

**SSAP Disclosure Requirements  
2008 Fraternal Annual Statement**

		changed/added					
		Superseded					
SSAP			Annual Statement				
No.	Paragraph(s)	Description	Note	Interrogatory	Schedule	Exhibit	Other
<b>1</b>		<b>Disclosure of Accounting Policies, Risks &amp; Uncertainties and Other Disclosures</b>					
1	5 & 6	Accounting policies	1C				
1	7	Accounting practices that depart from NAIC Prescribed Practices	1A				
1	8	Accounting practices when NAIC accounting practices and procedures do not address the accounting for the transaction	1A				
1	9	Risks and uncertainties - <b>Annual audited statutory reports only</b>					
1	10	Nature of operations - <b>Annual audited statutory reports only</b>					
1	11	Use of estimates	1B				
1	12 & 13	Certain significant estimates - <b>Annual audited statutory reports only</b>					
1	15 & 16	Concentration of risks - <b>Annual audited statutory reports only</b>					
1	17a	Segregated funds held for others	20C				
1	17b	Assets pledged to others as collateral	20C	23			
1	18	Forward commitments other than derivative instrument	20C				
1	19	Supplemental Investment Disclosures - Appendix A-001 <b>Also filed with the annual audited statutory reports.</b>		Supplemental Investment Risks Interrogatories	Summary Investment Schedule		
1	21	Reporting entities shall disclose information pertaining to subprime mortgage related risk exposure and related risk management practices, regardless of the materiality of the exposure, in the statutory financial statements. These disclosures are not required in the annual audited financial statements. Although definitions may differ among reporting entities, the following features are commonly recognized characteristics of subprime mortgage loans:	20H				
1	21a	An interest rate above prime to borrowers who do not qualify for prime rate loans;	20H				
1	21b	Borrowers with low credit ratings (FICO scores);	20H				
1	21c	Interest-only or negative amortizing loans	20H				
1	21d	Unconventionally high initial loan-to-value ratios	20H				
1	21e	Low initial payments based on a fixed introductory rate that expires after a short initial period, then adjusts to a variable index rate plus a margin for the remaining term of the loan.	20H				
1	21f	Borrowers with less than conventional documentation of their income and/or net assets;	20H				
1	21g	Very high or no limits on how much the payment amount or the interest rate may increase at reset periods, potentially causing a substantial increase in the monthly payment amount, and/or	20H				
1	21h	Include substantial prepayment penalties and/or prepayment penalties that extend beyond the initial interest rate adjustment period.	20H				
1	22	To the extent such information is available, reporting entities shall consider exposure to subprime mortgage related risk through the following sources:	20H				
1	22a	Direct investments in subprime mortgage loans	20H				
1	22b	Direct investments in securities with underlying subprime exposure, such as residential mortgage backed securities, commercial mortgage backed securities, collateralized debt obligations, structured securities (including principal protected notes), hedge funds, credit default swaps, and special investment vehicles;	20H				
1	22c	Equity investments in subsidiary, controlled or affiliated entities with significant subprime related risk exposure	20H				
1	22d	Underwriting risk on policies issued for Mortgage Guaranty or Financial Guaranty insurance coverage.	20H				
1	23	<b>As it relates to the exposure described above, reporting entities shall provide the following information</b>	20H				
1	23a	A narrative description of the manner in which the reporting entity specifically defines its exposure to subprime mortgage related risk in practice. Disclose the general categories of information considered in determining exposure to subprime mortgage related risk. Differentiation should be made between exposure to unrealized losses due to changes in asset values versus exposure to realized losses resulting from receiving less than anticipated cash flows or due to potential sale of assets to meet future cash flow requirements. Risk management or mitigation strategies shall also be disclosed.	20H(1)				

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1	23b	Direct exposure through investments in subprime mortgage loans. Disclose the following information for the aggregate amount of directly held subprime mortgage loans: book adjusted carrying value (excluding accrued interest); fair value; value of land and buildings; any other-than-temporary impairment losses recognized to date; default rate for the subprime portion of the loan portfolio. This information shall be segregated by the categories of Mortgages in the Process of Foreclosure, Mortgages in Good Standing and Mortgages with Restructured Terms.	20H(2)					
1	23c	Direct exposure through other investments. Reporting entities shall consider subprime mortgage related risk exposure through other investments for the following types of investments	20H(3)					
1	23c (i)	Residential mortgage backed securities	20H(3)					
1	23c (ii)	Commercial mortgage backed securities	20H(3)					
	23c (iii)	Collateralized debt obligations	20H(3)					
1	23c (iv)	Structured securities (including principal protected notes)	20H(3)					
1	23c (v)	Equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure (a general description of the nature and extent of the SCA's exposure should be included)	20H(3)					
1	23c (vi)	Other assets (including but not limited to hedge funds, credit default swaps, special investment vehicles)	20H(3)					
1	23c	Aggregated by the above investment types, reporting entities shall disclose the following: actual cost; book adjusted carrying value; fair value; any other-than-temporary impairment losses recognized to date.	20H(3)					
1	23d	Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage. Disclose the following information, by coverage type, related to underwriting exposure on policies issued for Mortgage Guaranty coverage or Financial Guaranty coverage and any other lines of insurance expected to be impacted: the aggregate amount of subprime related losses paid in the current year; the aggregate amount of subprime related losses incurred in the current year; the aggregate amount of subprime related case reserves at the end of the current period; the aggregate amount of subprime related IBNR reserves at the end of the current period.	20H(4)					
<b>2</b>	<b>Cash, Drafts and Short-Term Investments</b>							
2	13a	Fair Value of ST Investments - <b>Annual audited statutory reports only</b>						
2	13b	Concentrations of credit risks - <b>Annual audited statutory reports only</b>						
2	13c	Basis of short-term investments	1C(1)					
<b>3</b>	<b>Accounting Changes and Corrections of Errors</b>							
3	13	Material changes in accounting and correction of errors	2A					
3	13a	Description of the change, encompassing a general disclosure of the reason and justification for change or correction.	2A(1)					
3	13b	Impact of the change or correction on net income, surplus, total assets and total liabilities for the two years presented in the financial statement	2A(2)					
3	13c	Effect on net income of the current period for a change in estimate that effects several future periods.	2A(3)					
3	13d	When subsequent financial statements are issued containing comparative restated results as a result of the filing of an amended financial statement, the reporting entity shall disclose that the prior period has been restated and the nature and amount of such restatement.	2A(4)					
<b>4</b>	<b>Assets and Nonadmitted Assets</b>							
4		None						
<b>5</b>	<b>Liabilities, Contingencies and Impairment of Assets</b>							
5	13	Gain contingencies realized subsequent to balance sheet date but prior to issuance of financial statements	14C					
5	14	Loss contingency or impairment of an asset	14E					
5	16	Guarantees	14A					

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5	16a	Credit Guarantees (guarantees on indebtedness of others) - Disclosure shall include the nature of the guarantee, including the approximate term of the guarantee, how the guarantee arose, the events or circumstances that would require the guarantor to perform under the guarantee, and the current status as of the reporting date of the payment/performance risk of the guarantee. For example, the current status of the payment/performance risk of a credit-risk related guarantee could be based on either recently issued external credit ratings or current internal groupings used by the guarantor to manage its risk. An entity that uses internal groupings shall disclose how those groupings are determined and used for managing risk.	14A					
5	17	Nature of gain contingencies	14C					
<b>6</b>	<b>Uncollected Premium Balances, Bills Receivable for Premiums, and Amounts Due From Agents and Brokers</b>							
6	10	If it is reasonably possible a portion of the balance is uncollectible and is therefore not written off, disclosure requirements outlined in SSAP No. 5 shall be followed.	20D					
<b>7</b>	<b>Asset Valuation Reserve and Interest Maintenance Reserve</b>							
7	3	AVR and IMR shall be calculated and reported in accordance with the NAIC Annual Statement Instructions:				AVR & IMR		
<b>8</b>	<b>Pensions</b>							
		<b>SUPERSEDED BY SSAP NO. 89</b>						
<b>9</b>	<b>Subsequent Events</b>							
9	5	For material Type I subsequent events, the nature and amount of adjustment shall be disclosed only if necessary to keep the financial statements from being misleading	21					
9	6	Information relating to a material Type II subsequent event	21					
<b>10</b>	<b>Income Taxes</b>							
10	17	FAS 109 disclosures with regard to the valuation allowance shall be replaced with disclosures relating to the nonadmittance of some portion or all of a reporting entity's DTAs	9A(1)					
10	18a	Total of all DTAs (admitted and nonadmitted)	9A(1)					
10	18b	Total of all DTLs	9A(2)					
10	18c	Total of DTAs nonadmitted as a result of application of paragraph 1C	9A(4)					
10	18d	Net change during the year in total DTAs nonadmitted	9A(6)					
10	19	<b>Amounts not recognized for amounts described in paragraph 31 of FAS 109:</b>						
10	19a	Description of the types of temporary differences for which a DTL has not been recognized and types of events that would cause those temporary differences to become taxable	9B(1)					
10	19b	Cumulative amount of each type of temporary difference	9B(2)					
10	19c	Amount of unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration if determination of that liability is practicable or a statement that determination is not practicable	9B(3)					
10	19d	Amount of the DTL for temporary differences other than those in item c above that is not recognized in accordance with the provisions of paragraph 31 of FAS 109	9B(4)					
10	20	<b>Significant components of income taxes incurred and changes in DTAs and DTLs:</b>						
10	20a	Current tax expense or benefit	9C(1)					
10	20b	Change in DTAs and DTLs	9C(2)					
10	20c	Investment tax credits	9C(3)					
10	20d	Benefits of operating loss carryforwards	9C(4)					
10	20e	Adjustments of a DTA or DTL for enacted changes in tax laws or rates or a change in the tax status of the reporting entity	9C(5)					
10	21	Significant reconciling items between the sum of a reporting entity's income taxes incurred and the change in its DTAs and DTLs, and result obtained by applying the federal statutory rate to its pretax net income	9D					
10	22a	The amounts, origination dates and expiration dates of operating loss and tax credit carryforwards	9E(1)					

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10	22b	The amount of federal income taxes incurred in the current year and each preceding year which are available for recoupment in the event of future net losses	9E(2)				
10	22c	A reporting entity shall disclose the following: The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code.	9E(3)				
10	23a	If applicable, a list of names of entities with whom the reporting entity's federal income tax return is consolidated for the current year	9F(1)				
10	23b	The substance of the written tax allocation agreement, and the manner in which the entity has an enforceable right to recoup federal income taxes in the event of future NOLs	9F(2)				
10	17-23	<b>As referenced in SSAP 10 Appendix A - Implementation Questions and Answers, paragraph 12.24: SSAP 10 disclosures are also required in the annual audited statutory financial reports.</b>					
10Q&A	12.24	The disclosures of SSAP No. 10, paragraphs 18, 20b, 21 (on a prospective basis) and 23 should be presented in accordance with paragraph 57 of the Preamble, therefore these notes would only be presented in the first, second and third Quarterly Statement if the underlying data changes significantly.					No longer applicable. Eliminated the specific requirements for first quarter income tax disclosure to be made every First Quarter. Disclosures are still required in the event material changes have occurred since the prior year-end reporting period.
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<b>11</b>	<b>Postemployment Benefits and Compensated Absences</b>						
11	4	If the reporting entity does not accrue a liability because the amount cannot be reasonably estimated, that fact and the reasons therefore shall be disclosed	12E				
11	9	Consolidated/Holding company plans	12D				
11	10a	Reconciliation of beginning and ending balances of the benefit obligation	12A(1)				
11	10b	Reconciliation of beginning and ending balances of the fair value of plan assets	12A(2)				
11	10c	Amount of net periodic benefit cost recognized	12A(6)				
11	10d	Cost of providing special or contractual termination benefits recognized during the period and a description of the nature of the event	12A(18)				
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<b>12</b>	<b>Employee Stock Ownership Plans</b>						
12	7 & 17	ESOP disclosures - <b>Annual audited statutory financial reports only</b>					
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<b>13</b>	<b>Stock Options and Stock Purchase Plans</b>						
13	15	Stock Options and Stock Purchase Plan disclosures - <b>Annual audited statutory financial reports only</b>					
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<b>14</b>	<b>Postretirement Benefits Other Than Pensions</b>						
14	15	Consolidated/Holding company plans	12D				
14	16	Defined benefit Other Postretirement Benefit Plan disclosures					
14	16a	Reconciliation of beginning and ending balances of the benefit obligation	12A(1)				
14	16b	Amount of postretirement obligation for non-vested employee	12A(5)				
14	16c	Reconciliation of beginning and ending balances of the fair value of plan assets	12A(2)				
14	16d	Funded status of the plans, the amounts not recognized in the statement of financial position, and amounts recognized in the statement of financial position	12A(3)				
14	16e	Information about plan assets:					
14	16e(i)	For each major category of plan assets, which shall include, but is not limited to, equity securities, debt securities, real estate, and all other assets, the percentage of the fair value of total plan assets held as of the measurement date used for each statement of financial position presented.	12A(12a)				
14	16e(ii)	A narrative description of investment policies and strategies, including target allocation percentages or range of percentages for each major category of plan assets presented on a weighted-average basis as of the measurement date(s) of the latest statement of financial position presented, if applicable, and other factors that are pertinent to an understanding of the policies or strategies such as investment goals, risk management practices, permitted and prohibited investments including the use of derivatives, diversification, and the relationship between plan assets and benefit obligations.	12A(12b)				

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14	16e(iii)	A narrative description of the basis used to determine the overall expected long-term rate-of-return-on-assets assumption, such as the general approach used, the extent to which the overall rate-of-return-on-assets assumption was based on historical returns, the extent to which adjustments were made to those historical returns in order to reflect expectations of future returns, and how those adjustments were determined.	12A(12c)				
14	16e(iv)	Disclosure of additional asset categories and additional information about specific assets within a category is encouraged if that information is expected to be useful in understanding the risks associated with each asset category and the overall expected long-term rate of return on assets.	12A(12d)				
14	16f	The benefits (as of the date of the latest balance sheet presented) expected to be paid in each of the next five fiscal years, and in the aggregate for the five fiscal years thereafter. The expected benefits should be estimated based on the same assumptions used to measure the company's benefit obligation at the end of the year and should include benefits attributable to estimated future employee service.	12A(13)				
14	16g	The employer's best estimate, as soon as it can reasonably be determined, of contributions expected to be paid to the plan during the next fiscal year beginning after the date of the latest statement of financial position presented. Estimated contributions may be presented in the aggregate combining (1) contributions required by funding regulations or laws, (2) discretionary contributions, and (3) noncash contributions	12A(14)				
14	16h	Amount of net periodic benefit cost recognized	12A(6)				
14	16i	On a weighted-average basis, the assumed discount rate, the rate of compensation increase (for pay related plans), and the expected long-term rate of return on plan assets specifying, in tabular format, the assumptions used to determine the benefit obligations and the assumptions used to determine net benefit cost	12A(8)				
14	16j	The measurement date(s) used to determine other postretirement benefit measurements for postretirement benefit plans that make up at least the majority of plan assets and benefit obligations	12(A)9				
14	16k	Assumed health care cost trend rates	12A(10)				
14	16l	Effect of a one-percentage-point increase and decrease in the assumed health care cost trend rates	12A(11)				
14	16m	Amounts and types of securities of the reporting entity and related parties included in plan assets; amount of future annual benefits of plan participants covered by insurance contracts issued by the reporting entity or related parties, and any significant transactions between the reporting entity or related parties and the plan	12A(15)				
14	16n	Any alternative method used to amortize prior service amounts or unrecognized net gains and losses	12A(16)				
14	16o	If applicable, any substantive commitment, such as past practice or a history of regular benefit increases, used as the basis for accounting for the benefit obligation;	12A(17)				
14	16p	Cost of providing special or contractual termination benefits recognized during the period and a description of the nature of the event	12A(18)				
14	16q	Significant change in the benefit obligation or plan assets not otherwise apparent in the other disclosures required by this statement	12A(19)				
14	17	Disclose the amount of cost recognized for defined contribution other postretirement benefit plans separate from defined benefit plans. Describe the nature and effect of any significant changes during the period affecting comparability	12B				
14	18	Disclose amount of contributions to multiemployer plans for each annual period for which a statement of income is presented; disclose nature and effect of any changes affecting comparability	12C				
<b>15</b>	<b>Debt and Holding Company Obligations</b>						
15	12	Holding company obligations - disclose the amount of expense incurred and allocation methodology	12D				
15	13	If the reporting entity guarantees an obligation of the holding company, follow the guidance in SSAP No. 5 regarding recording and disclosure of the guarantee	10E				

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15	14a - 1	Debt Disclosures: Date issued; Kind of borrowing; Face amount of debt; Carrying value of debt; Rate at which interest accrues; Effective interest rate; Collateral requirements; Interest paid in current year; Summary of significant debt terms and covenants and any violations; Combined aggregate amount of maturities and sinking fund requirements for each of the five years following the latest balance sheet presented; If debt was considered to be extinguished by in-substance defeasance prior to the effective date of this statement and any debt remains outstanding, a general description of the transaction and the amount of debt that is considered extinguished at the end of the period; If assets are set aside after the effective date of this statement solely for satisfying scheduled payments of a specific obligation, a description of the nature of restrictions placed on those assets	11(1) - 11(12)				
15	15	FHLB funding agreements accounted for under SSAP No. 15 should follow the disclosure requirements required in paragraph 14, as well as the disclosure requirements included in SSAP No. 52— <i>Deposit-Type Contracts</i> , paragraph 18.	20I				
<b>16 Electronic Data Processing Equipment and Software</b>							
16	5	EDP Equipment and Software disclosures- <b>Annual audited statutory financial reports only</b>					
<b>17 Preoperating and Research and Development Costs</b>							
17	4	Total research and development costs - <b>Annual audited statutory financial reports only</b>					
<b>18 Transfers and Servicing of Financial Assets and Extinguishments of Liabilities SUPERSEDED BY SSAP No. 91</b>							
<b>19 Furniture, Fixtures and Equipment; Leasehold Improvements Paid by the Reporting Entity as Lessee; Depreciation of Property and Amortization of Leasehold</b>							
19	14	Furniture, Fixtures and Equipment; Leasehold Improvements; Depreciation of Property and Amortization of Leasehold Improvements - <b>Annual audited statutory financial reports only</b>					
<b>20 Nonadmitted Assets</b>							
20		None					
<b>21 Other Admitted Assets</b>							
21	8	If it is reasonably possible a portion of the balance is uncollectible and is therefore not written off, disclosure requirements outlined in SSAP No. 5 shall be followed.	20D				
<b>22 Leases</b>							
22	23a	General description of the lessee's leasing arrangements	15A(1)				
22	23b	Leases having initial or remaining noncancelable lease terms in excess of one year	15A(2)				
22	23c	Sale-leaseback transactions	15A(3)				
22	24a	Lessor disclosure of operating leases	15B(1)				
22	24b	Lessor disclosure of leveraged leases	15B(2)				
<b>23 Foreign Currency Transactions and Translations</b>							
23		None					
<b>24 Discontinued Operations and Extraordinary Items</b>							
24	6	Discontinued operations disclosures	4				
24	7	Discontinued operations - disclosure of material revisions to estimates of the cost to dispose of a segment of a business	4				
24	9	Nature of extraordinary event or transaction	20A				
24	10	Disclosure of material events or transactions that are either unusual or occur infrequently, but not both	20A, 20C & 20E				
<b>25 Accounting for and Disclosures about Transactions with Affiliates and Other Related Parties</b>							
25	18	Disclosure of all material related party transactions					
25	18a	Nature of the relationships involved	10A		Schedule Y-Part 1		

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25	18b	Description of the transactions, including date of transaction; explanation of transaction; name of the reporting entity; name of the affiliate; description of assets received; statement value of assets received; description of assets transferred; and statement value of assets transferred	10B					
25	18c	Dollar amounts of transactions and effects of any change in the method of establishing the terms from that used in the preceding period	10C		Schedule Y-Part 2			
25	18d	Amounts due from or to related parties; and terms and manner of settlement	10D					
25	18e	Guarantees or undertakings for the benefit of an affiliate or related party that result in material contingent exposure of the reporting entity's assets or liabilities	10E					
25	18f	Description of material management or service contracts	10F					
25	18g	Nature of the control relationship whereby the reporting entity and one or more other enterprises are under common ownership or control	10G		Schedule Y-Part 1			
25	18h	Amount deducted from the value of an upstream intermediate entity or ultimate parent owned	10H					
<b>26</b>	<b>Bonds, excluding Loan-backed and Structured Securities</b>							
26	17a & 17b	Fair value disclosure and concentration of credit risk in accordance with SSAP No. 27 - <b>Annual audited statutory financial reports only</b>						
26	17c	Basis at which bonds are stated	1C(2)					
26	17d	Disclosure of bond amortization method	1C(2)					
26	17e	For each balance sheet presented, the book/adjusted carrying values, fair values, excess of book/carrying value over fair value or fair value over book/adjusted carrying values for each pertinent category issued by those listed in para. 17e i -ix <b>Annual audited statutory financial reports only</b>			Schedule D			
26	17f	For the most recent balance sheet, the book/adjusted carrying values and the fair values of the bonds due: in one year or less; after one year through five years; after five years through ten years; and after ten years. <b>Annual audited statutory financial reports only</b>			Schedule D Part 1A			
26	17g	For each period for which results of operations are presented, the proceeds from sales of such bonds and gross realized gains and gross realized losses on such sales. - <b>Annual audited statutory financial reports only</b>			Schedule D			
26	17h	For each balance sheet presented, all bonds in an unrealized loss position for which other-than-temporary declines in value have not been recognized: i)The aggregate amount of unrealized losses (that is the amount by which cost or amortized cost exceeds fair value) and ii)The aggregate related fair value of bonds with unrealized losses. - <b>Annual audited statutory financial reports</b>						
26	17i	The disclosures in 17h above should be segregated by those bonds that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 months or longer using fair values determined in accordance with SSAP No. 27. - <b>Annual audited statutory financial reports</b>						
26	17j	As of the most recent balance sheet date presented, additional information should be included describing the general categories of information that the investor considered in reaching the conclusion that the impairments are not other-than-temporary. - <b>Annual audited statutory financial reports</b>						
26	17k	When it is not practicable to estimate fair value in accordance with SSAP No. 27, the investor should disclose the following information, if applicable, as of each date for which a statement of financial position is presented in its annual financial statements: i)The aggregate carrying value of the investments not evaluated for impairment and ii)The circumstances that may have a significant adverse effect on the fair value. - <b>Annual audited statutory financial reports only</b>						
<b>27</b>	<b>Disclosure of Information about Financial Instruments with Off-Balance Sheet Risk, Financial Instruments with Concentration of Credit Risk and Disclosures about Fair</b>							
27	4	Disclosure of extent, nature and terms of financial instruments with off-balance-sheet risk	16(1) & (2)					
27	6	Disclosure of credit risk of financial instruments with off-balance-sheet credit risk	16(3) & (4)					

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27	7	Concentration of credit risk - <b>Annual audited statutory financial reports only</b>					
27	8	Fair Value of Financial Instruments - <b>Annual audited statutory financial reports only</b>					
27	10	Financial instruments disclosure when it is not practicable to estimate fair value - <b>Annual audited statutory financial reports only</b>					
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<b>28</b>	<b>Nonmonetary Transactions</b>						
	<b>SUPERSEDED BY SSAP NO. 95</b>						
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<b>29</b>	<b>Prepaid Expenses</b>						
29		None					
<hr/>							
<b>30</b>	<b>Investments in Common Stock (excluding investments in common stock of subsidiary, controlled or affiliated entities)</b>						
30	13a	Basis of common stock	1C(3)				
30	13b	Description and the amount of any common stock that is restricted and the nature of the restriction		23			
30	13c	For each balance sheet presented, all common stocks in an unrealized loss position for which other-than-temporary declines in value have not been recognized i)The aggregate amount of unrealized losses (that is, the amount by which cost or amortized cost exceeds fair value) and lithe aggregate related fair value of common stocks with unrealized losses. - <b>Annual audited statutory financial reports</b>					
30	13d	The disclosures in 13c above should be segregated by those common stocks that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 months or longer using fair values determined in accordance with SSAP No. 27. - <b>Annual audited statutory financial reports</b>					
30	13e	As of the most recent balance sheet date presented, additional information should be included describing the general categories of information that the investor considered in reaching the conclusion that the impairments are not other-than-temporary. - <b>Annual audited statutory financial reports</b>					
30	13f	When it is not practicable to estimate fair value in accordance with SSAP No. 27, the investor should disclose the following information, if applicable, as of each date for which a statement of financial position is presented in its annual financial statements: i)The aggregate carrying value of the investments not evaluated for impairment and ii)The circumstances that may have a significant adverse effect on the fair value. - <b>Annual audited statutory financial reports</b>					
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<b>31</b>	<b>Derivative Instruments</b>						
	<b>SUPERSEDED BY SSAP NO. 86</b>						
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<b>32</b>	<b>Investment in Preferred Stock (including investments in preferred stock of subsidiary, controlled, or affiliated entities)</b>						
32	29a & 29b	Fair value and concentrations of credit risk in accordance with SSAP No. 27 - <b>Annual audited statutory financial reports only</b>					
32	29c	Basis at which preferred stocks are stated	1C(4)				
32	29d	Amount of any preferred stock that is restricted and the nature of the restriction		23			
32	29e	For each balance sheet presented, all preferred stocks in an unrealized loss position for which other-than-temporary declines in value have not been recognized i)The aggregate amount of unrealized losses (that is, the amount by which cost or amortized cost exceeds fair value) and lithe aggregate related fair value of common stocks with unrealized losses. - <b>Annual audited statutory financial reports</b>					
32	29f	The disclosures in 29e above should be segregated by those preferred stocks that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 months or longer using fair values determined in accordance with SSAP No. 27. - <b>Annual audited statutory financial reports</b>					



**SSAP Disclosure Requirements  
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		changed/added					
		Superseded					
SSAP			Annual Statement				
<u>No.</u>	<u>Paragraph(s)</u>	<u>Description</u>	<u>Note</u>	<u>Interrogatory</u>	<u>Schedule</u>	<u>Exhibit</u>	<u>Other</u>
37	21a	Total recorded investment in impaired loans and the amount of that recorded investment for which there is a related allowance for credit losses, the amount of that allowance, and the amount of that recorded investment for which there is no related allowance for credit losses	5A(6) & 5A(7)				
37	21b	Policy for recognizing interest income on impaired loans, including how cash receipts are recorded	5A(12)				
37	21c	Average recorded investment in the impaired loans during each period, the related amount of interest income recognized during the time within that period that the loans were impaired, and, unless not practicable, the amount of interest income recognized using a cash-basis method of accounting during the time within that period that the loans were impaired	5A(8), 5A(9) & 5A(10)				
37	21d	Activity in the allowance for credit losses account	5A(11)				
<b>38</b>	<b>Acquisition, Development and Construction Agreements</b>						
38		None					
<b>39</b>	<b>Reverse Mortgages</b>						
39	15a	Description of the reporting entity's accounting policies and method	5C(1)				
39	15b	General information regarding the entity's commitment under the arrangement	5C(2)				
39	15c	Reserve amount that is netted against the asset value	5C(3)				
39	15d	Investment income or loss recognized in the period as a result of re-estimated cash flows	5C(4)				
<b>40</b>	<b>Real Estate Investments</b>						
40	22	<b>SUPERSEDED BY SSAP NO 90</b>					
40	23	An entity that engages in retail land sales					
40	23a	Maturities of accounts receivable for each of the five years following the financial statement date	5F4(a)				
40	23b	Delinquent accounts receivable and methods for determining delinquency	5F4(b)				
40	23c	Weighted average and range of stated interest rates of receivables	5F4(c)				
40	23d	Estimated total costs and estimated dates of expenditures for improvements for major areas from which sales are being made over each of the five years following the financial statement date	5F4(d)				
40	23e	Recorded obligations for improvements	5F4(e)				
40	24	An entity that holds real estate investments with participating mortgage loan features should disclose:	20C				
40	24a	Aggregate amount of participating mortgage obligations at the balance-sheet date, with separate disclosure of the aggregate participation liabilities and related debt discounts.	20C				
40	24b	Terms of participations by the lender in either the appreciation in the market value of the mortgaged real estate project or the results of operations of the mortgaged real estate project, or both.	20C				
<b>41</b>	<b>Surplus Note</b>						
41	12	<b>Surplus notes outstanding:</b>					
41	12a	Date issued	13(11)a				
41	12b	Description of assets received	13(11)b				
41	12c	Holders of the note or if public the names of the underwriter and trustee	13(11)c				
41	12d	Amount of note	13(11)d				
41	12e	Carrying value of note	13(11)e				
41	12f	Rate at which interest accrues	13(11)f				
41	12g	Maturity date or repayment schedule, if stated	13(11)g				
41	12h	Unapproved interest and/or principal	13(11)h				
41	12i	Interest and/or principal paid in the current year	13(11)i				
41	12j	Total interest and/or principal paid on surplus notes	13(11)j				
41	12k	Subordination terms	13(11)k				
41	12l	Liquidation preference to the reporting entity's common and preferred shareholders	13(11)l				
41	12m	Repayment conditions and restrictions	13(11)m				
41	13	Identify any affiliates that hold any portion of a surplus debenture or similar obligation, and any holder of 10% or more of the outstanding amount of any surplus note registered under the Securities Act of 1933 or distributed pursuant to Rule 144A under the Securities Act of 1933	13(11)n				

**SSAP Disclosure Requirements  
2008 Fraternal Annual Statement**

SSAP No.	Paragraph(s)	Description	Annual Statement				
			Note	Interrogatory	Schedule	Exhibit	Other
<b>changed/added</b>							
<b>Superseded</b>							
<b>42</b>	<b>Sale of Premium Receivable</b>						
42	7	If transfer of receivables is reported as a sale, disclose the proceeds and the gain or loss recorded on the sale	17A				
<b>43</b>	<b>Loan-backed and Structured Securities</b>						
43	28a & 28b	Fair value disclosure and concentration of credit risk in accordance with SSAP No. 27 - <b>Annual audited statutory financial reports only</b>					
43	28c	Basis at which loan-backed securities are stated	1C(6)				
43	28d	Adjustment methodology (prospective or retrospective)	1C(6)				
43	28e	Changes from retrospective to prospective due to negative yield	5D(3)				
43	28f	If reporting entity has elected to use book value as of January 1, 1994 as the cost for securities purchased prior to January 1, 1994 where historical cash flows are not readily available	5D(1)				
43	28g	Descriptions of sources used to determine prepayment assumption:	5D(2)				
43	28h	For each balance sheet presented, all securities in an unrealized loss position for which other-than-temporary declines in value have not been recognized i)The aggregate amount of unrealized losses (that is, the amount by which cost or amortized cost exceeds fair value) and the aggregate related fair value of common stocks with unrealized losses. - <b>Annual audited statutory financial reports</b>					
43	28i	The disclosures in 28h above should be segregated by those securities that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 months or longer using fair values determined in accordance with SSAP No. 27. - <b>Annual audited statutory financial reports</b>					
43	28j	As of the most recent balance sheet date presented, additional information should be included describing the general categories of information that the investor considered in reaching the conclusion that the impairments are not other-than-temporary. - <b>Annual audited statutory financial reports</b>					
43	28k	When it is not practicable to estimate fair value in accordance with SSAP No. 27, the investor should disclose the following information, if applicable, as of each date for which a statement of financial position is presented in its annual financial statements: i)The aggregate carrying value of the investments not evaluated for impairment and ii)The circumstances that may have a significant adverse effect on the fair value. - <b>Annual audited statutory financial reports</b>					
<b>44</b>	<b>Capitalization of Interest</b>						
44	8	For an accounting period in which no interest cost is capitalized, the amount of interest cost incurred and charged to expense; For an accounting period in which some interest cost is capitalized, the total amount of cost incurred during the period and the amount thereof that has been capitalized - <b>Annual audited statutory financial reports only</b>					
<b>45</b>	<b>Repurchase Agreements, Reverse Repurchase Agreements and Dollar Repurchase Agreements</b>						
<b>SUPERSEDED BY SSAP NO. 91</b>							
<b>46</b>	<b>Investment in Subsidiary, Controlled, and Affiliated Entities</b>						
<b>SUPERSEDED BY SSAP NO. 88</b>							
<b>47</b>	<b>Uninsured Plans</b>						
47	9b	If it is reasonably possible a portion of the balance is uncollectible and is therefore not written off, disclosure requirements outlined in SSAP No. 5 shall be followed	20D				
47	12a	Information with regard to the profitability to the administrator of all ASO plans and the uninsured portions of partially insured plan:	18A				
47	12b	Information with regard to the profitability to the administrator of all ASC plans and the uninsured portions of partially insured plan:	18B				
47	12c	Information with regard to Medicare or similarly structured cost based reimbursement contracts	18C				
<b>48</b>	<b>Joint Ventures, Partnerships and Limited Liability Companies</b>						
48	14	For investments in JVs, Partnerships or LLCs that exceed 10% of the total admitted assets of the reporting entity:					
48	14a(1)	The name of the JV, Partnership or LLC and % ownership	6A(1)		Schedule BA		

**SSAP Disclosure Requirements  
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		changed/added					
		Superseded					
SSAP No.	Paragraph(s)	Description	Note	Annual Statement			
				Interrogatory	Schedule	Exhibit	Other
48	14a(2)	The accounting policies of the reporting entity with respect to investments in JVs, Partnerships and LLCs	1C(8) & 6A(2)				
48	14a(3)	The difference, if any between the amount at which the investment is carried and the amount of underlying equity in net assets and the accounting treatment of the difference	6A(3)				
48	14b	For those JVs, Partnerships and LLCs where a quoted market price is available the aggregate value of the investment based on the quoted market price	6A(4)				
48	14c	Summarized information as to assets, liabilities, and results of operations for JVs, Partnerships and LLCs	6A(5)				
48	15	Any commitment or contingent commitment to a JV, Partnership or LLC	14A		Schedule BA		
48	16a	If an impairment loss is recognized, the reporting entity shall disclose a description of the impaired assets and the facts and circumstances leading to the impairment	6B(1)				
48	16b	The amount of the impairment and how fair value was determined	6B(2)				
<hr/>							
<b>49</b>	<b>Policy Loans</b>						
49		None					
<hr/>							
<b>50</b>	<b>Classifications and Definitions of Insurance or Managed Care Contracts In Force</b>						
50		None					
<hr/>							
<b>51</b>	<b>Life Contracts</b>						
51	37a	A description of reserve practices	30(1)				
51	37 b	Methods employed in valuation of substandard policies	30(2)				
51	37 c	Amount of insurance for which the gross premiums are less than the net premiums	30(3)				
51	37 d	Methods used to determine tabular interest, tabular less actual reserves released, and tabular cost	30(4)				
51	37 e	Nature of significant other reserve changes	30(6)				
51	38	Amount of annuity actuarial reserves and deposit liabilities by withdrawal characteristics	31				
51	39	Amount of life insurance premiums and annuity considerations deferred and uncollected and amount of loading excluded	32				
51	40	Aggregate amount of direct premiums written through managing general agents or third party administrators; if amount exceeds 5% of surplus, provide additional information as outlined in paragraphs 40a.-f.	19				
51	41	Relative percentage of participating insurance, the method of accounting for policyholder dividends, amount of dividends, and amount of any additional income allocated to participating policyholders	28				Amount of dividends in Exhibit 4 - Dividends or Refunds
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<b>52</b>	<b>Deposit-Type Contracts</b>						
52	16a	A description of reserve practices	30(1)				
52	16b	Methods of determination of tabular interest on funds not involving life contingencies	30(5)				
52	16c	Nature of significant other reserve changes	30(6)				
52	17	Amount of annuity actuarial reserves and deposit liabilities by withdrawal characteristics	32				
52	18	For FHLB agreements, the following information shall be disclosed for the current and prior year:	201				
52	18a	General description with information on the nature of the agreement, type of funding (advances, lines of credit, borrowed money, etc) and intended use of the funding.	201				
52	18b	Amount of FHLB stock purchased/owned as part of the agreement	201				
52	18c	Amount of collateral pledged to the FHLB.	201				
52	18d	Total borrowing/funding capacity currently available to the reporting entity.	201				
52	18e	Total reserves related to FHLB funding agreements	201				
52	18f	Whether FHLB funding agreements assets and liabilities are classified within the general account or in a separate account; the elements that support this classification and the amounts in each category (i.e general or separate account).	201				
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<b>53</b>	<b>Property Casualty Contracts-Premiums</b>						
53	16	Disclose the amount of any premium deficiency reserve	29				

**SSAP Disclosure Requirements  
2008 Fraternal Annual Statement**

		changed/added						
		Superseded						
SSAP No.	Paragraph(s)	Description	Note	Annual Statement				
				Interrogatory	Schedule	Exhibit	Other	
53	16	Disclose if a reporting entity utilizes anticipated investment income as a factor in the premium deficiency calculation	29					
53	17	Aggregate amount of direct premiums written through managing general agents or third party administrators; if amount exceeds 5% of surplus, provide additional information as outlined in paragraphs 17a.-f.	19					
<b>54 Individual and Group Accident and Health Contracts</b>								
54	30	Any uncollectible premium shall be written off against operations in the period the determination is made and the disclosure requirements outlined in SSAP No. 5 shall be made.	See SSAP No. 5 Disclosures					
54	32	Aggregate amount of direct premiums written through managing general agents or third party administrators; if amount exceeds 5% of surplus, provide additional information as outlined in paragraphs 32a.-f.	19					
54	33	Relative percentage of participating insurance, the method of accounting for policyholder dividends, amount of dividends, and amount of any additional income allocated to participating policyholders	28		Amount of dividends in Schedule H	Amount of dividends in Exhibit 4 - Dividends or Refunds		
54	34	Amount of any premium deficiency reserve	29					
54	34	Disclose if a reporting entity utilizes anticipated investment income as a factor in the premium deficiency calculation	29, 1C(10)					
54	35	Method used to estimate any premium adjustments for contracts subject to redetermination, amount of net premiums subject to such adjustments and the corresponding percentage to total net premiums	23					
<b>55 Unpaid Claims, Losses and Loss Adjustment Expenses</b>								
55	13	Changes in estimates of the liabilities for unpaid claims or losses and loss/claim adjustment expenses resulting from the continuous review process, including the consideration of differences between estimated and actual payments, shall be considered a change in estimate and shall be recorded in accordance with SSAP No. 3-Accounting Changes and Corrections of Errors (SSAP No. 3). SSAP No. 3 requires changes in estimates to be included in the statement of operations in the period the change becomes known. This guidance also applies to the period subsequent to the March 1 filing deadline for annual financial statements through the filing deadline of June 1 for audited annual financial statements.	See SSAP No. 3 Disclosures					
55	14	The financial statements shall include the following disclosures for each year full financial statements are presented. The disclosure requirement in paragraph 14.d. is also applicable to the interim financial statements if there is a material change from the amounts reported in the annual filing. Life and annuity contracts are not subject to this disclosure requirement.						
55	14a	The balance in the liabilities for unpaid claims and unpaid losses and loss/claim adjustment expenses at the beginning and end of the year;	34A			Unpaid claim liability balances included in Exhibit 8		
55	14b	Incurred claims, losses, and loss/claim adjustment expenses with separate disclosures of the provision for insured or covered events of the current year and increases or decreases in the provision for insured or covered events of prior years.	34B		Commissions, General Insurance Expenses and Taxes Licenses and Fees included in Schedule H	Incurred claims included in Exhibit 8 and Schedule H		
55	14c	Payments of claims, losses and loss/claim adjustment expenses with separate disclosures of payments of losses and loss/claim adjustment expenses attributable to insured or covered events of the current year and prior year;	34C			Payment of claims included in Exhibit 8; Expenses allocated to A&H included in Exhibits 2 & 3		

**SSAP Disclosure Requirements  
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		Annual Statement					
SSAP							
<u>No.</u>	<u>Paragraph(s)</u>	<u>Description</u>	<u>Note</u>	<u>Interrogatory</u>	<u>Schedule</u>	<u>Exhibit</u>	<u>Other</u>
	<b>changed/added</b>						
	<b>Superseded</b>						
55	14d	Reasons for change in the provision for incurred claims, losses and loss/claim adjustment expenses attributable to insured or covered events of prior years. The disclosure should indicate whether additional premiums or return premiums have been accrued as a result of the prior-year effects.	34C				
55	14e	Summary of management's policies and methodologies for estimating the liabilities for losses and loss/claim adjustment expense:	1C(11)				
55	14f	Amount of paid and reserved for losses and loss/claim adjustment expenses for asbestos and/or environmental claims;	Not Applicable-P&C				
55	14g	Estimates of anticipated salvage and subrogation deducted from the liability for unpaid claims or losses	34D				
55	15	All reporting entity types are required to disclose the dollar amount of any claims/losses related to extra contractual obligation lawsuits or bad faith lawsuits paid during the reporting period on a direct basis. The number of such claims paid shall be disclosed in a note.	14D				
<b>56</b>	<b>Separate Accounts</b>						
56	14	If it is reasonably possible a portion of the balance is uncollectible and is therefore not written off, disclosure requirements outlined in SSAP No. 5 shall be followed.	20D				
56	29	Description of the general nature and characteristics of the various kinds of separate account business conducted by the company, including premiums, considerations or deposits received during the year; reserves by the valuation basis of the investments supporting the reserves listing separately for separate accounts whose assets are carried at market value and those carried at amortized cost/book value; reserves by withdrawal characteristics; any reserves for asset default risk that are recorded in lieu of AVR. This disclosure shall group separate accounts according to the criteria in paragraph 30.	33A				
56	30a & 30b	Separate accounts shall be addressed in the following groupings: Separate accounts with guarantees( i-iii ) and nonguaranteed separate accounts.	33A				
56	31	Reconciliation of the amount reported as transfers to and transfers from separate accounts between the general account and separate account statements	33B				
<b>57</b>	<b>Title Insurance</b>						
57	23a	The amount of premium revenue reported on the Gross All-Inclusive and on the Gross Risk Rate premium basis	Not Applicable-P&C				
57	23b	The amount of the known claims reserve, SPR/UPR, and the supplemental reserve	Not Applicable-P&C				
57	23c	Whether the insurer uses discounting in the calculation of its supplemental reserve, the method and rate used to determine the discount, and the amount of such discount	Not Applicable-P&C				
57	24	Any material individual component of the reported expense categories	Not Applicable-P&C				
<b>58</b>	<b>Mortgage Guaranty Insurance</b>						
58	27	All disclosures required by other statements within the Accounting Practices and Procedures Manual	Not Applicable-P&C				
<b>59</b>	<b>Credit Life and Accident and Health Insurance Contracts</b>						
59	17a	A description of reserve practices	30(1)				
59	17b	Methods employed in valuation of substandard policies;	30(2)				
59	17c	Amount of insurance for which the gross premiums are less than the net premiums	30(3)				
59	17d	Methods used to determine tabular interest, tabular less actual reserves released, and tabular cost	30(4)				
59	17e	Nature of significant other reserve changes	30(6)				
59	18	Amount of life insurance premiums deferred and uncollected and amount of loading excluded	32A				
59	19	Aggregate amount of direct premiums written through managing general agents or third party administrators; if amount exceeds 5% of surplus, provide additional information as outlined in paragraphs 18a.-f.	19				
<b>60</b>	<b>Financial Guaranty Insurance</b>						

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SSAP No.	Paragraph(s)	Description	Note	Annual Statement			
				Interrogatory	Schedule	Exhibit	Other
60	13	All disclosures required by other statements within the Accounting Practices and Procedures Manual	As applicable under other SSAPs				
<b>61</b>	<b>Life, Deposit-Type and Accident and Health Reinsurance</b>						
61	58a	A description of reserve practices	30(1)				
61	58b	Methods employed in valuation of substandard policies:	30(2)				
61	58c	Amount of insurance for which the gross premiums are less than the net premiums	30(3)				
61	58d	Methods used to determine tabular interest, tabular less actual reserves released, and tabular cost	30(4)				
61	58e	Method of determination of tabular interest on funds not involving life contingencies	30(5)				
61	58f	Nature of significant other reserve changes	30(6)				
61	59	Amount of annuity actuarial reserves and deposit liabilities by withdrawal characteristics in accordance with paragraph 58 a through e	31				
61	60	Reconcile total annuity reserves and deposit fund liabilities amount disclosed to the appropriate sections of the Aggregate Reserve for Life Policies and Contracts Exhibit and the Deposit Funds and Other Liabilities without Life or Disability Contingencies Exhibit, of the Life, Accident and Health Annual Statement and the corresponding lines in the Separate Accounts Statement	31				
61	61	Disclosures shall be made consistent with the interrogatories made under the Ceded Reinsurance Report detailed in the NAIC Annual Statement Instructions	22A				
61	62	Describe uncollectible reinsurance written off during the year	22B				
61	63	Describe commutation of ceded reinsurance during the year	22C				
<b>62</b>	<b>Property and Casualty Reinsurance</b>						
62	68	Unsecured Reinsurance Recoverables:					
62	68a	If the entity has with any individual reinsurers, authorized or unauthorized, an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses, and unearned premium, that exceeds 3% of the entity's policyholder surplus, list each individual reinsurer and the unsecured aggregate recoverable pertaining to that reinsurer	Not Applicable-P&C				
62	68b	If the individual reinsurer is part of a group, list the individual reinsurers, each of its related group members having reinsurance with the reporting entity, and the total unsecured aggregate recoverables for the entire group	Not Applicable-P&C				
62	69	Reinsurance Recoverables in Dispute—Reinsurance recoverable on paid and unpaid (including IBNR) losses in dispute by reason of notification, arbitration or litigation shall be identified if the amounts in dispute from any entity (and/or affiliate) exceed 5% of the ceding entity's policyholders surplus or if the aggregate of all disputed items exceeds 10% of the ceding entity's policyholders surplus. Notification means a formal written communication from a reinsurer denying the validity of coverage	Not Applicable-P&C				
62	70	Uncollectible Reinsurance—Describe uncollectible reinsurance written off during the year reported in the following annual statement classifications, including the name(s) of the reinsurer(s)					
62	70a	Losses incurred	Not Applicable-P&C				
62	70b	Loss adjustment expenses incurred	Not Applicable-P&C				
62	70c	Premiums earned	Not Applicable-P&C				
62	70d	Other	Not Applicable-P&C				
62	71	Commutation of Ceded Reinsurance—Describe commutation of ceded reinsurance during the year reported in the following annual statement classifications, including the name(s) of the reinsurer(s)					
62	71a	Losses incurred	Not Applicable-P&C				
62	71b	Loss adjustment expenses incurred	Not Applicable-P&C				
62	71c	Premiums earned	Not Applicable-P&C				

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		Annual Statement					
SSAP No.	Paragraph(s)	Description	Note	Interrogatory	Schedule	Exhibit	Other
	<b>changed/added</b>						
	<b>Superseded</b>						
62	71d	Other	Not Applicable-P&C				
62	72	Retroactive Reinsurance—The table illustrated in the NAIC Annual Statement Instructions for Property and Casualty Companies under Retroactive Reinsurance in the Notes to Financial Statements section shall be completed for all retroactive reinsurance agreements that transfer liabilities for losses that have already occurred and that will generate special surplus transactions. The insurer (assuming or ceding) shall assign a unique number to each retroactive reinsurance agreement and shall utilize this number for as long as the agreement exists. Transactions utilizing deposit accounting shall not be reported in this note	Not Applicable-P&C				
62	73	Reinsurance Assumed and Ceded—The tables illustrated in the NAIC Annual Statement Instructions for Property and Casualty Companies under “Reinsurance Assumed and Ceded in the Notes to Financial Statements” section shall be completed as follows:					
62	73a	The financial statements shall disclose the maximum amount of return commission which would have been due reinsurers if all reinsurance were canceled with the return of the unearned premium reserve	Not Applicable-P&C				
62	73b	The financial statements shall disclose the accrual of additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements as a result of existing contractual arrangements	Not Applicable-P&C				
62	74	A specific interrogatory requires information on reinsurance of risk accompanied by an agreement to release the reinsurer from liability, in whole or in part, from any loss that may occur on the risk or portion thereof	Not Applicable-P&C				
62	76-81	Annual Statement Interrogatories, which are required starting with period ending December 31, 2006 - <b>Annual audited statutory financial reports only</b>					
<b>63</b>	<b>Underwriting Pools and Associations Including Intercompany Pools</b>						
63	10	If it is reasonably possible a portion of the balance is uncollectible and is therefore not written off, disclosure requirements outlined in SSAP No. 5 shall be followed.	20D				
63	11a	Description of the basic terms of the arrangement and the related accounting	25				
63	11b	Identification of the lead entity and of all affiliated entities participating in the intercompany pool	25A				
63	11c	Description of the lines and types of business subject to the pooling agreement	25B				
63	11d	Description of cessions to non-affiliated reinsurers of business subject to the pooling agreement	25C				
63	11e	Identification of all pool members which are parties to reinsurance agreements with non-affiliated reinsurers covering business subject to the pooling agreement and which have contractual right of direct recovery from the non-affiliated reinsurer	25D				
63	11f	Explanation of any discrepancies between entries regarding pooled business on the assumed and ceded reinsurance schedules of the lead entity and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants	25E				
63	11g	Description of intercompany sharing, if other than in accordance with the pool participation percentage, of the Provision for Reinsurance and the write off of uncollectible reinsurance	25F				
	11h	Amounts due to/from the lead entity and all affiliated entities participating in the intercompany pool as of the balance sheet date.	25G				
<b>64</b>	<b>Offsetting and Netting of Assets and Liabilities</b>						
64		None					
<b>65</b>	<b>Property and Casualty Contracts</b>						
65	12	If a state has a prescribed or permitted practice allowing the use of discounts, or if discounting is utilized in accordance with this SSAP, financial statement disclosures are required in accordance with paragraphs 13-16.	Not Applicable				

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		Annual Statement					
		<u>Note</u>	<u>Interrogatory</u>	<u>Schedule</u>	<u>Exhibit</u>	<u>Other</u>	
changed/added							
Superseded							
SSAP No.	Paragraph(s)	Description	Note	Interrogatory	Schedule	Exhibit	Other
65	14	The financial statements shall disclose whether or not any of the liabilities for unpaid losses or unpaid loss adjustment expenses are discounted, including liabilities for workers' compensation. The following disclosures, for each line of business, shall be made separately:					
65	14a	Table(s) used	Not Applicable-P&C				
65	14b	Rate(s) used	Not Applicable-P&C				
65	14c	The amount of discounted liability reported in the financial statement	Not Applicable-P&C				
65	14d	The amount of tabular discount, by the line of business and reserve category	Not Applicable-P&C				
65	15	If the rate(s) used to discount prior accident years' liabilities have changed from the previous financial statement or if there have been changes in other key discount assumptions such as payout patterns, the financial statements shall disclose:					
65	15a	Amount of discounted current liabilities at current rate(s) and assumption(s) (exclude the current accident year)	Not Applicable-P&C				
65	15b	Amount of discounted current liabilities at previous rate(s) and assumption(s) (exclude the current accident year)	Not Applicable-P&C				
65	15c	Change in discounted liability due to change in interest rate(s) and assumption(s)	Not Applicable-P&C				
65	15d	Amount of non-tabular discount, by line of business and reserve category	Not Applicable-P&C				
65	19	Structured settlements:					
65	19a	The amount of reserves no longer carried by the reporting entity because it has purchased annuities with the claimant as payee, and the extent to which the reporting entity is contingently liable for such amounts should the issuer of the annuities fail to perform under the terms of the annuities	27A				
65	19b	The name, location, and aggregate statement value of annuities due from any life insurer to the extent that the aggregate value of those annuities equal or exceed 1% of policyholders' surplus. This disclosure shall only include those annuities for which the reporting entity has not obtained a release of liability from the claimant as a result of the purchase of an annuity. The reporting entity shall also disclose whether the life insurers are licensed in the reporting entity's state of domicile	27B				
65	32	The reporting entity shall provide an Actuarial Opinion and Report in conformity with the NAIC Annual Statement Instructions for Property and Casualty Insurers. The scope paragraph of the actuarial opinion shall include the following three items: the Reserve for Ceded Unearned Premiums (as reported on Page 3 of the Annual Statement), the Reserve for Direct Unearned Premiums (as reported on the State Page) and the Reserve for Net Unearned Premiums (as reported on Page 3). These three items must also be covered in the opinion and relevant comments paragraphs of the actuarial opinion. The actuarial opinion shall also disclose the following with regard to both direct insurance and reinsurance assumed subject to this rule:					
65	32a	The provision for investment income in the projected future losses and expenses under unexpired policies	Not Applicable-P&C				
65	32b	The amount of reduction in unearned premium and loss reserves for each of the following: (i) salvage and subrogation, (ii) reinsurance, (iii) credits for deductibles and self-insured retentions, and (iv) other statutory approved credits	Not Applicable-P&C				
65	33	The actuarial report shall include a description of the manner in which the adequacy of the amount of security for deductibles and self-insured retentions is determined. The actuarial report need not assess the credit-worthiness of the specific securities (e.g. LOC's), but the actuarial opinion must report collectibility problems if known to the actuary	Not Applicable-P&C				
65	38	The financial statements shall disclose the amount of reserve credit that has been recorded for high deductibles on unpaid claims and the amounts that have been billed and are recoverable on paid claims	Not Applicable-P&C				
65	42	The financial statements shall disclose the following if the reporting entity is potentially exposed to asbestos and/or environmental claims					
65	42a	The reserving methodology for both case and IBNR reserves	Not Applicable-P&C				

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SSAP No.	Paragraph(s)	Description	Note	Annual Statement			
				Interrogatory	Schedule	Exhibit	Other
	<b>changed/added</b>						
	<b>Superseded</b>						
65	42b	The amount paid and reserved for losses and loss adjustment expenses for asbestos and/or environmental claims, on a gross and net of reinsurance basis	Not Applicable-P&C				
65	42c	Description of the lines of business written for which there is potential exposure of a liability due to asbestos and/or environmental claims, and the nature of the exposure(s)	Not Applicable-P&C				
65	42d	For each of the five most current calendar years on both a gross and net of reinsurance basis, separately for asbestos and environmental losses (including coverage dispute costs) Beginning reserves; Incurred losses and loss adjustment expenses; Calendar year payments for losses and loss adjustment expenses; Ending reserves	Not Applicable-P&C				
65	46	Terms of any dividend restrictions	Not Applicable-P&C				
<b>66</b>	<b>Retrospectively Rated Contracts</b>						
66	11	If it is reasonably possible a portion of the balance of additional retrospective premium in excess of the nonadmitted portion is not anticipated to be collected, the disclosure requirements outlined in SSAP No. 5 shall be followed	20D				
66	12	Method used by the reporting entity to estimate retrospective premium adjustments; The amount of net premiums written that are subject to retrospective rating features, as well as the corresponding percentage of total net written premiums written; Disclose whether accrued retrospective premiums are recorded through written premiums or as an adjustment to earned premiums	23A, 23B & 23C				
66	13	Calculation of nonadmitted retrospective premium	As applicable				Assets Page Line 13.3
<b>67</b>	<b>Other Liabilities</b>						
67	2	Disclosures required in accordance with SSAP No. 5	See SSAP No. 5 Disclosures above				
<b>68</b>	<b>Business Combinations and Goodwill</b>						
68	14	If business combination is accounted for under the statutory purchase method, the following shall be disclosed as long as unamortized goodwill is reported as a component of the investment - the name and brief description of the acquired entity; method of accounting; cost of the acquired entity and the amount of goodwill; amount of amortization of goodwill	3A				
68	15	If business combination takes the form of a statutory merger, disclose the names and brief description of the combined entities; method of accounting; description of the shares of stock issued in the transaction; details of the results of operations of the previously separate entities for the period before the combination is consummated that are included in the current combined net income; description of any adjustments recorded directly to surplus for any entity that previously did not prepare statutory statements	3B				
68	16	Regarding goodwill resulting from assumption reinsurance - name of the ceding entity; type of business assumed; cost of the acquired business and the amount of goodwill; amount of amortization of goodwill	3C				
68	17	If the reporting entity recognizes an impairment loss, a description of the impaired assets and the facts and circumstances leading to the impairment; amount of the impairment charged to realized capital gains and losses and how fair value was determined	3D				
<b>69</b>	<b>Statement of Cash Flow</b>						
69	3	Transactions considered to be investing and financing activities that affect recognized assets or liabilities but do not result in cash receipts or cash payments; cash and noncash aspects of such transactions consistent with the classifications provided by the Annual Statement Instructions					Cash Flow line 20
<b>70</b>	<b>Allocation of Expenses</b>						
70	3	P/C Insurers - Allocable expenses shall be classified as loss adjustment expenses; investment expenses or other underwriting expenses	Not Applicable-P&C				

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		Annual Statement					
SSAP No.	Paragraph(s)	Description	Note	Interrogatory	Schedule	Exhibit	Other
	<b>changed/added</b>						
	<b>Superseded</b>						
70	4	Life/Health Insurers - Allocable expenses shall be categorized as general insurance expenses; insurance taxes, licenses and fees; or investment expenses				Exhibits 2 & 3	
70	5	Health insurers - Allocable expenses shall be classified as claim adjustment expenses; general administrative expenses; or investment expenses which are netted against investment income on the Statement of Revenue and Expenses.				Exhibits 2 & 3	
70	11	Material individual components of the reported expense categories shall be presented either on the face of the Summary of Operations or within the footnotes or related exhibits				Exhibits 2 & 3	
<b>71</b>	<b>Policy Acquisition Costs</b>						
71		None					
<b>72</b>	<b>Surplus and Quasi-reorganization</b>						
72	19a	The number of shares of each class of capital stock authorized, issued and outstanding as of the balance sheet date and the par value or stated value of each class	13(1)				
72	19b	The dividend rate, liquidation value and redemption schedule (including prices and dates) of any preferred stock issues	13(2)				
72	19c	Dividend restrictions, if any, and an indication if the dividends are cumulative	13(3)				
72	19d	The dates and amounts of dividends, or distributions paid. Note for each payment, whether the dividend or distribution was ordinary or extraordinary	13(4)				
72	19e	The portion of the reporting entity profits that may be paid as ordinary dividends to stockholders	13(5)				
72	19f	A description of any restrictions placed on the unassigned funds (surplus) including for whom the surplus is being held	13(6)				
72	19g	For mutual reciprocals and similarly organized entities, the total amount of advances to surplus not repaid, if any	13(7)				
72	19h	The total amount of stock held by the reporting entity, including stock of affiliated entities, for special purposes such as conversion of preferred stock, employee stock options, and stock purchase warrants	13(8)				
72	19i	A description of the reasons for changes in the balances of any special surplus funds from the prior period	13(9)				
72	19j	The portion of unassigned funds (surplus) represented or reduced by each of the following - unrealized gains and losses; nonadmitted asset values; separate account business; asset valuation reserves; and provision for reinsurance	13(10)				
72	19k	For reciprocal insurance companies - Disclose the amount of surplus identified as subscriber savings accounts; the source of funds and the reporting location in surplus; the conditions upon which the balances are paid to the subscribers	Not Applicable-P&C				
72	19l	Disclosures required by SSAP No. 41	See SSAP No. 41 Disclosures above				
72	19m	Disclosures required by SSAP No. 9	See SSAP No. 9 Disclosures above				
72	19n	The impact of the restatement in a quasi-reorganization as long as the financial statements for the period of the reorganization are presented	13(11)				
72	19o	The effective date of a quasi-reorganization for a period of ten years following the reorganization	13(12)				
<b>73</b>	<b>Health Care Delivery Assets - Supplies, Pharmaceuticals and Surgical Supplies, Durable Medical Equipment, Furniture, Medical Equipment and Fixtures, and Leasehold</b>						
73		None					
<b>74</b>	<b>Accounting for the Issuance of Insurance-Linked Securities Issued by a Property and Casualty Insurer through a Protected Cell</b>						
74	18	The general account shall reflect all activities with its protected cells as an aggregate write-in in its statutory financial statements and disclose in the notes the types and amounts of risks attributed to each of its protected cells.	Not Applicable-P&C				
<b>75</b>	<b>Reinsurance Deposit Accounting - An Amendment to SSAP No. 62, Property and Casualty Reinsurance</b>						
75	4a	A description of the reinsurance agreements	Not Applicable-P&C				

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		Annual Statement				
SSAP						
<u>No.</u>	<u>Paragraph(s)</u>	<u>Description</u>	<u>Note</u>	<u>Interrogatory</u>	<u>Schedule</u>	<u>Exhibit</u>
						<u>Other</u>
	<b>changed/added</b>					
	<b>Superseded</b>					
75	4b	Any adjustment of the amounts initially recognized for expected recoveries. The individual components of the adjustment shall be disclosed separately.	Not Applicable-P&C			
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<b>76</b>	<b>Reporting on the Costs of Start-Up Activities</b>					
76	3	Cost of start-up activities incurred in an accounting period - <b>Annual audited statutory reports only</b>				
<hr/>						
<b>77</b>	<b>Real Estate Sales - An Amendment to SSAP No. 40, Real Estate Investments</b>					
77		None				
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<b>78</b>	<b>Multiple Peril Crop Insurance</b>					
78	10	Disclose the method used to compute the unearned premium reserve in the financial statements	Not Applicable-P&C			
78	15	Disclose the total amounts received for each type of coverage	Not Applicable-P&C			
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<b>79</b>	<b>Depreciation of Nonoperating System Software - An Amendment to SSAP No. 16-Electronic Data Processing Equipment and Software</b>					
79		None				
<hr/>						
<b>80</b>	<b>Life Contracts, Deposit-Type Contracts and Separate Accounts, Amendments to SSAP No. 51-Life Contracts, SSAP No. 52-Deposit-Type Contracts and SSAP No. 56-</b>					
80		None				
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<b>81</b>	<b>Software Revenue Recognition</b>					
81		None				
<hr/>						
<b>82</b>	<b>Accounting for the Costs of Computer Software Developed or Obtained for Internal Use and Web Site Development Costs</b>					
82		None				
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<b>83</b>	<b>Mezzanine Real Estate Loans</b>					
83	4 & 6	Disclose, as applicable, the requirements of SSAP No. 37, paragraphs 20,21, and 22.	5A, 1(C)5			
83	6	The MREL lender shall report in Appendix A-001 the amount and percentages of its total admitted assets held in MREL and the largest three investments held in MREL except that such detail shall not be required for assets held on MREL totaling less than 2.5% of its total admitted assets.		Supplemental Investment Risk Interrogatories #19		
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<b>84</b>	<b>Certain Health Care Receivables and Receivables Under Government Insured Plans</b>					
84	24	Disclose the method used to estimate pharmaceutical rebate receivables.	27A & 1C(13)			
84	24	For the most recent 3 years and for each quarter therein, the reporting entity shall disclose the following: estimated balance of pharmacy rebate receivable, pharmacy rebates as invoiced or confirmed in writing, and pharmacy rebates collected.	27A			
84	25	Disclose the method used to estimate its risk sharing receivables. If any receivable and payable balances with the same provider are netted, the reporting entity shall disclose the gross receivable and payable balances in the notes to the financial statements. For the most recent 3 years, disclose the following: risk sharing receivables as estimated and reported on the prior year financial statements for annual periods ending in the current year; risk sharing receivables as estimated and reported on the financial statement for annual periods ending in the current year and the following year; risk sharing receivables invoiced as determined after the annual period; risk sharing receivables not yet invoiced; amounts collected from provider as payments under risk sharing contracts.	27B			
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<b>85</b>	<b>Claims Adjustment Expenses, Amendments to SSAP No. 55-Unpaid Claims, Losses and Loss Adjustment Expenses</b>					
85			See SSAP No. 55 Disclosures			
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<b>86</b>	<b>Accounting for Derivative Instruments and Hedging, Income Generation, and Replication (Synthetic Asset) Transactions</b>					
86	14	Should the cost basis of the derivative instrument be undefined (i.e., no premium is paid), the instrument shall be disclosed in accordance with paragraphs 8 through 10 of SSAP No. 27. Fair Value of Financial Instruments and financial instrument disclosure when not practicable to estimate fair value- <b>Annual audited statutory financial reports only</b>				

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SSAP							
<u>No.</u>	<u>Paragraph(s)</u>	<u>Description</u>	<u>Note</u>	<u>Interrogatory</u>	<u>Schedule</u>	<u>Exhibit</u>	<u>Other</u>
86	53a(i-iii)	A description of the reporting entities' objectives for using derivatives, i.e. hedging, income generation or replication, as well as a description of the context needed to understand those objectives and its strategies for achieving those objectives, including the identification of the category, e.g. fair value hedges, cash flow hedges, or foreign currency hedges, and for all objectives, the type of instrument(s) used <b>Also included in annual audited statutory financial reports</b>	8B				
86	53a(iv)	A description the accounting policies for recognizing (or reasons for not recognizing) and measuring the derivatives used, and when recognized and where those instruments and related gains and losses are reported <b>Also included in annual audited statutory financial reports</b>	8C & 1C(9)				
86	53a(v)	The net gain or loss recognized in unrealized gains or losses during the reporting period representing the component of the derivative instruments' gain or loss, if any, excluded from the assessment of hedge effectiveness <b>Also included in annual audited statutory financial reports</b>	8D				
86	53a(vi)	The net gain or loss recognized in unrealized gains or losses during the reporting period resulting from derivatives that no longer qualify for hedge accounting <b>Also included in annual audited statutory financial reports</b>	8E				
86	53b(i-ii)	Disclosures by type of instrument outstanding including notional or contract amounts and carrying and fair values <b>Also included in annual audited statutory financial reports</b>				DB	
86	53b(iii)	Discussion of the market risk, credit risk and cash requirements of the derivatives <b>Also included in annual audited statutory financial reports</b>	8A				
86	53c	For derivatives held for other than hedging purposes in addition to a and b above: Average fair value of the derivatives during the reporting period together with the related end-of-period fair value distinguishing between assets and liabilities; Net gains or losses detailed by class, business activity or other category that is consistent with the management of those activities and where the net gains or losses are reported - <b>Annual audited statutory reports only</b>					
86	53d	The financial statements shall disclose details of covered items and/or written transactions to allow evaluation of cash flow implications for all written covered options used for income generation - <b>Annual audited statutory reports only</b>					
86	53e	A seller of credit derivatives shall disclose information about its credit derivatives and hybrid instruments that have embedded credit derivatives to enable users of financial statements to assess their potential effect on its financial position, income and cash flows. The seller of a credit derivative shall disclose the following information for each credit derivative, or each group of credit derivatives, even if the likelihood of the seller's having to make any payments under the credit derivative is remote. With respect to hybrid instruments that have embedded credit derivatives, the seller of the embedded credit derivative shall disclose the required information for the entire hybrid instrument, not just the embedded credit derivative. <b>Annual audited statutory reports only.</b>					
86	53e(i)	The nature of the credit derivative, including the approximate term of the credit derivative, the reason(s) for entering into the credit derivative, the events or circumstances that would require the seller to perform under the credit derivative, and the current status (that is, as of the date of the statement of financial position) of the payment/performance risk of the credit derivative. For example, the current status of the payment/performance risk of a credit derivative could be based on either recently issued external credit ratings or current internal groupings used by the seller to manage its risk. An entity that uses internal groupings shall disclose how those groupings are determined and used for managing risk. <b>Annual audited statutory reports only.</b>					

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		changed/added					
Superseded							
SSAP No.	Paragraph(s)	Description	Annual Statement				
			Note	Interrogatory	Schedule	Exhibit	Other
86	53e(ii)	The maximum potential amount of future payments (undiscounted) the seller could be required to make under the credit derivative. That maximum potential amount of future payments shall not be reduced by the effect of any amounts that may possibly be recovered under recourse or collateralization provisions in the credit derivative (which are addressed under (d) below). If the terms of the credit derivative provide for no limitation to the maximum potential future payments under the contract, that fact shall be disclosed. If the seller is unable to develop an estimate of the maximum potential amount of future payments under the credit derivative, the seller shall disclose the reasons why it cannot estimate the maximum potential amount. <b>Annual audited statutory reports only.</b>					
86	53e(iii)	The fair value of the credit derivative as of the date of the statement of financial position. <b>Annual audited statutory reports only.</b>					
86	53e(iv)	The nature of (1) any recourse provisions that would enable the seller to recover from third parties any of the amounts paid under the credit derivative and (2) any assets held either as collateral or by third parties that, upon the occurrence of any specified triggering event or condition under the credit derivative, the seller can obtain and liquidate to recover all or a portion of the amounts paid under the credit derivative. The seller shall indicate, if estimable, the approximate extent to which the proceeds from liquidation of those assets would be expected to cover the maximum potential amount of future payments under the credit derivative. In its estimate of potential recoveries, the seller of credit protection shall consider the effect of any purchased credit protection with identical underlying(s). <b>Annual audited statutory reports only.</b>					
86	53f	For derivatives accounted for as cash flow hedges of a forecasted transaction, disclose the maximum length of time over which the entity is hedging its exposure to the variability in future cash flows for forecasted transactions excluding those forecasted transactions related to the payment of variable interest on existing financial instruments; and the amount of gain and losses classified in unrealized gains/losses related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transactions would occur by the end of the originally specified time period or within 2 months of that date <b>Also included in annual audited statutory financial reports</b>	8F				
<b>87</b>	<b>Capitalization Policy, An Amendment to SSAP Nos. 4, 19, 29, 73, 79 and 82</b>						
87	10	Capitalization policy amendments	1C(12)				
<b>88</b>	<b>Investments in Subsidiary, Controlled and Affiliated Entities, A Replacement of SSAP No. 46 SUPERSEDED BY SSAP NO. 97</b>						
<b>89</b>	<b>Accounting for Pensions, A Replacement of SSAP No. 8</b>						
89	11	Defined benefit pension plans where reporting entity is directly liable (i.e., the plan resides directly in the reporting entity)					
89	11a	Reconciliation of beginning and ending balances of the projected benefit obligation	12A(1)				
89	11b	The amount of the accumulated benefit obligation for fully vested employee: and partially vested employees only to the extent of their vested amounts	12A(4)				
89	11c	Amount of the projected pension obligation and accumulated benefit obligation for non-vested employees as of the most recent actuarial valuation date	12A(5)				
89	11d	Reconciliation of beginning and ending balances of the fair value of plan assets	12A(2)				
89	11e	Funded status of the plans, the amounts not recognized in the statement of financial position, and amounts recognized in the statement of financial position	12A(3)				
89	11f(i)	For each major category of plan assets, which shall include, but is not limited to, equity securities, debt securities, real estate, and all other assets, the percentage of the fair value of total plan assets held as of the measurement date used for each statement of financial position presented.	12A(12)a				

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		Annual Statement					
		Note	Interrogatory	Schedule	Exhibit	Other	
changed/added							
Superseded							
SSAP No.	Paragraph(s)	Description	Note	Interrogatory	Schedule	Exhibit	Other
89	11f(ii)	A narrative description of investment policies and strategies, including target allocation percentages or range of percentages for each major category of plan assets presented on a weighted-average basis as of the measurement date(s) of the latest statement of financial position presented, if applicable, and other factors that are pertinent to an understanding of the policies or strategies such as investment goals, risk management practices, permitted and prohibited investments including the use of derivatives, diversification, and the relationship between plan assets and benefit obligations.	12A(12)b				
89	11f(iii)	A narrative description of the basis used to determine the overall expected long-term rate-of-return-on-assets assumption, such as the general approach used, was based on historical returns, the extent to which adjustments were made to those historical returns in order to reflect expectations of future returns, and how those adjustments were determined.	12A(12)c				
89	11f(iv)	Disclosure of additional asset categories and additional information about specific assets within a category is encouraged if that information is expected to be useful in understanding the risks associated with each asset category and the overall expected long-term rate of return on assets.	12A(12)d				
89	11g	The benefits (as of the date of the latest balance sheet presented) expected to be paid in each of the next five fiscal years, and in the aggregate for the five fiscal years thereafter. The expected benefits should be estimated based on the same assumptions used to measure the company's benefit obligation at the end of the year and should include benefits attributable to estimated future employee service.	12A(13)				
89	11h	The employer's best estimate, as soon as it can reasonably be determined, of contributions expected to be paid to the plan during the next fiscal year beginning after the date of the latest statement of financial position presented. Estimated contributions may be presented in the aggregate combining (1) contributions required by funding regulations or laws, (2) discretionary contributions, and (3) noncash contributions	12A(14)				
89	11i	Amount of net periodic benefit cost recognized	12A(6)				
89	11j	Amount included in unassigned funds (surplus) for the period arising from a change in the additional minimum pension liability	12A(7)				
89	11k	On a weighted-average basis, the assumed discount rate, the rate of compensation increase (for pay related plans), and the expected long-term rate of return on plan assets specifying, in tabular format, the assumptions used to determine the benefit obligation and the assumptions used to determine net benefit cost	12A(8)				
89	11l	The measurement date(s) used to determine pension measurements that make up at least the majority of plan assets and benefit obligations.	12A(9)				
89	11m	Amounts and types of securities of the reporting entity and related parties included in plan assets; amount of future annual benefits of plan participants covered by insurance contracts issued by the reporting entity or related parties, and any significant transactions between the reporting entity or related parties and the plan	12A(15)				
89	11n	Any alternative method used to amortize prior service amounts or unrecognized net gains and losses	12A(16)				
89	11o	If applicable, any substantive commitment, such as past practice or a history of regular benefit increases, used as the basis for accounting for the benefit obligation;	12A(17)				
89	11p	Cost of providing special or contractual termination benefits recognized during the period and a description of the nature of the event	12A(18)				
89	11q	Significant change in the benefit obligation or plan assets not otherwise apparent in the other disclosures required by this statement	12A(19)				
89	11	Amounts related to the reporting entity's results of operations shall be disclosed for each period for which an income statement is presented. Amounts relating to the reporting entity's statement of financial position shall be disclosed as of the measurement date used for each balance sheet presented.	12A(19)				
89	12	Disclose the amount of cost recognized for defined contribution pension plans separate from defined benefit plans. Describe the nature and effect of any significant changes during the period affecting comparability	12B				

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		Note	Interrogatory	Schedule	Exhibit	Other
changed/added						
Superseded						
SSAP						
<u>No.</u>	<u>Paragraph(s)</u>	<u>Description</u>				
89	13	Disclose amount of contributions to multiemployer plans for each annual period for which a statement of income is presented; disclose nature and effect of changes affecting comparability	12C			
89		<b>Not directly liable:</b>				
89	15	Holding company plans	12D			
<b>90</b>	<b>Accounting for the Impairment or Disposal of Real Estate Investments</b>					
90	36	<b>Impairment loss recognized:</b>				
90	36a	A description of the impaired asset and the facts and circumstances leading to the impairment	5F(1)a			
90	36b	The amount of the impairment and how fair value was determined	5F(1)b			
90	36c	The caption in the summary of operations which includes the impairment loss	5F(1)c			
90	37	<b>Long-lived asset either has been sold or classified as held for sale</b>				
90	37a	A description of the facts and circumstances leading to the expected disposal, the expected manner and timing of that disposal	5F(2)a			
90	37b	The gain or loss recognized and it not separately presented on the face of the summary of operations that included that gain or loss	5F(2)b			
90	38	A description of the facts and circumstances leading to the decision to change the plan to sell the asset; its effect on the results of operations for the period and any prior period periods presented shall be disclosed in notes to financial statements that include the period of that decision	5F(3)			
<b>91</b>	<b>Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities</b>					
91	89a	For collateral:				
91	89a(i)	If the reporting entity has entered into repurchase agreements or securities lending transactions, its policy for requiring collateral or other security and the fair value of the loaned security	5E(1) & 17B(2)	22.3		
91	89a(ii)	Carrying amount and classification as of the date of last statement of financial position of any assets pledged as collateral	5E(2)			
91	89a(iii)	If the entity has accepted collateral that it is permitted by contract or custom to sell or repledge, regardless of whether the transaction is considered "on-balance sheet" or "off-balance sheet", the reporting entity shall provide the following information as of the date of each statement of financial position; (1) the aggregate amount of contractually obligated open collateral positions (aggregate amount of securities at current fair value or cash received for which the borrower may request the return of on demand) and the aggregate amount of contractually obligated collateral positions under 30-day, 60-day, 90-day, and greater than 90-day terms, (2) the aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral), (3) and information about the sources and uses of that collateral; and	5E(3)			
91	89a(iv)	Disclose collateral for securities lending transactions that extend beyond one year from reporting date; and	17B(2)			
91	89a(v)	Include separately, the amount of any loaned securities within the separate account and if the policy and procedures for the separate account differ from the general account	17B(2)			
91	89b	If debt was considered to be extinguished by in-substance defeasance, a general description of transaction and amount of debt considered extinguished at end of period so long as that debt remains outstanding	11 (11)			
91	89c	Description of nature of restrictions placed on assets set aside solely for satisfaction of specific obligation	11 (12)			
91	89d	If not practicable to estimate fair value of certain assets or liabilities in transfers of financial assets during period, a description of those items and the reasons it is not practicable	17B(1)			
91	89e	For servicing assets and servicing liabilities				
91	89e(i)	A description of the valuation techniques or other models, including significant assumptions within models, used to estimate the fair value of servicing assets and servicing liabilities	17B(3)a			
91	89e(ii)	Changes in fair value resulting from changes in valuation inputs or assumptions used in models and descriptions of other changes in fair value	17B(3)b			
91	89f	If entity has securitized financial assets during any period presented and accounts for that transfer as a sale, for each major asset type disclose:	17B(4)			

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		Interrogatory	Schedule	Exhibit	Other	
SSAP No.	Paragraph(s)	Description	Note			
91	89f(i)	Accounting policies for initially measuring the interests that continue to be held by a transferor, if any, including the methodology used in determining their fair value	17B(4)a			
91	89f(ii)	Characteristics of securitizations and the gain or loss from sale of financial assets in securitizations	17B(4)b			
91	89f(iii)	Key assumptions used in measuring fair value of interests that continue to be held by a transferor at time of securitization	17B(4)c			
91	89f(iv)	Cash flows between securitization SPE and transferor	17B(4)d			
91	89g	If the entity has interests that continue to be held by a transferor in securitized financial assets at the date of the latest statement of financial position presented, for each major asset type disclose:	17B(5)			
91	89g(i)	Accounting policies for subsequently measuring those interests that continue to be held by a transferor, including the methodology used in determining their fair value	17B(5)a			
91	89g(ii)	Key assumptions used in subsequently measuring the fair value of those interests	17B(5)b			
91	89g(iii)	Sensitivity analysis or stress test showing hypothetical effect on fair value of those interests of two or more unfavorable variations from the expected levels for each key assumption that is reported under ii. above independently from any change in another key assumption, and a description of the objectives, methodology, and limitations of the sensitivity analysis or stress test	17B(5)c			
91	89g(iv)	For the securitized assets and any other financial assets that the entity manages together with the interests that continue to be held by a transferor <sup>[1]</sup> : The total principal amount outstanding, the portion that has been derecognized, and the portion that continues to be recognized in each category reported in the statement of financial position, at the end of the period; Delinquencies at the end of the period; and Credit losses, net of recoveries, during the period. [1] Excluding securitized assets that an entity continues to service but with which it has no other continuing involvement.	17B(5)d			
91	89g(v)	Disclosure of average balances during the period is encouraged, but not required.	17B(5)e			
91	89h	Description of any loaned securities, including the amount, a description of, and the policy for, requiring collateral, and whether or not the collateral is restricted	17B(2)			
91	89i	A description of the securities underlying repurchase and reverse repurchase agreements, dollar repurchase and dollar reverse repurchase agreements, including book values and fair values, maturities, and weighted average interest rates for the following categories: (i) securities subject to reverse repurchase agreements; (ii) securities subject to repurchase agreements; (iii) securities subject to dollar repurchase agreements; and (iv) securities subject to dollar reverse repurchase agreements; and	5E(1 & 2)			
91	89j	A description of the terms of reverse repurchase agreements whose amounts are included in borrowed money.	11(13)			
91	90	Disclose any transfers of receivables with recourse.	17B(6)			
91	91	A reporting entity shall disclose the following information for wash sales, as defined in paragraph 9, involving transactions for securities with a NAIC designation of 3 or below, or unrated:	17C			
91	91a	A description of the reporting entity's objectives regarding these transactions;	17C1		Must be reported in Quarterly and Annual	
91	91b-f	An aggregation of transactions by NAIC designation 3 or below, or unrated; The number of transactions involved during the reporting period; The book value of securities sold; The cost of securities repurchased; and The realized gains/losses associated with the securities involved.	17C2		Must be reported in Quarterly and Annual	
<b>93 Accounting for Low Income Housing Tax Credit Property Investments</b>						
93	17	Disclose the number of remaining years of unexpired tax credits and the required holding period for the Low Income Housing Tax Credit (LIHTC) investments	5G1			
93	18	Disclose if the LIHTC property is currently subject to any regulatory reviews and the status of such review	5G2			

**SSAP Disclosure Requirements  
2008 Fraternal Annual Statement**

		Annual Statement				
SSAP						
<u>No.</u>	<u>Paragraph(s)</u>	<u>Description</u>	<u>Note</u>	<u>Interrogatory</u>	<u>Schedule</u>	<u>Exhibit</u>
	<b>changed/added</b>					
	<b>Superseded</b>					
93	19	Any commitment or contingent commitment including the amount of equity contributions that are contingent commitments related to LIHTC properties investments and the year(s) that contingent commitments are expected to be paid shall be disclosed	14A			
93	20	If in the aggregate the LIHTC investments exceed 10% of the total admitted assets of the reporting entity the following disclosures shall be made:				
93	20a	(i) The name of each partnership or limited liability company and percentage of ownership; (ii) the accounting policies of the reporting entity with respect to investments in partnerships and limited liability companies; (iii) the difference, if any, between the amount at which the investment is carried and the amount of underlying equity in net asset	6A(1), 6A(2) & 6A(3)			
93	20b	For partnerships, and limited liability companies for which a quoted market price is available, the aggregate value of each partnership, or limited liability company investment based on the quoted market price	6A(4)			
93	20c	Summarized information as to assets, liabilities and results of operations for partnerships, and limited liability companies either individually or in groups	6A(5)			
93	21	A reporting entity that recognizes an impairment loss shall disclose the following in the financial statements that include the period of the impairment write-down:	5G(4)			
93	21a	A description of the impaired asset and the facts and circumstances leading to the impairment	5G(4) a			
93	21b	The amount of the impairment and how fair value was determined	5G(4)b		Schedule BA	
93	22	Disclose the amount and nature of the write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, ect.	5G(5)			
<b>97</b>	<b>Investments in Subsidiary, Controlled and Affiliated Entities, A Replacement of SSAP No. 88</b>					
97	31	For investments in SCA entities that exceed 10% of the total admitted assets of the reporting entity:				
97	31 a (i)	The name of the SCA entity and % ownership of common stock	10I(1)(i)			
97	31 a (ii)	The accounting policies of the reporting entity with respect to investments in SCA entities	1C(7) & 10I(1)(ii)			
97	31 a (iii)	The difference, if any, between the amount at which the investment is carried and the amount of underlying equity in net assets and the accounting treatment of the difference	10I(1)(iii)			
97	31b	For those SCA entities where a quoted market price is available the aggregate value of the SCA investment based on the quoted market price and any difference	10I(2)			
97	31c	Summarized information as to assets, liabilities, and results of operations	10I(3)			
97	31d	Material effects of possible conversions, exercises or contingent issuances - <b>Annual audited statutory financial reports</b>	10I(4)			
97	31e	Reason for change in valuation method; amount recorded as unrealized gain or loss; disclose whether commissioner approval was obtained	10I(5)			
97	32	Disclose interest rates and mortality assumptions used in calculating investment in foreign insurance subsidiary if adjusting annuity GAAP account value reserves using CARVM and related Actuarial Guidelines	10K			
97	33	Any commitment or contingent commitment to a SCA entity	14A and 10E			
97	34	If an impairment loss is recognized, the reporting entity shall disclose a description of the impaired assets and the facts and circumstances leading to the impairment; the amount of the impairment and how fair value was determined.	10J			
97	35	If a reporting entity holds an investment in a downstream noninsurance holding company, the reporting entity may look-through the downstream noninsurance holding company to the value of (i) SCA entities having audited financial statements and/or (ii) joint ventures, partnerships, and/or limited liability companies having audited financial statements in which the downstream noninsurance holding company has a minor ownership interest or otherwise lacks control, i.e., ownership interest is less than 10% in lieu of obtaining an audit of the financial statements of the downstream noninsurance holding company (provided the limited exception to the audited financial statements requirement contained in paragraphs 21-22 applies).	10L			

**SSAP Disclosure Requirements  
2008 Fraternal Annual Statement**

		changed/added					
Superseded							
SSAP No.	Paragraph(s)	Description	Annual Statement				
			Note	Interrogatory	Schedule	Exhibit	Other
97	36	If a reporting entity utilizes the look-through approach for the valuation of the downstream noninsurance holding company instead of obtaining audited financial statements of the downstream noninsurance holding company, the financial statements of the reporting entity shall include the following disclosures:					
97	36a.	The name of the downstream noninsurance holding company;					
97	36b.	The carrying value of the investment in the downstream non insurance holding company;	10L(1)				
97	36c.	The fact that the financial statements of the downstream noninsurance company are not audited;	10L(2)				
97	36d.	The fact that the reporting entity has limited the value of its investment in the downstream noninsurance holding company to the value contained in the audited financial statements, including adjustments required by this statement, of SCA entities and/or non-SCA SSAP No. 48 entities owned by the downstream noninsurance holding company and valued in accordance with paragraphs 17 through 20;	10L(3)				
97	36e.	The fact that all liabilities, commitments, contingencies, guarantees or obligations of the downstream noninsurance holding company, which are required to be recorded as liabilities, commitments, contingencies, guarantees or obligations under applicable accounting guidance, are reflected in the reporting entity's determination of the carrying value of the investment in the downstream noninsurance holding company, if not already recorded in the financial statements of the downstream noninsurance holding company.	10L(4)				
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98	<b>Treatment of Cash Flows When Quantifying Changes in Valuation and Impairments, an Amendment of SSAP No. 43</b>						
98	See SSAP No. 43 Disclosures						
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99	<b>Accounting for Certain Securities Subsequent to an Other-Then-Temporary Impairment</b>						
99	See SSAP No. 26, SSAP No. 32, SSAP No. 34 and SSAP No. 43 Disclosures						
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<b>INT 04-17 Impact of Medicare Modernization Act on Postretirement Benefits</b>							
INT 04-17	8	Until an employer is able to determine whether benefits provided by its plan are actuarially equivalent, it shall disclose the following in financial statements for interim or annual periods: (a) The existence of the Act; and (b) The fact that measures of the APBO or net periodic postretirement benefit cost do not reflect any amount associated with the subsidy because the employer is unable to conclude whether the benefits provided by the plan are actuarially equivalent to Medicare Part D under the Act.	12F(1)				
INT 04-17	9	In the interim and annual financial statements for the first period in which an employer includes the effects of the subsidy in measuring the net postretirement benefit cost, it shall disclose the following: (a) The reduction in the net postretirement benefit cost for the subsidy related to benefits attributed to former employees; (b) The effect of the subsidy on the measurement of net periodic postretirement benefit cost for the current period. That effect includes (1) any amortization of the actuarial experience gain in (a) as a component of the net amortization called for by paragraph 7 of SSAP No. 14, (2) the reduction in current period service cost due to the subsidy, and (3) the resulting reduction in interest cost on the net postretirement benefit cost as a result of the subsidy; and (c) Any other disclosures required by paragraph 16(m) of SSAP No. 14 which requires disclosure of "An explanation of any significant change in the benefit obligation or plan assets not otherwise apparent in the other disclosures required by this statement."	12F(2)				
INT 04-17	10	An employer shall disclose gross benefit payments (paid and expected, respectively), including prescription drug benefits, and separately the gross amount of the subsidy receipts (received and expected, respectively).	12F(3)				

**NOTE: This list shall not be construed to allow the reporting entity to omit any applicable information presented in the schedules, exhibits and other reports within the Annual and Quarterly Statements and the Supplements.**