **Minimum Standard Failures** (critical crosschecks)

COCODE = UNIQUE IDENTIFIER

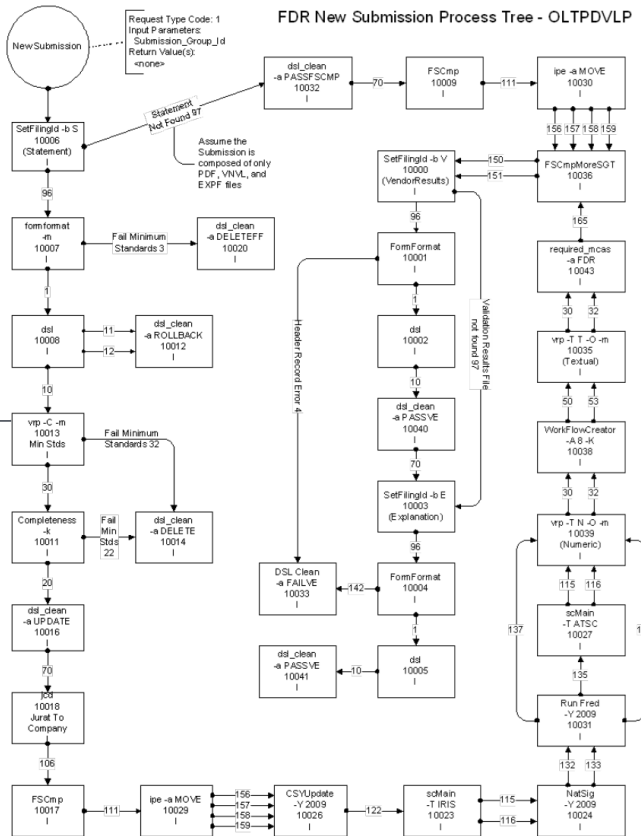
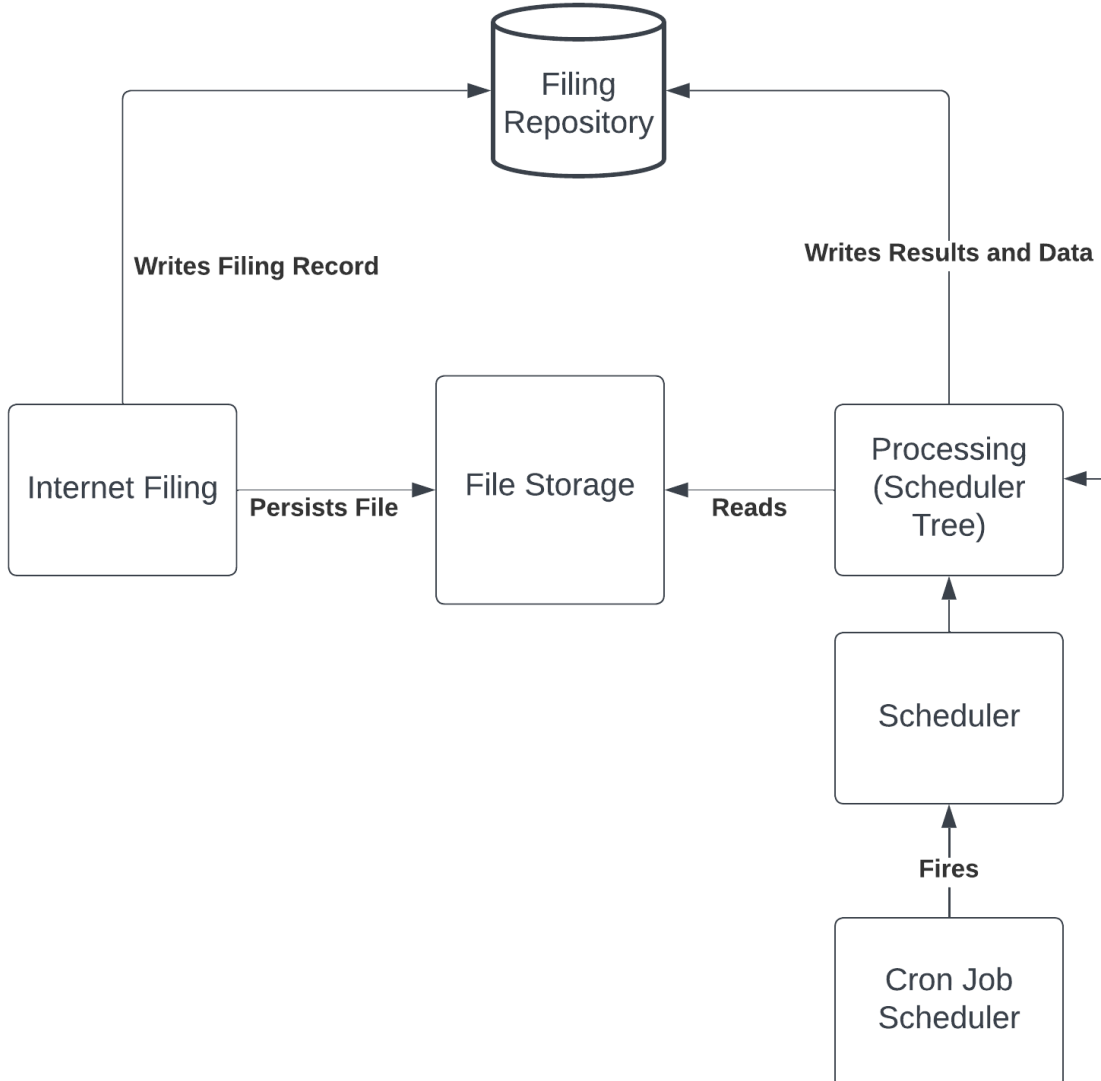


- NAIC Company Code (cocode) is the unique identifier for legal entity insurer filings
- NAIC Group Code is the identifier associating cocodes in a group
- Combined Code is the unique identifier for the Combined Annual Statement Supplement
- Alien Insurer IDs, Certified Reinsurer IDs, etc., are data inputs in various tables

INSURER USES VENDOR SOFTWARE TO CREATE FDR FILINGS

FDR FILINGS SUBMITTED TO NAIC INTERNET FILING APPLICATION

Financial Filing Processing Today



Technical Considerations

XBRL

- Designed for Financial Reporting
- OOTB features
- Extensible for customization
- Shift quality to the source
- Compatible with knowledge graphs

Current Landscape Custom Code



- Kubernetes

- Helm



- Java (Spring)



- Angular

Current Landscape Other Components



API Gateway



Low Code



Workday



Azure AD and Office



Custom Solutions and Infrastructure

- Tyk (API Gateway)
- Appian (Low Code)
- Snowflake (Data Platform)
- Workday (Invoicing)
- Okta (Identity Management)
- Azure AD (Workforce Identity Mgmt)
- AWS (Cloud Provider)

Questions?