

Market Conduct Annual Statement Life Data Request

Reporting Period:	January 1, 2004 through December 31, 2004
Filings Due:	June 30, 2005

Contact Information:

NAIC Code
Group Code
Federal EIN
Contact Person
Contact Phone
Contact Email
Company (Name)
Address1
Address2
City
State
Zip Code

Schedule Information:

<u>Schedule</u>	<u>Product Identifiers</u>	<u>Explanation</u>
1	ICVP	Individual Life Cash Value Products – Includes VL, UL, VUL, Whole Life, & Equity Index Life
2	INCVP	Individual Life Non-Cash Value Products – Term
3	GRP	Group Life Products (Cash & Non-Cash Value)– Includes VL, UL, VUL, Whole Life, Equity Index Life & Term
4	IFA	Individual Fixed Annuities – Includes Equity Index Annuity Products
5	IVA	Individual Variable Annuities

Throughout the data collection process, additional information will be available at www.naic.org. Be sure to check the NAIC website often to review Frequently Asked Questions (FAQs) and check for any other updates.

Schedule 1: Individual Life Cash Value Products (ICVP)

<u>ID</u>	<u>Description</u>
	State Indicator (State For Which This Is Being Submitted) Automatically loaded
	NAIC Company Code Automatically loaded after initial entry
	NAIC Group Code Automatically loaded after initial entry
ICVP	Product Identifier Automatically loaded
LS101	Number Of New Replacement Policies Applied For During The Period
LS102	Number Of New Replacement Policies Issued During The Period
LS103	Internal Replacement Indicator (Do The Replacement Counts Provided Include Internal Replacements? Yes/No)
LS104	Surrender Indicator (Do The Replacement Counts Provided Include Policies Surrendered? Yes/No)
LS105	Loan Purchase Indicator (Do The Replacement Counts Provided Include Policies Purchased Using Loan Proceeds From Existing Policies? Yes/No)
LS106	1035 Rollover Indicator (Do The Replacement Counts Provided Include Policies Purchased Under 1035 Exchanges? Yes/No)
LS107	Replacement Register Indicator (Does The Company Maintain a Replacement Register? Yes/No)
LS108	Number of In force Policies Containing Policy Loans With An Outstanding Balance Over 25% Of The Maximum Loan Value As of December 31, 2004
LS109	Number Of Policies Surrendered During The Period
LS110	Number Of Partial Surrenders During The Period
LS111	Partial Surrenders Indicator (Did The Number Of Policies Surrendered Include Partial Surrenders? Yes/No)
LS112	Number Of New 1035 Exchanges Coming Into The Company During The Period
LS113	Number Of New Policies Issued During The Period
LS114	Number Of Policies In Force At The End Of The Period
LS115	Dollar Amount Of Direct Premium During The Period
LS116	Dollar Amount Of Insurance Issued During The Period (Face Amount)
LS117	Dollar Amount Of Insurance In Force At The End Of The Period (Face Amount)
LS118	Number Of Complaints Received Directly From Consumers
LS119	Number Of Complaints Received Directly From The Corresponding Department Of Insurance
LS120	Complaint Register Indicator (Does The Company Maintain A Complaint Register? Yes/No)
LS121	Number Of Death Claims Closed With Payment , During The Period, Within 60 Days From The Date Of Due Proof Of Loss
LS122	Number Of Death Claims Closed With Payment , During The Period, Beyond 60 Days From The Date Of Due Proof Of Loss
LS123	Number Of Death Claims Denied, Resisted or Compromised During The Period
LS124	Total Number Of Death Claims Received During The Period

Schedule 2: Individual Life Non-Cash Value Products (INCVP)

<u>ID</u>	<u>Description</u>
	State Indicator (State For Which This Is Being Submitted) Automatically loaded
	NAIC Company Code Automatically loaded after initial entry
	NAIC Group Code Automatically loaded after initial entry
INCVP	Product Identifier Automatically loaded
LS201	Number Of New Replacement Policies Applied For During The Period
LS202	Number of New Replacement Policies Issued During The Period
LS203	Internal Replacement Indicator (Do The Replacement Counts Provided Include Internal Replacements? Yes/No)
LS204	Replacement Register Indicator (Does The Company Maintain a Replacement Register? Yes/No)
LS205	Number Of New Policies Issued During The Period
LS206	Number Of Policies In Force At The End Of The Period
LS207	Dollar Amount Of Direct Premium During The Period
LS208	Dollar Amount Of Insurance Issued During The Period (Face Amount)
LS209	Dollar Amount Of Insurance In Force At The End Of The Period (Face Amount)
LS210	Number Of Complaints Received Directly From Consumers
LS211	Number Of Complaints Received Directly From The Corresponding Department Of Insurance
LS212	Complaint Register Indicator (Does The Company Maintain A Complaint Register? Yes/No)
LS213	Number Of Death Claims Closed With Payment , During The Period, Within 60 Days From The Date Of Due Proof Of Loss
LS214	Number Of Death Claims Closed With Payment , During The Period, Beyond 60 Days From The Date Of Due Proof Of Loss
LS215	Number Of Death Claims Denied, Resisted or Compromised During The Period
LS216	Total Number Of Death Claims Received During The Period

Schedule 3: Group Life Products – Cash & Non-Cash (GRP)

<u>ID</u>	<u>Description</u>
	State Indicator (State For Which This Is Being Submitted) Automatically loaded
	NAIC Company Code Automatically loaded after initial entry
	NAIC Group Code Automatically loaded after initial entry
GRP	Product Identifier Automatically loaded
LS301	Number Of New Policies Issued During The Period
LS302	Number Of Policies In Force At The End Of The Period
LS303	Dollar Amount Of Direct Premium During The Period
LS304	Dollar Amount Of Insurance Issued During The Period (Face Amount)
LS305	Dollar Amount Of Insurance In Force At The End Of The Period (Face Amount)
LS306	Number Of Complaints Received Directly From Consumers
LS307	Number Of Complaints Received Directly From The Corresponding Department Of Insurance
LS308	Complaint Register Indicator (Does The Company Maintain A Complaint Register? Yes/No)
LS309	Number Of Death Claims Closed With Payment , During The Period, Within 60 Days From The Date Of Due Proof Of Loss
LS310	Number Of Death Claims Closed With Payment , During The Period, Beyond 60 Days From The Date Of Due Proof Of Loss
LS311	Number Of Death Claims Denied, Resisted or Compromised During The Period
LS312	Total Number Of Death Claims Received During The Period

Schedule 4: Individual Fixed Annuities (IFA)

ID	Description
	State Indicator (State For Which This Is Being Submitted) Automatically loaded
	NAIC Company Code Automatically loaded after initial entry
	NAIC Group Code Automatically loaded after initial entry
IFA	Product Identifier Automatically loaded
LS401	Number Of New Replacement Contracts Applied For During The Period
LS402	Number of New Replacement Contracts Issued During The Period
LS403	Internal Replacement Indicator (Do The Replacement Counts Provided Include Internal Replacements? Yes/No)
LS404	Loan Purchase Indicator (Do The Replacement Counts Provided Include Contracts Purchased Using Loan Proceeds From Existing Policies? Yes/No)
LS405	1035 Rollover Indicator (Do The Replacement Counts Provided Include Contracts Purchased Under 1035 Exchanges? Yes/No)
LS406	Replacement Register Indicator (Does The Company Maintain a Replacement Register? Yes/No)
LS407	Number Of Contracts Surrendered During The Period
LS408	Number Of New 1035 Exchanges Coming Into The Company During The Period
LS409	Number Of New Contracts Issued During The Period
LS410	Number Of Contracts In Force At The End Of The Period
LS411	Dollar Amount Of Annuity Considerations During The Period
LS412	Number Of Complaints Received Directly From Consumers
LS413	Number Of Complaints Received Directly From The Corresponding Department Of Insurance
LS414	Complaint Register Indicator (Does The Company Maintain A Complaint Register? Yes/No)

Schedule 5: Individual Variable Annuities (IVA)

ID	Description
	State Indicator (State For Which This Is Being Submitted) Automatically loaded
	NAIC Company Code Automatically loaded after initial entry
	NAIC Group Code Automatically loaded after initial entry
IVA	Product Identifier Automatically loaded
LS501	Number Of New Replacement Contracts Applied For During The Period
LS502	Number of New Replacement Contracts Issued During The Period
LS503	Internal Replacement Indicator (Do The Replacement Counts Provided Include Internal Replacements? Yes/No)
LS504	Loan Purchase Indicator (Do The Replacement Counts Provided Include Contracts Purchased Using Loan Proceeds From Existing Policies? Yes/No)
LS505	1035 Rollover Indicator (Do The Replacement Counts Provided Include Contracts Purchased Under 1035 Exchanges? Yes/No)
LS506	Replacement Register Indicator (Does The Company Maintain a Replacement Register? Yes/No)
LS507	Number Of Contracts Surrendered During The Period
LS508	Number Of New 1035 Exchanges Coming Into The Company During The Period
LS509	Number Of New Contracts Issued During The Period
LS510	Number Of Contracts In Force At The End Of The Period
LS511	Dollar Amount Of Annuity Considerations During The Period
LS512	Number Of Complaints Received Directly From Consumers
LS513	Number Of Complaints Received Directly From The Corresponding Department Of Insurance
LS514	Complaint Register Indicator (Does The Company Maintain A Complaint Register? Yes/No)

Definitions:

All companies should follow the same methodology/definitions used to file the Financial Annual Statement and its corresponding state pages as well as review each applicable state's regulations.

1035 Exchange - Refers to a provision in the tax code (IRC 1035), which allows for the direct transfer of accumulated funds in a life insurance policy, endowment policy or annuity policy to another life insurance policy, endowment policy or annuity policy, without creating a taxable event.

Annuity – a contract under which an insurance company promises to make a series of periodic payments to a named individual in exchange for a premium or a series of premiums.

Annuity Considerations - like Life Insurance Premiums these are reported in the Company's Financial Annual Statement. Annuity Considerations are funds deposited to or used to purchase annuity contracts issued by the company. For the Market Conduct Annual Statement, you should report Life Insurance Premiums and Annuity Considerations consistently with the way they are reported on the "state pages" of your company's Financial Annual Statement.

Claim – a request or demand for payment of a loss, which may be included within the terms of coverage of an insurance policy. Claims with multiple beneficiaries should be counted as one claim.

Claim Closed with Payment – a claim where the final decision was payment of the claim.

Complaint – any *written* communication that expresses dissatisfaction with a specific insurance company, agent or other regulated entity. This should not include inquiries.

Consumer - an individual who seeks to obtain, obtains or has obtained an insurance or annuity product either directly from an insurer or from an insurance producer.

Date of Due Proof of Loss – the date on which the company has received the necessary proof of loss on which to base a claim determination.

Fixed Annuity – an annuity under which the insurer guarantees that at least a defined amount of monthly annuity benefit will be provided for each dollar applied to purchasing the annuity.

Group insurance policy - an insurance policy that is issued to a party that is purchasing insurance coverage for a specific group of people. Group members receive certificates rather than policies.

Partial Surrender - we would consider a partial surrender a policyowner's request to obtain a partial amount of the cash value or surrender value, without using the a policy loan option. This would also include cashing in "paid-up additions."

Policy Loan – a loan that an insurer makes to the owner of a permanent life insurance policy at the owner's request that is secured by the policy's cash value. Include only loans with an outstanding balance over 25% of the maximum loan value as of December 31, 2004.

Replacement Policy – a policy application received by your Company proposed to replace an existing policy from another company (External Replacement) or your company (Internal Replacement). Replacements should be reported according to individual state regulations regarding internal and external replacement definitions. The applied for field should contain all replacements regardless of whether a policy was ever issued. The issued field should only contain the number of replacement policies issued.

Resisted Claim – a claim that was denied or a claim that was resisted or compromised during the period, no matter the outcome.

Separate Account – an investment account that is maintained separately from an insurer's general investment account and that allows the insurer to manage the funds placed in variable life insurance policies and variable annuity policies.

Surrendered Policy – a policy terminated at the request of the policy owner.

Term Life Insurance – life insurance that provides a death benefit if the insured dies during the specified period. Term Life Insurance generally does not build cash value.

Whole Life Insurance – life insurance that provides lifetime insurance coverage. Whole Life Insurance policies generally build cash value and cover a person for as long as he or she lives if premiums are paid as required.

Universal Life Insurance – a form of Whole Life Insurance that is characterized by flexible premiums, flexible face amount and flexible death benefit amounts and its unbundling of the pricing factor.

Variable Annuity – an annuity under which the amount of the contract's accumulated value and the amount of the monthly annuity benefit payment fluctuate in accordance with the performance of a Separate Account.

Variable Life Insurance – a form of Whole Life Insurance under which the death benefit and the cash value of the policy fluctuate according to the investment performance of a Separate Account.

Variable Universal Life Insurance – a form of Whole Life Insurance that combines the premium and death benefit flexibility of Universal Life Insurance with the investment flexibility and risk of Variable Life Insurance.