

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

CONTACT PERSON: _____ TELEPHONE: _____ EMAIL ADDRESS: _____ ON BEHALF OF: <u>PBR Review (EX) Working Group</u> NAME: <u>Kaj Samsom</u> TITLE: <u>Deputy Commissioner</u> AFFILIATION: <u>Vermont Dept. of Financial Regulation</u> ADDRESS: <u>89 Main St.</u> <u>Montpelier, VT 05620</u>	DATE: <u>04/14/2016</u>	FOR NAIC USE ONLY	
	Agenda Item # <u>2016-23BWG MOD</u> Year <u>2017</u> Changes to Existing Reporting <input checked="" type="checkbox"/> [X] New Reporting Requirement <input type="checkbox"/> []	REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT	
	No Impact <input checked="" type="checkbox"/> [X] Modifies Required Disclosure <input type="checkbox"/> []	DISPOSITION	
	<input type="checkbox"/> [] Rejected For Public Comment <input type="checkbox"/> [] Referred To Another NAIC Group <input type="checkbox"/> [] Received For Public Comment <input checked="" type="checkbox"/> [X] Adopted Date <u>12/15/2016</u> <input type="checkbox"/> [] Rejected Date _____ <input type="checkbox"/> [] Deferred Date _____ <input type="checkbox"/> [] Other (Specify) _____		

BLANK(S) TO WHICH PROPOSAL APPLIES

- | | | |
|--|---|---|
| <input checked="" type="checkbox"/> [X] ANNUAL STATEMENT | <input type="checkbox"/> [] QUARTERLY STATEMENT | <input checked="" type="checkbox"/> [X] BLANK |
| <input checked="" type="checkbox"/> [X] INSTRUCTIONS | <input type="checkbox"/> [] CROSSCHECKS | |
| <input checked="" type="checkbox"/> [X] Life and Accident & Health | <input type="checkbox"/> [] Property/Casualty | <input type="checkbox"/> [] Health |
| <input checked="" type="checkbox"/> [X] Separate Accounts | <input checked="" type="checkbox"/> [X] Fraternal | <input type="checkbox"/> [] Title |
| <input type="checkbox"/> [] Other Specify _____ | | |

Anticipated Effective Date: Annual 2017

IDENTIFICATION OF ITEM(S) TO CHANGE

Add new supplement for reporting VM-20 reserves. Add a new line to the Analysis of Increase in Reserves During the Year related to VM-20 deterministic/stochastic reserves. Modify the instructions for Exhibit 5 – Aggregate Reserves for Life Contracts to reflect valuation under VM-20. Add lines to the Five-Year Historical related to VM-20 deterministic/stochastic reserves. Add the VM-20 Reserve Supplement to the Supplemental Exhibits and Schedules Interrogatories.

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

The PBR Review (EX) WG received the following charge:

Identify the data and other reporting needs for actuarial review, financial analysis and public transparency. Recommend changes to other NAIC groups to modify the financial statement blanks, financial statement instructions and the Valuation Manual to obtain such needed data and disclosure. Utilize confidentiality where needed, maintaining an ability to share data appropriate for valuation improvements.

This referral and blanks proposal is responsive to that charge.

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

ANNUAL STATEMENT BLANK – LIFE AND FRATERNAL

VM20 RESERVES SUPPLEMENT – PART 1
 Life Insurance Reserves Valued According to VM-20 by Product Type
 For The Year Ended December 31, 20__
 (To Be Filed by March 1)
 (000) except for number of policies

	Prior Year		Current Year												
	1	2	3	SECTION A					SECTION B				SECTION C		
	Reported Reserve	Reported Reserve	Deferred Premium Asset	4 Net Premium Reserve	5 Deterministic Reserve	6 Stochastic Reserve	7 Number of Policies	8 Face Amount	9 Net Premium Reserve	10 Deterministic Reserve	11 Number of Policies	12 Face Amount	13 Net Premium Reserve	14 Number of Policies	15 Face Amount
1. Post-Reinsurance-Ceded Reserve															
1.1. Term Life Insurance							XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.2. Universal Life With Secondary Guarantee							XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.3. Non-participating Whole Life							XXX	XXX			XXX	XXX		XXX	XXX
1.4. Participating Whole Life							XXX	XXX			XXX	XXX		XXX	XXX
1.5. Universal Life Without Secondary Guarantee							XXX	XXX			XXX	XXX		XXX	XXX
1.6. Variable Universal Life							XXX	XXX			XXX	XXX		XXX	XXX
1.7. Variable Life							XXX	XXX			XXX	XXX		XXX	XXX
1.8. Indexed Life							XXX	XXX			XXX	XXX		XXX	XXX
1.9. Aggregate Write-ins for Other Products							XXX	XXX			XXX	XXX		XXX	XXX
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Pre-Reinsurance-Ceded Reserve															
3.1. Term Life Insurance													XXX		
3.2. Universal Life With Secondary Guarantee													XXX		
3.3. Non-participating Whole Life															
3.4. Participating Whole Life															
3.5. Universal Life Without Secondary Guarantee															
3.6. Variable Universal Life															
3.7. Variable Life															
3.8. Indexed Life															
3.9. Aggregate Write-ins for Other Products															
4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
DETAILS OF WRITE-INS															
1.901															
1.902															
1.903															
1.998. Summary of remaining write-ins for Line 1.9 from overflow page															
1.999 Totals (Lines 1.901 through 1.903 plus 1.998) (Line 1.9 above).															
3.901															
3.902															
3.903															
3.998. Summary of remaining write-ins for Line 3.9 from overflow page															
3.999 Totals (Lines 3.901 through 3.903 plus 3.998) (Line 3.9 above).															

VM-20 RESERVES SUPPLEMENT – PART 2
Reserves for Policies Not Based on VM-20 as a
Result of the Three Year Transition Period
 For The Year Ended December 31, 20____
 (To Be Filed by March 1)
 (000) except for number of policies

	Three Year Transition Period					
	Prior Year		Current Year			
	1 Gross Reserve	2 Net Reserve	3 Gross Reserve	4 Net Reserve	5 Number of Policies	6 Face Amount
1. Life Insurance Reserves						
1.1. Term Life.....						
1.2. Universal Life With Secondary Guarantee.....						
1.3. Non-participating Whole Life.....						
1.4. Participating Whole Life.....						
1.5. Universal Life Without Secondary Guarantee.....						
1.6. Variable Universal Life.....						
1.7. Variable Life.....						
1.8. Indexed Life.....						
1.9. Aggregate Write-ins for Other Products.....						
2. Total Life Insurance Reserves (Sum of Lines 1.1 through 1.9)						
DETAILS OF WRITE-INS						
1.901.....						
1.902.....						
1.903.....						
1.998 Summary of remaining write-ins for Line 1.9 from overflow page.....						
1.999 Totals (Lines 1.901 through 1.903 plus 1.998) (Line 1.9 above).....						

VM-20 RESERVES SUPPLEMENT – PART 3
Companywide Exemption
 For The Year Ended December 31, 20____
 (To Be Filed by March 1)
 (000) except for number of policies

Companywide Exemption as defined in the NAIC adopted Valuation Manual (VM)	
1. Has the company filed and been granted a companywide exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?	Yes [] No []
2. If the response to Question 1 is "Yes", then check the source of the granted "companywide exemption" definition?(Check either 2.1, 2.2 or 2.3)	
2.1 NAIC Adopted VM	[]
2.2 State Statute (SVL)	[] Complete items "a" and "b", as appropriate.
a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM?	Yes [] No []
b. If the answer to "a" above is yes, provide the criteria the state has used to grant the companywide exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM:	

2.3 State Regulation	[] Complete items "a" and "b", as appropriate.
a. Is the criteria in the State Regulation different from the NAIC adopted VM?	Yes [] No []
b. If the answer to "a" above is yes, provide the criteria the state has used to grant the companywide exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM:	

ANNUAL STATEMENT INSTRUCTIONS – LIFE AND FRATERNAL

VM-20 RESERVES SUPPLEMENT – PART 1

Life Insurance Reserves by Product Type

This supplement provides information on the reserves required to be calculated by Section VM-20 of the Valuation Manual. This includes the Net Premium Reserve and, as applicable, the Deterministic Reserve and the Stochastic Reserve. Only Business valued by the requirements of VM-20 should be reported in this Part. Companies who elect the three year transition for some of their policies should not report those policies in this part. Companies who elect the three year transition period for all of their business or are otherwise exempted from the requirements of Section VM-20, are not required to complete Part 1 of this Supplement pursuant to the instructions in Part 2 of this Supplement.

Part 1 of this Supplement breaks out, by product type, the prior year and current year reported reserves on a Post-Reinsurance-Ceded and Pre-Reinsurance-Ceded basis as defined in Section 8.D of Section VM-20 of the Valuation Manual. In addition, Part 1 of this Supplement shows, by product type for the current year, the Deferred Premium Asset, the Net Premium Reserve (NPR), the Deterministic Reserve (DR) and the Stochastic Reserve (SR), where the NPR, DR and SR are as defined in Section VM-20 of the Valuation Manual. This Supplement is intended to aid regulators in the analysis of reserves as determined under Section VM-20 of the Valuation Manual for both the prior and current year.

Section VM-20 of the Valuation Manual requires that the Post-Reinsurance-Ceded Reserve be determined by three product groups – Term Insurance, Universal Life with Secondary Guarantees and all other. The Term Insurance and ULSG should be reported on lines 1.1 and 1.2 respectively. Each of the other products reported in lines 1.3 – 1.8 should be determined as the sum of the policy reserves using the policy reserves determined following the allocation process of VM-20 Section 2. A similar process should be used for each of the pre-reinsurance-ceded reserves.

Section VM 20 of the Valuation Manual requires that the Post Reinsurance Ceded Reserve be determined at a policy level by allocating the greatest of the stochastic or deterministic excess over the Net Premium Reserve, if any to the individual policies. A similar allocation process should be used in the determination of the Pre Reinsurance Ceded Reserve so that such reserve is also determined at a policy level.

Section A: Columns 4 through 8 are to be completed if each of the reserves in Columns 4 through 6 (NPR, DR, SR) is calculated according to the requirements of Section VM-20 of the Valuation Manual.

Section B: Columns 9 through 12 are to be completed only if the reserves in Columns 9 and 10 (NPR, DR) are calculated according to the requirements of Section VM-20 of the Valuation Manual.

Section C: Columns 13 through 15 are to be completed only if the reserve in Column 13 (NPR) is calculated according to the requirements of Section VM-20 of the Valuation Manual.

Column 1& 2 – Reported Reserve

Provide the reported reserve for the prior year and current year for each line item. Post-Reinsurance-Ceded is net of reinsurance ceded and Pre-Reinsurance-Ceded includes reinsurance assumed and excludes any reinsurance ceded. Sections 2 and 8 in the Valuation Manual further describes the required reserve and treatment of reinsurance.

Column 4, 9 & 13 – Net Premium Reserve (NPR)

Report the Post-Reinsurance-Ceded and Pre-Reinsurance-Ceded Net Premium Reserve for the each product type. The Net Premium Reserve is defined in Section 3 in VM-20 of the Valuation Manual.

Column 5 & 10 – Deterministic Reserve

Report the Post-Reinsurance-Ceded and Pre-Reinsurance-Ceded Deterministic Reserve for each product type. The Deterministic Reserve calculation is defined in Section 4 in VM-20 of the Valuation Manual.

Column 6 – Stochastic Reserve

Report the Post-Reinsurance-Ceded and Pre-Reinsurance-Ceded Stochastic Reserve for each product type. The Stochastic Reserve calculation is defined in Section 5 in VM-20 of the Valuation Manual.

Column 7, 11 & 14 – Number of Policies

Report the number of individual life insurance policies by product type and by the required VM-20 methodology used as described in Section A, Section B and Section C above. The number of policies should be prior to any reinsurance ceded and include reinsurance assumed.

Column 8, 12 & 15 – Face Amount

Report the face amount of individual life insurance by product type and by the required VM-20 methodology used as described in Section A, Section B and Section C above. The face amount should be prior to any reinsurance ceded and include reinsurance assumed.

VM-20 RESERVES SUPPLEMENT – PART 2

Three Year Transition Period

This section of the supplement should be completed when a reporting entity has elected to apply the three year transition provided in Section II, Sub-section 3 under Life Insurance Products of VM-00 of the Valuation Manual to some or all of its business. This Part 2 should include the values requested for the business for which the three year transition has been elected and should not include values for any policies valued based on VM-20. This Part 2 allows the company to establish minimum reserves according to applicable requirements stated in Appendix A (VM-A) and Appendix C (VM-C), in the Valuation Manual, for business otherwise subject to VM-20 requirements and issued during the first three years following the Operative Date of the Valuation Manual. If a company does not elect this three year transition, but elects to apply VM-20 to a block of business issued on and after the Operative Date, then such company must continue to apply the requirements of VM-20 to this block of business as well as future new issues of this type of business.

A company, who elects to apply the three year transition for all of their products within the scope of VM-20, does not have to complete Part 1 of the VM-20 Supplement. If a company applies VM-20 to a product or products, then Part 1 of this VM-20 Supplement will need to be completed.

VM-20 RESERVES SUPPLEMENT – PART 3

Companywide Exemption

This section of the Supplement should be completed by a company who has filed and been granted a Companywide Exemption from their state of domicile. If a company has been granted a Companywide Exemption, the company must indicate the source of the Companywide Exemption which could be defined in a state statute, a state regulation or in the NAIC adopted Valuation Manual. If the source of the granted Companywide Exemption is not the NAIC Adopted Valuation Manual, the company must disclose the criteria of the state's Companywide Exemption, that the company has met, and the company must disclose the minimum reserve requirements that are required by the state of domicile. If the minimum reserve requirements of the state of domicile are the same as those specified in the NAIC adopted Valuation Manual, the company may indicate: "Same as NAIC VM".

Companies, whose individual ordinary life business is exempted from the requirements of VM-20 pursuant to a Companywide Exemption, are not required to complete Part 1 of this VM-20 Supplement.

ANNUAL STATEMENT BLANK – LIFE

(Annual Statement Page 7)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....
2. Tabular net premiums or considerations.....
3. Present value of disability claims incurred.....	XXX	.....	.....	.....
4. Tabular interest.....
5. Tabular less actual reserve released.....
6. Increase in reserve on account of change in valuation basis.....
6.1 Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve.....	XXX	.....	XXX	XXX	XXX	XXX	XXX
7. Other increases (net).....
8. Totals (Lines 1 to 7).....
9. Tabular cost.....	XXX	.....	.....	.....
10. Reserves released by death.....	XXX	XXX	.....	.....	XXX
11. Reserves released by other terminations (net).....
12. Annuity, supplementary contract, and disability payments involving life contingencies.....
13. Net transfers to or (from) Separate Accounts.....
14. Total deductions (Lines 9 to 13).....
15. Reserve December 31, current year.....

ANNUAL STATEMENT BLANK – FRATERNAL

(Annual Statement Page 7)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	3	4
	Total	Life Insurance	Annuities	Supplementary Contracts
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)				
1. Reserve December 31, prior year
2. Tabular net premiums or considerations
3. Present value of disability claims incurred.....	XXX
4. Tabular interest
5. Tabular less actual reserve released
6. Increase in reserve on account of change in valuation basis.....
6.1 Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve.....	XXX	XXX
7. Other increases (net)
8. Totals (Lines 1 to 7).....
9. Tabular cost.....	XXX
10. Reserves released by death.....	XXX	XXX
11. Reserves released by other terminations (net).....
12. Annuity, supplementary contract and disability payments involving life contingencies
13. Net transfers to or (from) Separate Accounts.....
14. Total deductions (Lines 9 to 13).....
15. Reserve December 31, current year

ANNUAL STATEMENT INSTRUCTIONS – LIFE

(Annual Statement Page 7)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

This exhibit analyzes the development of life policy and contract reserves by showing how the reserve may be traced mathematically from one year-end to the next by taking account of its various theoretical components:

Reinsurance – Ordinarily, it will be satisfactory to compute all items net of reinsurance ceded. However, companies will generally find it more useful to compute gross and reinsurance ceded separately, unless the latter is not material.

Coinsurance – For the ceding company, all items are computed similarly to its own direct business. For the assuming company, all items are included with its direct business and are similarly computed.



Modified Coinsurance – For the ceding company, there is no deduction from reserves for reinsurance ceded.

Yearly Renewable Term Reinsurance – For the ceding company, items are computed on the same basis as its direct business. For the assuming company, all items are included with its direct business and are similarly reported.

A company shall not omit the columns for any lines of business in which it is not engaged. All figures for the ordinary or group variable life insurance business of the company, excluding separate accounts items, shall be included in Columns 3 or 7, as applicable.

This analysis applies to items reported in Exhibit 5.

Lines 2 through 6 and Lines 9 through 11 do not include amounts related to the VM-20 Deterministic / Stochastic portion of the reserves, which are reported on Line 6.1.

	=====	Detail Eliminated To Conserve Space	=====	
Line 6	–	Increase in Reserve on Account of Change in Valuation Basis		
		Enter appropriate amounts from Part A of Exhibit 5A – Changes in Bases of Valuation During the Year.		
Line 6.1	–	<u>Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve</u>		
		<u>As the line item describes this is the change in excess of any Deterministic / Stochastic reserve over the amount of the VM-20 Net Premium Reserve.</u>		
Line 7	–	Other Increases (Net)		
		Enter amounts that affect reserves but that are not included elsewhere (transfers between lines of business, group conversions, etc.).		
		Include: Adjustments due to fluctuations in foreign exchange rates.		

ANNUAL STATEMENT INSTRUCTIONS – LIFE AND FRATERNAL

(Annual Statement Page 7)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

This exhibit analyzes the development of life certificate and contract reserves by showing how the reserve may be traced mathematically from one year-end to the next by taking account of its various theoretical components:

Reinsurance – Ordinarily, it will be satisfactory to compute all items net of reinsurance ceded. However, companies will generally find it more useful to compute gross and reinsurance ceded separately, unless the latter is not material.

Coinsurance – For the ceding company, all items are computed similarly to its own direct business. For the assuming company, all items are included with its direct business and are similarly computed.

Modified Coinsurance – For the ceding company, there is no deduction from reserves for reinsurance ceded.

Yearly Renewable Term Reinsurance – For the ceding company, items are computed on the same basis as its direct business. For the assuming company, all items are included with its direct business and are similarly reported.

A company shall not omit the columns for any lines of business in which it is not engaged. All figures for the ordinary variable life insurance business of the company excluding separate accounts items shall be included in Column 2.

This analysis applies to items reported in Exhibit 5.

Lines 2 through 6 and Lines 9 through 11 do not include amounts related to the VM-20 Deterministic / Stochastic portion of the reserves, which are reported on Line 6.1.

↓ **=====
↑** **Detail Eliminated To Conserve Space** **=====
↓** **↑**

Line 6 – Increase in Reserve on Account of Change in Valuation Basis
Enter appropriate amounts from Part A of Exhibit 5A – Changes in Bases of Valuations During the Year.

Line 6.1 – Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve
As the line item describes this is the change in excess of any Deterministic / Stochastic reserve over the amount of the VM-20 Net Premium Reserve.

Line 7 – Other Increases (Net)
Enter amounts that affect reserves but that are not included elsewhere (transfers between lines of business, etc.).
Include: Adjustments due to fluctuations in foreign exchange rates.

ANNUAL STATEMENT INSTRUCTIONS – LIFE AND FRATERNAL

EXHIBIT 5 – AGGREGATE RESERVES FOR LIFE CONTRACTS

Refer to SSAP No. 50, Classifications of Insurance or Managed Care Contracts, for life, accident and health and deposit-type contract definitions and SSAP No. 51, Life Contracts. Reserves should be computed on a “gross” basis, i.e., direct and reinsurance assumed combined. Then, deductions for reinsurance ceded should be computed, using the same assumptions for mortality and interest and using the same valuation method, but reflecting the actual mode of reinsurance. If the assuming reinsurer uses different valuation assumptions or methods (e.g., reinsurer uses net level, but ceding entity uses CRVM), then deductions for reinsurance ceded by the ceding reporting entity will not necessarily equal reserves established by the assuming reporting entity. No deductions should be taken for reserves ceded under a modified coinsurance arrangement.

If necessary, companies may add lines to report each reserve basis used.

Column 1 – Valuation Standard

State table of mortality, disability, etc. rate of interest; distinguish between: (1) net level premium, and (2) preliminary term, modified preliminary term and select and ultimate standards. Identify reserve basis applicable to new business by inserting “N.B.” on respective lines. Valuation assumptions for mortality, morbidity and other contingencies, interest, and the valuation method should be indicated by years of issue. For annuities, indicate whether immediate, deferred, or both.

In describing the valuation assumptions and valuation methods, abbreviate as follows:

Mortality and Morbidity

AE	American Experience Table.
AM (5)	American Men (Ultimate) Table.
41 CSO	Commissioners 1941 Standard Ordinary Table.
41 STD IND	1941 Standard Industrial Table.
41 STD INT	1941 Standard Intermediate Table.
58 CSO	Commissioners 1958 Standard Ordinary Table.
58 CET	Commissioners 1958 Extended Term Table.
60 CSG	Commissioners 1960 Standard Group Table.
61 CSI	Commissioners 1961 Standard Industrial Table.
80 CSO	Commissioners 1980 Standard Ordinary Table or any modification of such table adopted by the NAIC.
80 CET	Commissioners 1980 Extended Term Table or any modification of such table adopted by the NAIC.
<u>2001 CSO</u>	<u>Commissioners 2001 Standard Ordinary Table or any modification of such table adopted by the NAIC.</u>
<u>2017 CSO</u>	<u>Commissioners 2017 Standard Ordinary Table or any modification of such table adopted by the NAIC.</u>
37 SA	1937 Standard Annuity Table.
CA	Combined Annuity Table.
a-1949	Annuity Table for 1949.
71 IAM	1971 Individual Annuity Mortality Table.
51 GAM	Group Annuity Mortality Table for 1951.
51 GAM PROJ	Group Annuity Mortality Table for 1951 with Projection.
71 GAM	1971 Group Annuity Mortality Table.
83a	1983 Table a.
83 GAM	1983 Group Annuity Mortality Table.
1994 GAR	1994 Group Annuity Mortality Table.
a-2000	Annuity 2000 Mortality Table.
INTERCO DI	Inter-Company Double Indemnity Table.
IND DI	Industrial Double Indemnity.
59 ADB	1959 Accidental Death Benefits Table.
52 INTERCO DISA	1952 Inter-Company Disability Table.

70 INTERCO DISA	1970 Inter-Company Group Life Disability Table.
64 CDT	1964 Commissioners Disability Table.
26 Class (3)	Class (3) Disability Table (1926).
56 TASK FORCE IV	1956 Task Force IV Morbidity Table.
85 CIDA.....	1985 Commissioners Individual Disability Tables A.
85 CIDB.....	1985 Commissioners Individual Disability Tables B.
<u>2012 IAR.....</u>	<u>2012 Individual Annuity Reserve Mortality Table</u>

Interest

4 1/2%.....	Interest at 4 1/2% for all durations.
5%/10/2%.....	Interest at 5% for the first 10 years after issue; 2% thereafter.

Valuation Method

NLP.....	Net Level Premium Reserve Method.
CRVM.....	Commissioners Reserve Valuations Method.
NJ.....	NJ Modified Reserve Method.
ILL.....	Illinois Modified Reserve Method.
CARVM.....	Commissioners Annuity Reserve Valuation Method.
MOD.....	Other Modified Reserve Method (e.g., CRVM graded into Net Level).
<u>VM-20.....</u>	<u>Any Reserve Calculated Under Section VM-20 of the Valuation Manual.</u>
<u>NPR.....</u>	<u>Net Premium Reserve Component of VM-20 Reserve.</u>
<u>DET/STO.....</u>	<u>Deterministic/Stochastic Reserve Component of VM-20 Reserve (Excess over Net Premium Reserve).</u>

Age Basis

ANB.....	Age Nearest Birthday.
ALB.....	Age Last Birthday.
(-1).....	With Ages Reduced One Year.

Other

CRF.....	Curtate Functions.
CNF.....	Continuous Functions.
CP.....	Continuous Premiums (but curtate death benefit).
IDB.....	Immediate Death Benefit (but non-continuous premiums).
55-79.....	Issue years 1955 to 1979 inclusive.

For example, typical entries for ~~two~~ life insurance reserve bases in Exhibit 5 might be:

LIFE INSURANCE: NLP ANB CRF unless otherwise indicated

1. 41 CSO 2 1/2% 1947-1965
2. 58 CSO 4%/10/2% CRVM ALB CNF 1978-1980 NB
3. 2001 CSO 4.0%/10/2% CRVM ALB CNF..... 2006-2016 NB
4. 2017 CSO VM-20 4.0% NPR..... 2017 NB
5. VM-20 DET/STO 2017 NB

If additional space is needed to adequately describe the basis of valuation, use Note 31 of the Notes to Financial Statements to write in this information.

Column 5 – Credit (Group and Individual)

Include: Business not exceeding 120 months.

Refer to SSAP No. 59, Credit Life and Accident and Health Insurance Contracts, for accounting guidance.

Life Insurance

Include the reserve for future transfers of unaccrued tabular net premiums to the end of the current contract year for variable life insurance contracts.

For any life insurance business valued under Section VM-20 of the Valuation Manual, include the total CRVM reserve required by VM-20 split into the following components with each component on a separate line:

The Net Premium Reserve identifying the valuation basis

The balance of the total required (Excess over Net Premium)

Disability – Disabled Lives

Include “unaccrued” portion of liability for incurred claims (whether reported or unreported).

Miscellaneous Reserves

Classification by mortality and interest standards not required.

The words “return of premiums” in Line 3 of this section do not refer to benefits under so-called return premium contracts, but to the return of some part of the premium paid for the period current at the time of death. Compute reserve on basis of level premiums, not successive one year term premiums.

Include: The reserve for variable life insurance minimum death benefit guarantees in this section.

The excess of valuation net premiums over corresponding gross premiums on respective contracts, computed according to the standard of valuation required by this state.

The non-deduction of deferred fractional premiums or return of premiums at the death of the insured.

Surrender values in excess of reserves otherwise required and carried in this exhibit.

The additional actuarial reserves-asset/liability analysis.

NOTE: Total Reserve (9999999) at bottom of page should agree with Liabilities, Surplus and other Funds page, Line 1.

ANNUAL STATEMENT BLANK – LIFE

FIVE–YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
 Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2017	2 2016	3 2015	4 2014	5 2013
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4).....					
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4).....					
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....					
7.1 Total in force for which VM-20 Deterministic / Stochastic Reserves are calculated.....		XXX	XXX	XXX	XXX
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2).....					
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2).....					
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....					
Premium Income-Lines of Business					
(Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....					
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....					
16. Credit life, (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A & H-group (Line 20.4, Col. 8).....					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A & H-other (Line 20.4, Col. 10).....					
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....					
Balance Sheet					
(Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....					
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....					
23. Aggregate life reserves (Page 3, Line 1).....					
23.1 Excess VM-20 Deterministic / Stochastic Reserve over NPR related to Line 7.1.....		XXX	XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2).....					
25. Deposit-type contract funds (Page 3, Line 3).....					
26. Asset valuation reserve (Page 3, Line 24.01).....					
27. Capital (Page 3, Lines 29 & 30).....					
28. Surplus (Page 3, Line 37).....					
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....					
Risk-Based Capital Analysis					
30. Total adjusted capital.....					
31. Authorized control level risk-based capital.....					
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....					
33. Stocks (Lines 2.1 and 2.2).....					
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Lines 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....					
37. Contract loans (Line 6).....					
38. Derivatives (Page 2, Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT BLANK –FRATERNAL

FIVE–YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
 Amounts of life insurance in this exhibit should be shown in thousands (OMIT 000).

	1 2017	2 2016	3 2015	4 2014	5 2013
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Total (Line 21, Column 2).....					
1.1 Total in force for which VM-20 Deterministic / Stochastic Reserves are calculated.....		XXX	XXX	XXX	XXX
<u>New Business Issued</u> (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....					
<u>Premium Income</u> (Exhibit 1, Part 1)					
3. Life insurance—first year (Line 9.4, Column 2).....					
4. Life insurance—single and renewal (Lines 10.4 and 19.4, Column 2).....					
5. Annuity (Line 20.4, Column 3).....					
6. Accident and health (Line 20.4, Column 4).....					
7. Aggregate of all other lines of business (Line 20.4, Column 5).....					
8. Total (Line 20.4, Column 1).....					
<u>Balance Sheet</u> (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....					
10. Total Liabilities excluding Separate Accounts business (Page 3, Line 23).....					
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....					
11.1 Excess VM-20 Deterministic / Stochastic Reserve over NPR related to Line 7.1.....		XXX	XXX	XXX	XXX
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....					
14. Asset Valuation Reserve (Page 3, Line 21.1).....					
15. Surplus (Page 3, Line 30).....					
<u>Cash Flow</u> (Page 5)					
16. Net cash from operations (Line 11).....					
<u>Risk-Based Capital Analysis</u>					
17. Total adjusted capital.....					
18. 50% of the calculated RBC amount.....					
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Item No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19. Bonds (Line 1).....					
20. Stocks (Lines 2.1 and 2.2).....					
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
22. Real estate (Lines 4.1, 4.2 and 4.3).....					
23. Cash, cash equivalents and short-term investments (Line 5).....					
24. Contract loans (Line 6).....					
25. Derivatives (Line 7).....					
26. Other invested assets (Line 8).....					
27. Receivables for securities (Line 9).....					
28. Securities lending reinvested collateral assets (Line 10).....					
29. Aggregate write-ins for invested assets (Line 11).....					
30. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<u>Investments in Subsidiaries and Affiliates</u>					
31. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....					
32. Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1).....					
33. Affiliated common stock (Schedule D Summary, Line 24, Col. 1).....					
34. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10).....					
35. Affiliated mortgage loans on real estate.....					
36. All other affiliated.....					
37. Total of above Lines 31 to 36.....					
38. Total investment in parent included in Lines 31 to 36 above.....					
<u>Total Nonadmitted Assets and Admitted Assets</u>					
39. Total nonadmitted assets (Page 2, Line 28, Column 2).....					
40. Total admitted assets (Page 2, Line 28, Col. 3).....					
<u>Investment Data</u>					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....					
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....					
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....					
44. Total of above Lines 41, 42 and 43.....					

ANNUAL STATEMENT BLANK – LIFE

NOTE: This Analysis of Increase In Reserves is from the “Interest Sensitive Life Insurance Products Report” required to be filed 4/1

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	Ordinary Life Insurance			Group Life Insurance		
	1 Interest Sensitive	2 Non-Interest Sensitive	3 Total (Columns 1 & 2)	4 Interest Sensitive	5 Non-Interest Sensitive	6 Total (Columns 4 & 5)
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31, prior year.....
2. Tabular net premiums or considerations.....
3. Present value of disability claims incurred.....
4. Tabular interest.....
5. Tabular less actual reserve released.....
6. Increase in reserve on account of change in valuation basis.....
6.1 <u>Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net</u>						
<u>Premium Reserve</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>
7. Other increases (Net).....
8. Totals (Lines 1 through 7).....
9. Tabular cost.....
10. Reserves released by death.....
11. Reserves released by other terminations (net).....
12. Annuity, supplementary contract, and disability payments involving life contingencies.....
13. Net transfers to or (from) Separate Accounts.....
14. Total deductions (Lines 9 through 13).....
15. Reserve December 31, current year.....

ANNUAL STATEMENT BLANK – FRATERNAL

NOTE: This Analysis of Increase In Reserves is from the “Interest Sensitive Life Insurance Products Report” required to be filed 4/1

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	Life Insurance		
	1 Interest Sensitive	2 Non-Interest Sensitive	3 Total
Involving Life Or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)			
1. Reserve December 31, prior year
2. Tabular net premiums or considerations
3. Present value of disability claims incurred.....
4. Tabular interest
5. Tabular less actual reserve released.....
6. Increase in reserve on account of change in valuation basis.....
6.1 <u>Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve</u>
7. Other increases (net)
8. Totals (Lines 1 to 7).....
9. Tabular cost.....
10. Reserves released by death
11. Reserves released by other terminations (net).....
12. Annuity, supplementary contract and disability payments involving life contingencies
13. Net transfers to or (from) Separate Accounts.....
14. Total deductions (Lines 9 to 13).....
15. Reserve December 31, current year

ANNUAL STATEMENT INSTRUCTIONS – LIFE AND FRATERNAL

**ANALYSIS OF INCREASE IN RESERVES
INTEREST SENSITIVE LIFE INSURANCE PRODUCTS REPORT**

Filing date: This exhibit is to be filed not later than April 1.

This exhibit analyzes the development of life insurance policy reserves for interest and non-interest sensitive products by showing how the reserve may be traced mathematically from one year-end to the next.

An interest sensitive life insurance product is any product under the provisions of which separately identified interest credits are made to the product. They are distinguished by the existence of an indeterminate product value from which specified periodic charges are deducted and to which specified periodic interest is credited at a rate not determined at issue.

For purposes of the classification of products between interest and non-interest sensitive life insurance products, apply the definition to the base policy. The allocation of amounts not directly allocable should follow the instructions from Analysis of Increase in Reserves During the Year.

The columns on the Interest Sensitive Life Insurance Products Report for the Analysis of Increase in Reserves are labeled as follows:

(References to annual statement page totals are listed as needed.)

		<u>Column</u>
Ordinary Life	– Interest Sensitive	1
	– Non-Interest Sensitive	2
	– Total (Page 7, Column 3)	3
Group Life	– Interest Sensitive	4
	– Non-Interest Sensitive	5
	– Total (Page 7, Column 7)	6

Lines 2 through 6 and Lines 9 through 11 do not include amounts related to the VM-20 Deterministic / Stochastic portion of the reserves, which are reported on Line 6.1.

Line 6 – Increase in Reserve on Account of Change in Valuation Basis

Enter appropriate amounts from Part A of Exhibit 5A, Changes in Bases of Valuation During the Year.

Line 6.1 – Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve

As the line item describes this is the change in excess of any Deterministic / Stochastic reserve over the amount of the VM-20 Net Premium Reserve.

Line 10 – Reserves Released by Death

Entries should be made only in the columns involving life insurance. Enter terminal reserves released.

Exclude Deterministic / Stochastic Reserves from the reporting of Reserves Released by Death

Line 11 – Reserves Released by Other Terminations (Net)

Enter reserves released by all causes in and other than by death in. The computation should be on a net basis so as to take account of revivals, increases, changes, etc.

Exclude Deterministic / Stochastic Reserves from the reporting of Reserves Released by Other Terminations (Net)

ANNUAL STATEMENT BLANK – LIFE (SEPARATE ACCOUNTS) AND FRATERNAL (SEPARATE ACCOUNTS)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1. Reserve Dec. 31 of prior year
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies
3. Increase or (decrease) from investment results after provision for federal income taxes
4. Tabular less actual reserve released
5. Increase in reserve on account of change in valuation basis
6. Other increases (net).....
6.1 Change in Excess of VM-20 Deterministic / Stochastic reserve over Net Premium Reserve			XXX	XXX	XXX	XXX
7. Totals (Lines 1 to 6)						
8. Net transfer of reserves from or (to) Separate Accounts						
9. Tabular cost						
10. Reserves released by death.....						
11. Reserves released by other terminations (net)						
12. Transfers on account of annuity and supplementary contract payments involving life contingencies						
13. Charges for investment management, administration and contract guarantees						
14. Aggregate write-ins for other decreases in reserves						
15. Total deductions (Lines 8 to 14)						
16. Reserve December 31 of current year						
DETAILS OF WRITE-INS						
1401.						
1402.						
1403.						
1498. Summary of remaining write-ins for Line 14 from overflow page						
1499. Total (Lines 1401 through 1403 plus 1498) (Line 14 above)						

ANNUAL STATEMENT INSTRUCTIONS – LIFE (SEPARATE ACCOUNTS) AND FRATERNAL (SEPARATE ACCOUNTS)

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

This exhibit shows how the reserve may be traced mathematically from one year-end to the next by taking account of its various theoretical components.

Lines 2 through 6 and Lines 8 through 11 do not include amounts related to the VM-20 Deterministic / Stochastic portion of the reserves, which are reported on Line 6.1.

Line 1 – Reserve December 31 of Prior Year

Enter total reserves from Line 16 of the prior year’s Separate Accounts Statement.



Line 6.1 – Change in Excess of VM-20 Deterministic / Stochastic Reserve over Net Premium Reserve

As the line item describes this is the change in excess of any Deterministic / Stochastic reserve over the amount of the VM-20 Net Premium Reserve.

Line 8 – Net Transfer of Reserves from or (to) Separate Accounts

Exclude: Transfers related to the payment of contract benefits

Line 10 – Reserves Released By Death

Enter terminal reserves released.

Exclude Deterministic / Stochastic Reserves from the reporting of Reserves Released by Death

Line 11 – Reserves Released By Other Terminations (Net)

Enter reserves released by all causes other than death. The computation should be on a net basis so as to take account of revivals, increases, changes etc.

Exclude Deterministic / Stochastic Reserves from the reporting of Reserves Released by Other Terminations (Net)

Line 16 – Reserve December 31 of Current Year

Enter total reserves minus the accident and health reserves from Exhibit 3 of the current year’s Separate Accounts Statement.

EXHIBIT 3 – AGGREGATE RESERVE FOR LIFE, ANNUITY AND ACCIDENT AND HEALTH CONTRACTS

Column 1 – Description of Valuation Basis

State the valuation basis used for the reserve(s) in each separate account or each group of separate accounts for which the same valuation basis applies. Indicate whether the assets supporting the reserves are on a market value (MV) or an amortized cost/book value (BV) basis. Where applicable, state the table of mortality and the interest rate or range of rates as well as the valuation method. For annuities, indicate whether immediate, deferred or both.

If necessary, companies may add lines to report each reserve basis used.

The valuation assumption and valuation method abbreviations presented in the NAIC *Annual Statement Instructions* for Exhibit 5 of the Life and Accident & Health Annual Statement should be used.

For any reserves valued under VM-20, include the entire CRVM reserve required by VM-20 split into the following components with each component on a separate line:

VM-20 Net Premium reserve identifying the valuation basis

The balance of the reserve labeled “VM-20 Deterministic and/or Stochastic (Excess over Net Premium)”

In addition, the following valuation methods and abbreviations may be used:

NAV Net Asset Value –

Reserves determined by the value of the separate account’s assets, such as traditional variable account business, not reduced for surrender charge, if any.

IAV Indexed Account Value –

Reserve determined by performance of an index, such as S&P 500, not reduced for surrender charge, if any.

CSV Cash Surrender Value –

Reserves at cash surrender value other than NAV or IAV above.

OCAV Other Current Account Value

EXAMPLES:

Life Insurance

1. Variable NAV MV
2. VM-20 Net Premium: 2017 CSO @ 3.50%
3. VM-20 Net Premium: 2017 CSO @ 4.00%
4. VM-20 Deterministic and/or Stochastic (Excess over Net Premium)

Annuities (excluding supplementary contracts)

1. Deferred Variable NAV MV
2. Deferred Mod Var IAV MV
3. Deferred X.X%–X.X% CARVM BV
4. Deferred X.X%–X.X% CSV BV
5. Deferred X.X%–X.X% OCAV MV
6. Immediate 1971 GAM XX% MV

Miscellaneous Reserves

Include: Surrender values in excess of reserves otherwise required and carried in this schedule.

ANNUAL STATEMENT BLANK – LIFE

**SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES**

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 31. Will the Management Certification That the Valuation Reflects Management’s Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?
- 34. Will the Workers’ Compensation Carve-Out Supplement be filed by March 1?
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
- 37. Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?
- 38. Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?
- 39. Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?
- 40. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?

~~41. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?~~

APRIL FILING

- ~~4142.~~ Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
- ~~4243.~~ Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
- ~~4344.~~ Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
- ~~4445.~~ Will the Accident and Health Policy Experience Exhibit be filed by April 1?
- ~~4546.~~ Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?
- ~~4647.~~ Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?
- ~~4748.~~ Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?
- ~~4849.~~ Will the regulator only (non-public) Supplemental Health Care Exhibit’s Allocation Report be filed with the state of domicile and the NAIC by April 1?
- ~~4950.~~ Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?
- ~~5051.~~ Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?

~~51. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by April 1?~~

AUGUST FILING

- ~~5152.~~ Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

Explanation:

Bar code:

ANNUAL STATEMENT BLANK – FRATERNAL

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 30. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?
31. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
32. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?
33. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?
34. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for audit Committees be filed electronically with the NAIC by March 1?
35. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?
36. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?

APRIL FILING

- 3637. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
3738. Will the Interest Sensitive Life Insurance Products Report be filed with the state of domicile and the NAIC by April 1?
3839. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
3940. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and with the NAIC by April 1?
4041. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and with the NAIC by April 1?
4142. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?
4243. Will the regulator-only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?
4344. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?
4445. Will the Supplemental XXX-AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?
45. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by April 1?

AUGUST FILING

- 4546. Will Management's Report of Internal Control over Financial Reporting be filed with the state of domicile by August 1?

Explanation:

Bar code:

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