

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

<p style="text-align: right;">DATE: <u>06/13/2016</u></p> <p>CONTACT PERSON: _____</p> <p>TELEPHONE: _____</p> <p>EMAIL ADDRESS: _____</p> <p>ON BEHALF OF: _____</p> <p>NAME: <u>Commissioner Nick Gerhart (IA)</u></p> <p>TITLE: <u>Chair Variable Annuities Issues (E) WG</u></p> <p>AFFILIATION: <u>Iowa Insurance Division</u></p> <p>ADDRESS: <u>631 Locust, 4th Floor</u> <u>Des Moines, Iowa 50309-3738</u></p>	<p style="text-align: center;">FOR NAIC USE ONLY</p> <p>Agenda Item # <u>2016-27BWG MOD</u> Year <u>2017</u></p> <p>Changes to Existing Reporting [X] New Reporting Requirement []</p> <hr/> <p style="text-align: center;">REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT</p> <p>No Impact [X] Modifies Required Disclosure []</p> <hr/> <p style="text-align: center;">DISPOSITION</p> <p>[] Rejected For Public Comment [] Referred To Another NAIC Group [] Received For Public Comment [X] Adopted Date <u>12/15/2016</u> [] Rejected Date _____ [] Deferred Date _____ [] Other (Specify) _____</p>
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BLANK(S) TO WHICH PROPOSAL APPLIES

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

Anticipated Effective Date: Annual 2017

IDENTIFICATION OF ITEM(S) TO CHANGE

Delete the General Interrogatory, Part 2 Questions 9.1 and 9.2 (24.1 and 24.2 if Fraternal) regarding variable annuities with guarantees and renumber the remaining interrogatory questions. Replace interrogatory with a variable annuities supplement. Add a question to the Supplemental Exhibits and Schedules Interrogatories for the supplement. Remove Line 2.2 from the Separate Accounts General Interrogatories.

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

The supplement, in combination with separate proposed changes to the Actuarial Memorandum, is designed to address the charge given to the Variable Annuities Issues Working (E) Working Group related to redesigning the annual statement disclosures applicable to variable annuities to add more meaningful information about the valuation of guaranteed liabilities. This change in disclosure was intended to provide better information regarding the risks associated with these obligations.

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

ANNUAL STATEMENT INSTRUCTIONS – LIFE AND FRATERNAL

VARIABLE ANNUITIES SUPPLEMENT
PARTS 1 AND 2

This supplement is to be filed on or before ~~March~~ April 1.

For variable annuities (VAs) with guaranteed benefits disclose the type(s) of guaranteed benefit(s), the number of contracts or certificates with those benefits, the amount of the benefit base related to each type of benefit, the net amount at risk for death benefits and the guaranteed annual payout for income and withdrawal benefits, the gross amount of the reserve for the guaranteed benefit(s), the portion of the contract/certificate account value related to contract/certificate funds in the General Account or the Separate Account and the percent of the guaranteed benefit reinsured.

“Type” shall include a summary description of the type of benefit. Examples are provided in the table illustrated below. For those guaranteed benefits that include waiting periods before any benefit can be realized, include the length of the original waiting period in the description

- A separate line shall be created for each combination of Guaranteed Death Benefit and Guaranteed Living Benefit
 - See the illustration in the table below for an example.
 - For a category with only one guarantee, show “None” in the other column.
- Each contract / certificate shall be included in one and only one line
 - For a contract with multiple living benefits, determine the most appropriate classification.

A separate chart shall be prepared for individual contracts and for group contracts with individual certificates. In each chart, show the amount of any reinsurance reserve credit being taken separately for treaties with affiliated captive reinsurers and for other reinsurers.

For purposes of this supplement, a Guaranteed Living Benefit (GLB) is defined as a contract/certificate, agreement or rider in which the insurance entity guarantees specified payouts during a defined period which may include the lifetime of the insured(s). For VAs, these guaranteed payouts are typically made regardless of the performance of the contractual account value that is used to determine cash surrender values and/or withdrawal benefits.

Column 3 – Number of Individual (Part 1) Contracts or Group (Part 2) Certificates

Column 4 – Benefit Base For Guaranteed Death Benefit (Col 1)

Report the Benefit Base (defined in the contract/certificate) as of the valuation date as the basis for the guaranteed value. If no guarantee exists, enter \$0.

Column 5 – Benefit Base For Guaranteed Living Benefit (GLB) (Col 2)

Report the Benefit Base (defined in the contract/certificate) as of the valuation date as the basis for the guaranteed value. If no guarantee exists, enter \$0.

Column 6 – Net Amount at Risk For Guaranteed Death Benefit (Col 1)

Death Benefit Net Amount at Risk is defined as the greater of a) zero and b) the difference between the Guaranteed Death Benefit and the Account Value as of the valuation date. Report the sum of the NAR for all contracts/certificates.

Column 7 – Guaranteed Annual Income Amount For Guaranteed Living Benefit (GLB) (Col 2)

Report the total annual income/withdrawal benefits available if the income/withdrawal guarantees were elected on the valuation date. If no GLB/GMWB is available on the valuation date for a particular contract/certificate (e.g. due to a waiting period), use \$0. Note, for GLB and GMWB previously elected, show the guaranteed amount based on the prior elections. For GMAB, use \$0 since this is not an income benefit. Disclosures for GMAB shall be provided in the AG 43 Memorandum.

Column 8 – Account Value – General Account

Column 9 – Account Value – Separate Account

Column 10 – Reserve for Guaranteed Benefits (Total Reserve Less ~~Basic~~ Adjusted Reserve)

Total ~~gross~~ reserve for guarantees as defined in AG-43 or VM 21 as applicable in excess of the base contract reserve. Reserves calculated according to AG-43 and VM-21 are allocated to individual contracts or certificates following the guidance of Appendix 6 of AG-43 or Section 8 of VM-21. Report in column 10 the excess of this per policy reserve over the base contract reserve. For base contract reserve, the company may use CSV or ~~Base Basic~~ Adjusted Reserve (defined in Appendix 3, A.3.2D of AG-43 or Section 5, B.4. of VM-21) for that contract or certificate.

Column 11 & 12 – Percentage of Guaranteed Benefits Reinsured

Show percentage of the Guaranteed Benefit ceded to all reinsurers.

Illustration:

Type		3 Number of Individual Contracts / Group Certificates	Benefit Base		6 Net Amount at Risk For Guaranteed Death Benefit (Col 1)	7 Guaranteed Annual Income Amount For Guaranteed Living Benefit (GLB) (Col 2)	Account Value		10 Reserve for Guaranteed Benefits (Total Reserve Less Basic Adjusted Reserve)	Percentage of Guaranteed Benefits Reinsured	
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit		4 For Guaranteed Death Benefit (Col 1)	5 For Guaranteed Living Benefit (GLB) (Col 2)			8 General Account	9 Separate Account		11 Guaranteed Death Benefit	12 Guaranteed Living Benefit
<i>Max Anniversary Value (MAV)*</i>	<i>GMAB - 110% of pre</i>	957	\$101.4 M	\$0	\$5.7M	\$0	\$2.7M	\$93.0M	\$1.5M	60%	40%
<i>3% Roll-up</i>	<i>GMIB prem accum @3% w/10 yr waiting period</i>	312	\$32.6M	\$34.6M	\$1.4M	\$2.4M	\$0	\$31.2M	\$1.0M	100%	100%
<i>Greater of MAV & 3% Roll-up</i>	<i>GMIB ROP, 10 yrs</i>	482	\$40.0M	\$35.0M	\$3.0M	\$0M	\$0M	\$37.0M	\$2.0M	0%	0%
Subtotal		1,751	\$174.0M	\$69.6M	\$10.1M	\$2.4M	\$2.7M	\$161.2M	\$4.5M	XXX	XXX
						1. Reserve credit from affiliated captive reinsurance					
						2. Reserve credit from other reinsurance					
						3. Total net of reinsurance					

ANNUAL STATEMENT INSTRUCTIONS – LIFE

PART 2 – LIFE INTERROGATORIES

Detail Eliminated To Conserve Space

9.2 For variable annuities with guaranteed benefits, disclose the type(s) of guaranteed benefit(s), the amount of variable annuity account value related to the benefit(s), the gross amount of the reserve for the benefit(s), the location of the reserve in the Annual Statement, the portion of each benefit reinsured, and the amount of any reinsurance reserve credit being taken for the benefit(s). For contracts that include only one of the two forms, enter “NONE” in the appropriate column.

For those guaranteed benefits that include waiting periods before any benefit can be realized, include the length of the waiting period in the description of the benefit type. In addition, identify the length of time remaining until the end of the waiting period and the amount of account value related to each remaining time period.

For reserves calculated according to Actuarial Guideline XLIII, column 6 (gross reserve) of each row of tables in the interrogatory should be calculated using the reserve allocated to each contract by calculating the difference between the total reserve and the basic adjusted reserve, which would include any excess stochastic reserve.

For Extra Reserve under Actuarial Guideline XLIII, the portion of the reserve calculated according to Actuarial Guideline XLIII held in the general account may be split between a reserve supporting the fixed account portion of the variable annuity and the reserve supporting the guaranteed benefits. The reserve supporting the guaranteed benefits may be reported in either the Annuities section or the Miscellaneous Reserves section of Section 5. However, that reserve should be identified separately.

Illustration:

If the response to 9.1 is “YES,” complete the table for each type of guaranteed benefit.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Guaranteed Death Benefit	Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Column 3	Total Related Account Value	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
(1)	Max Anniversary Value (MAV)	GMAB – 110% of prem., 15-yr. waiting period	15 years 14 years Total	\$150 mil \$250 mil \$400 mil	\$400 million	\$2.5 million	Exhibit 5	60% death benefit 40% living benefit	\$1.2 million
(2)	3% Roll up	GMI B – prem., accum. at 3%, 10 yr. waiting period	9 years 8 years Total	\$ 75 mil \$125 mil \$200 mil	\$200 million	\$3.0 million	Exhibit 5	100%	\$3.0 million
(3)	Greater of MAV and 3% Roll up	GMI B – return of prem., 10 yr. Waiting period	9 years 8 years Total	\$ 50 mil \$ 50 mil \$100 mil	\$100 million	None	Exhibit 5	None	None
(4)	Greater of MAV, 3% Roll up, and 40% of the contract earnings	None	N/A	N/A	\$500 million	\$2.0 million	Exhibit 5	None	None

- | 409.1 Disclose the amount of reserves carried by the reporting entity because it has sold annuities with a claimant as payee and to the extent to which the reporting entity is liable for such amounts. Include only annuities for which the property and casualty insurer obtained a release of liability from the claimant as a result of the purchase of an annuity from the reporting entity.
- | 409.2 Disclose the name and location of the insurance company (i.e., legal entity and not group) that purchased the annuities during the current year and the aggregate statement value of annuities purchased, to the extent that the aggregate value of those annuities equals or exceeds \$250,000. Include only annuities for which the property and casualty insurer obtained a release of liability from the claimant as a result of the purchase of an annuity from the reporting entity.
- | 4211.2 If the response to 4211.1 is “YES,” provide for the captive affiliate the company name, NAIC company code, domiciliary jurisdiction, reserve credit amount and the amounts supporting the reserve credit (letters of credit, trust agreements and other).

Reserve Credit: Report the amount by which the aggregate reserve for life contracts (Exhibit 5), deposit-type contracts (Exhibit 7) and accident and health contracts (Exhibit 6) has been reduced on account of reinsurance with authorized companies. The amounts by company should be the same as those shown for life reinsurance ceded in Schedule S, Part 3, Section 1, Columns 9 and 14 and for accident and health reinsurance ceded in Schedule S, Part 3, Section 2, Columns 9, 10 and 13.

- | 4312. Ordinary Life Insurance (U.S. business Only) for the current year for Lines 4312.1, 4312.2 and 4312.3 (prior to reinsurance assumed or ceded)

U.S. business includes U.S. States, Territories and Possessions (composed of the 50 states, the District of Columbia, American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). The method for determining which jurisdiction a contract or certificate policy is reported in should be the same method used for reporting on Schedule T.

Include:

- Term (whether full underwriting, limited underwriting, jet issue, “short form app”)
- Whole Life (whether full underwriting, limited underwriting, jet issue, “short form app”)
- Variable Life (with or without Secondary Guarantee)
- Universal Life (with or without Secondary Guarantee)
- Variable Universal Life (with or without Secondary Guarantee)

Exclude:

- Credit Life
- Simplified Issue/Guaranteed Issue (if it can be separated)
- Worksite
- Individually Solicited Group Life
- Direct Response
- Final Expense
- Pre-need
- Home Service
- COLI/BOLI/CHOLI.

Refer to the *NAIC Valuation Manual* for additional guidance on what policies should be included.

ANNUAL STATEMENT INSTRUCTIONS – FRATERNAL

PART 2 – FRATERNAL INTERROGATORIES

Detail Eliminated To Conserve Space

24.2 For variable annuities with guaranteed benefits, disclose the type(s) of guaranteed benefit(s), the amount of variable annuity account value related to the benefit(s), the gross amount reserve for the benefit(s), the location of the reserve in the Annual Statement, the portion of each benefit reinsured, and the amount of any reinsurance reserve credit being taken for the benefit(s). For contracts that include only one of the two forms, enter “None” in the appropriate column:

For those guaranteed benefits that include waiting periods before any benefit can be realized, include the length of the waiting period in the description of the benefit type. In addition, identify the length of time remaining until the end of the waiting period and the amount of account value related to each remaining time period.

For reserves calculated according to Actuarial Guideline XLIII, column 6 (gross reserve) of each row of tables in the interrogatory should be calculated using the reserve allocated to each contract by calculating the difference between the total reserve and the basic adjusted reserve, which would include any excess stochastic reserve.

For Extra Reserve under Actuarial Guideline XLIII, the portion of the reserve calculated according to Actuarial Guideline XLIII held in the general account may be split between a reserve supporting the fixed account portion of the variable annuity and the reserve supporting the guaranteed benefits. The reserve supporting the guaranteed benefits may be reported in either the Annuities section or the Miscellaneous Reserves section of Section 5. However, that reserve should be identified separately.

Illustration:

If the response to 24.1 is “YES,” complete the table for each type of guaranteed benefit.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Guaranteed Death Benefit	Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Column 3	Total Related Account Value	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
(1)	Max Anniversary Value (MAV)	GMAB— 110% of prem., 15-yr. waiting period	15 years 14 years Total	\$150 mil \$250 mil \$400 mil	\$400 million	\$2.5 million	Exhibit 5	60% death benefit 40% living benefit	\$1.2 million
(2)	3% Roll up	GMI B— prem., accum. at 3%, 10 yr. waiting period	9 years 8 years Total	\$ 75 mil \$125 mil \$200 mil	\$200 million	\$3.0 million	Exhibit 5	100%	\$3.0 million
(3)	Greater of MAV and 3% Roll up	GMI B— return of prem., 10 yr. Waiting period	9 years 8 years Total	\$ 50 mil \$ 50 mil \$100 mil	\$100 million	None	Exhibit 5	None	None
(4)	Greater of MAV, 3% Roll up, and 40% of the contract earnings	None	N/A	N/A	\$500 million	\$2.0 million	Exhibit 5	None	None

- | 2524.1 Disclose the amount of reserves carried by the reporting entity because it has sold annuities with a claimant as payee and to the extent to which the reporting entity is liable for such amounts. Include only annuities for which the property and casualty insurer obtained a release of liability from the claimant as a result of the purchase of an annuity from the reporting entity.
- | 2524.2 Disclose the name and location of the insurance company (i.e., legal entity and not group) that purchased the annuities during the current year and the aggregate statement value of annuities purchased, to the extent that the aggregate value of those annuities equals or exceeds \$250,000. Include only annuities for which the property and casualty insurer obtained a release of liability from the claimant as a result of the purchase of an annuity from the reporting entity.
- | 2726.2 If there are multiple liens, they should be listed individually.
- | 2827.2 If the response to 2827.1 is “YES,” provide for the captive affiliate the company name, NAIC company code, domiciliary jurisdiction, reserve credit amount and the amounts supporting the reserve credit (letters of credit, trust agreements and other).

Reserve Credit: Report the amount by which the aggregate reserve for life contracts (Exhibit 5), deposit-type contracts (Exhibit 7) and accident and health contracts (Exhibit 6) has been reduced on account of reinsurance with authorized companies. The amounts by company should be the same as those shown for life reinsurance ceded in Schedule S, Part 3, Section 1, Columns 9 and 14 and for accident and health reinsurance ceded in Schedule S, Part 3, Section 2, Columns 9, 10 and 13.

- | 2928. Ordinary Life Insurance (U.S. business Only) for the current year for Lines 2928.1, 2928.2 and 2928.3 (prior to reinsurance assumed or ceded)

U.S. business includes U.S. States, Territories and Possessions (composed of the 50 states, the District of Columbia, American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). The method for determining which jurisdiction a contract or certificate policy is reported in should be the same method used for reporting on Schedule T.

Include:

- Term (whether full underwriting, limited underwriting, jet issue, “short form app”)
- Whole Life (whether full underwriting, limited underwriting, jet issue, “short form app”)
- Variable Life (with or without Secondary Guarantee)
- Universal Life (with or without Secondary Guarantee)
- Variable Universal Life (with or without Secondary Guarantee)

Exclude:

- Credit Life
- Simplified Issue/Guaranteed Issue (if it can be separated)
- Worksite
- Individually Solicited Group Life
- Direct Response
- Final Expense
- Pre-need
- Home Service
- COLI/BOLI/CHOLI.

Refer to the *NAIC Valuation Manual* for additional guidance on what policies should be included.

ANNUAL STATEMENT BLANK – LIFE

GENERAL INTERROGATORIES
PART 2 – LIFE INTERROGATORIES

Detail Eliminated To Conserve Space

9.1 Does the reporting entity have variable annuities with guaranteed benefits? Yes No

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsuree Reserve Credit
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit							

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$ _____

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
	\$ _____
	\$ _____
	\$ _____
	\$ _____

10.1 Do you act as a custodian for health savings accounts? Yes No

10.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ _____

10.3 Do you act as an administrator for health savings accounts? Yes No

10.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ _____

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes No NA

11.2 If the answer to 11.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

12. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

12.1 Direct Premium Written \$ _____

12.2 Total Incurred Claims \$ _____

12.3 Number of Covered Lives _____

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

ANNUAL STATEMENT BLANK – LIFE

**SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES**

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

Responses

MARCH FILING

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

~~5 Will the Variable Annuities Supplement be filed by March 1?~~

APRIL FILING

- ~~565~~ Will Management’s Discussion and Analysis be filed by April 1?
- ~~676~~ Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?
- ~~787~~ Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?
- ~~898~~ Will the Supplemental Investment Risks Interrogatories be filed by April 1?

~~5 Will the Variable Annuities Supplement be filed by April 1?~~

JUNE FILING

- ~~910~~ Will an audited financial report be filed by June 1?
- ~~1011~~ Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

AUGUST FILING

- ~~1112~~ Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?

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

MARCH FILING

- ~~1213~~ Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
- ~~1314~~ Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
- ~~1415~~ Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
- ~~1516~~ Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~1617~~ Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~1718~~ Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~1819~~ Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~1920~~ Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2021~~ Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2122~~ Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2223~~ Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2324~~ Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2425~~ Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed

with the state of domicile and electronically with the NAIC by March 1?

| 2526. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?

| 2627. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?

**SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES**

| 2728. 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?

| 2298. 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?

| 2930. 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?

| 3031. 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?

| 3432. 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?

| 3233. 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?

| 3334. 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?

| 3435. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

| 3536. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?

| 3637. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

| 3738. 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?

| 3839. 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?

| 3940. 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?

| 4041. 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?

APRIL FILING

| 4442. 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?

AUGUST FILING

| 5452. 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

GENERAL INTERROGATORIES

PART 2 – FRATERNAL INTERROGATORIES



Detail Eliminated To Conserve Space

- 24.1 Does the reporting entity have variable annuities with guaranteed benefits? Yes [] No []
- 24.2 If 24.1 yes, complete the following table for each type of guaranteed benefit:

Type		3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Value	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurantee Reserve Credit
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit							

- 25.24 For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 25.24.1 Amount of loss reserves established by these annuities during the current year? \$ _____
- 25.24.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
	\$ _____
	\$ _____
	\$ _____
	\$ _____

- 26.25.1 Do you act as a custodian for health savings accounts? Yes [] No []
- 26.25.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ _____
- 26.25.3 Do you act as an administrator for health savings accounts? Yes [] No []
- 26.25.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ _____
- 27.26.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 27.26.2 If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
	\$ _____
	\$ _____
	\$ _____

ANNUAL STATEMENT BLANK – FRATERNAL

**SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES**

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

MARCH FILING

Response

- 1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
- 2. Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?
- 3. Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
- 4. Will an actuarial opinion be filed by March 1?
- ~~5. Will the Variable Annuities Supplement be filed by March 1?~~

APRIL FILING

- ~~565.~~ Will Management’s Discussion and Analysis be filed by April?
- ~~676.~~ Will the Supplemental Investment Risks Interrogatories be filed by April 1?
- ~~5.~~ Will the Variable Annuities Supplement be filed by April 1?

JUNE FILING

- ~~78.~~ Will an audited financial report be filed by June 1?
- ~~89.~~ Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

AUGUST FILING

- ~~910.~~ Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?

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

MARCH FILING

- ~~4011.~~ Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
- ~~4112.~~ Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
- ~~4213.~~ Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4314.~~ Will the statement on non-guaranteed elements as required in Interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4415.~~ Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4516.~~ Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4617.~~ Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4718.~~ Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4819.~~ Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~4920.~~ Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2021.~~ Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2422.~~ Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of
- ~~2223.~~ Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2324.~~ Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?
- ~~2425.~~ 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?
- ~~2526.~~ 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?

- 2627. 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?
- 2728. 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?
- 2829. 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?
- 2930. 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?

**SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES**

- 3031. 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?
- 3132. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
- 3233. 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?
- 3334. 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?
- 3435. 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?
- 3536. 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?

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?

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:

ANNUAL STATEMENT BLANK – SEPARATE ACCOUNTS

GENERAL INTERROGATORIES

2.1 Does the reporting entity have products with guarantees provided by the general account? Yes [] No []

2.2 If yes, what is the current total maximum guarantee the general account would provide to the separate account? \$ _____

2.32 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes [] No []

2.43 If yes, provide detail on these guarantees paid by the general account:

	1 <u>Year</u>	2 <u>Amount</u>
2.4501	As of December 31, 2017	\$ _____
2.4502	As of December 31, 2016	\$ _____
2.4503	As of December 31, 2015	\$ _____
2.4504	As of December 31, 2014	\$ _____
2.4505	As of December 31, 2013	\$ _____

2.54 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? Yes [] No []

2.65 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

1 Product Identifier with Risk Charges	2 Risk Charge Reviewed and Opined Upon	3 Name and Title of Individual Who Provided Opinion on Risk Charges

2.76 Provide detail on the risk charges paid to the general account related to separate account guarantees for the past five years:

	1 <u>Year</u>	2 <u>Amount</u>
2.7601	As of December 31, 2017	\$ _____
2.7602	As of December 31, 2016	\$ _____
2.7603	As of December 31, 2015	\$ _____
2.7604	As of December 31, 2014	\$ _____
2.7605	As of December 31, 2013	\$ _____