

Asset Valuation Reserve and Interest Maintenance Reserve

Instructions for the Asset Valuation Reserve and the Interest Maintenance Reserve (AVR/IMR) are included in the NAIC Life, Accident and Health Annual Statement Instructions.

It includes the IMR Grouped Amortization Table which is updated annually (July) by the NAIC. The average industry mortgage experience adjustment factor (AvIEF) is updated quarterly.

Both the Grouped Amortization Table and the AvIEF are available on the Blanks Working Group page (http://www.naic.org/committees_e_app_blanks.htm) of the NAIC website (www.naic.org).

Contact **Dan Swanson** of the NAIC by phone at (816) 783-8412 or by e-mail at Dswanson@naic.org with any questions concerning the AvIEF, Grouped Amortization Table, and general questions regarding AVR/IMR.