

Blanks (E) Working Group  
 Editorial Revisions to the Blanks and Instructions

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Effective	Table Name	Description	Statement Type	Filing Type
<b>Adopted 11/06/2024</b>				
2026	Schedule D, Part 1B	<p>CHANGE TO INSTRUCTION</p> <p>Update the 2026 quarterly D1B instructions to tie to prior year line references (bond project line numbers). Remove<sup>st</sup>1st quarter 2025 reporting note.</p> <p>Column 1 – Book/Adjusted Carrying Value Beginning of Current Quarte</p> <p style="padding-left: 40px;">a. 1st Quarter taken directly from prior year annual statement <del>Schedule Part 1A, Section 1, Line 1252.1 to Line 1252.6, Column 7 for all bonds.</del></p> <p><b>** * Detail Eliminated to conserve space***</b></p> <p>Column 8 – Book/Adjusted Carrying Value at December 31 <del>Prior Ye</del></p> <p><del>Taken directly from prior year annual statement Schedule D, Part 1A, Section 4, Line 1252.1 to Line 1252.6, Column 7 for all bonds. 1st Quarter 2025 Reporting Note: For 1<sup>st</sup> quarter reporting, the amounts in Column 8 should equal the amounts in Column 1.</del></p>	H, L/F, P/C, T	Quarterly

**Blanks (E) Working Group  
Editorial Revisions to the Blanks and Instructions  
Effective 2025 Reporting**

Statement Type:

**H** = Health; **L/F** = Life/Fraternal Combined; **P/C** = Property/Casualty; **SA** = Separate Accounts; **T** = Title

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 11/06/2024**

2025	Schedule D, Part 1B	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update reference from Bonds to Issuer Credit Obligations, add lines for Asset-Backed Securities, and update the line numbers for preferred stocks to be consistent with the changes to the Blank in the Bond Project.</p> <p>Line 1 – NAIC 1 <del>Bonds</del> <u>Issuer Credit Obligations (ICO)</u> Include: <del>Bonds</del> <u>ICOs</u> with an NAIC designation of 1, or a CRP equivalent.</p> <p>Line 2 – NAIC 2 <u>Issuer Credit Obligations (ICO)</u><del>Bonds</del> Include: <del>Bonds</del> <u>ICOs</u> with an NAIC designation of 2, or a CRP equivalent.</p> <p>Line 3 – NAIC 3 <u>Issuer Credit Obligations (ICO)</u><del>Bonds</del> Include: <del>Bonds</del> <u>ICOs</u> with an NAIC designation of 3, or a CRP equivalent.</p> <p>Line 4 – NAIC 4 <u>Issuer Credit Obligations (ICO)</u><del>Bonds</del> Include: <del>Bonds</del> <u>ICOs</u> with an NAIC designation of 4, or a CRP equivalent.</p> <p>Line 5 – NAIC 5 <u>Issuer Credit Obligations (ICO)</u><del>Bonds</del> Include: <del>Bonds</del> <u>ICOs</u> with an NAIC designation of 5, or a CRP equivalent.</p> <p>Line 6 – NAIC 6 <u>Issuer Credit Obligations (ICO)</u><del>Bonds</del> Include: <del>Bonds</del> <u>ICOs</u> with an NAIC designation of 6, or a CRP equivalent.</p> <p>Line 7 – Total <u>Issuer Credit Obligations (ICO)</u><del>Bonds</del> Total of Line 1 to Line 6.</p> <p><u>Line 8 – NAIC 1 Asset-Backed Securities (ABS)</u> <u>Include: ABS securities with an NAIC designation of 1, or a CRP equivalent.</u></p> <p>Line 9 – NAIC 2 <u>Asset-Backed Securities (ABS)</u></p>	H, L/F, P/C, T	Quarterly
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Effective	Table Name	Description	Statement Type	Filing Type
		<u>Include: ABS securities with an NAIC designation of 2, or a CRP equivalent.</u>		
	<u>Line 10</u>	<u>– NAIC 3 Asset-Backed Securities (ABS)</u> <u>Include: ABS securities with an NAIC designation of 3, or a CRP equivalent.</u>		
	<u>Line 11</u>	<u>– NAIC 4 Asset-Backed Securities (ABS)</u> <u>Include: ABS securities with an NAIC designation of 4, or a CRP equivalent.</u>		
	<u>Line 12</u>	<u>– NAIC 5 Asset-Backed Securities (ABS)</u> <u>Include: ABS securities with an NAIC designation of 5, or a CRP equivalent.</u>		
	<u>Line 13</u>	<u>– NAIC 6 Asset-Backed Securities (ABS)</u> <u>Include: ABS securities with an NAIC designation of 6, or a CRP equivalent.</u>		
	<u>Line 14</u>	<u>– Total Asset-Backed Securities (ABS)</u> <u>Total of Line 8 to Line 13.</u>		
	<del>Line 15</del>	<del>– NAIC 1 Preferred Stock</del> <del>Include: Preferred stock with an NAIC designation of 1 or a CRP equivalent.</del>		
	<del>Line 16</del>	<del>– NAIC 2 Preferred Stock</del> <del>Include: Preferred stock with an NAIC designation of 2 or a CRP equivalent.</del>		
	<del>Line 17</del>	<del>– NAIC 3 Preferred Stock</del> <del>Include: Preferred stock with an NAIC designation of 3 or a CRP equivalent.</del>		
	<del>Line 18</del>	<del>– NAIC 4 Preferred Stock</del> <del>Include: Preferred stock with an NAIC designation of 4 or a CRP equivalent.</del>		
	<del>Line 19</del>	<del>– NAIC 5 Preferred Stock</del> <del>Include: Preferred stock with an NAIC designation of 5 or a CRP equivalent.</del>		
	<del>Line 20</del>	<del>– NAIC 6 Preferred Stock</del> <del>Include: Preferred stock with an NAIC designation of 6 or a CRP equivalent.</del>		
	<del>Line 21</del>	<del>– Total Preferred Stock</del> <del>Total of Line 8-15 to Line 13-20.</del>		
	<del>Line 22</del>	<del>– Total Bonds Issuer Credit Obligations, Asset-Backed Securities &amp; Preferred Stock</del> <del>Line 7 plus Line 14</del>		

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule D, Part 1B	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the 2025 quarterly D1B instructions to tie</p>		

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DB, Part A, Section 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the Schedule D, Part 1 reference for the Sche</p>		

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule BA, Part 2; Schedule D, Part 3; Schedule D, Part 4	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove the “S” and “SYE” administrative symbols from the investment schedule instructions per the updates made by the Valuation of Securities Task Force (VOSTF).</p> <p>NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol</p> <ul style="list-style-type: none"> <li>- Column 6 – Schedule BA, Part 2</li> <li>- Column 9 – Schedule D, Part 3</li> <li>- Column 21 – Schedule D, Part 4</li> </ul> <p>SVO Administrative Symbol:</p> <p style="padding-left: 40px;">Following are valid SVO Administrative Symbols for bonds and preferred stock. Refer to the P&amp;P Manual for the application of these symbols.</p> <p style="padding-left: 80px;">S ——— Additional or other non payment risk</p> <p style="padding-left: 80px;"><del>SYE ——— Additional or other non payment risk — Year end carry over</del></p>	H, L/F, P/C, T, SA	Quarterly
2025	Schedule E, Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove LEI column to be consistent with adopted BWG proposals 2023-06BWG and 2023-07BWG.</p> <p><del>** Column 10 will be electronic only. **</del></p> <p>Column 10 ——— Legal Entity Identifier (LEI)</p> <p style="padding-left: 40px;"><del>Provide the 20 character Legal Entity Identifier (LEI) for any depository as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.</del></p>	H, L/F, P/C, T, SA	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule DL, Part 1 & 2	<b>CHANGE TO INSTRUCTION</b>		

Add the common stock investment characteristic codes to Schedule DL instructions.

Column 9 – Investment Characteristics

If an investment has one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Investment terms permit interest to be received in a form other than cash.
2. Investment terms permit payment of interest to be deferred without being considered past due.
3. Interest due and accrued has been





Effective	Table Name	Description	Statement Type	Filing Type
2025	Schedule BA, Part 1; Schedule D, Part 1, Section 1 & 2; Schedule D, Part 2, Section 1;	<b>CHANGE TO INSTRUCTION</b>		

Effective	Table Name	Description	Statement Type	Filing Type
		<p style="text-align: center;">b. Separate Account - Insulated</p> <ol style="list-style-type: none"> <li>1. Unamortized Fair Value Derivative Gains &amp; Losses Realized to IMR – Prior Period</li> <li>2. Fair Value Derivative Gains &amp; Losses Realized to IMR – Added in Current Period</li> <li>3. Fair Value Derivative Gains &amp; Losses Amortized Over Current Period</li> <li>4. Unamortized Fair Value Derivative Gains &amp; Losses Realized to IMR – Current Period</li> </ol> <p style="text-align: center;">Total <u>(1+2-3)</u></p> <p style="text-align: center;">c. Separate Account – Non-Insulated</p> <ol style="list-style-type: none"> <li>1. Unamortized Fair Value Derivative Gains &amp; Losses Realized to IMR – Prior Period</li> <li>2. Fair Value Derivative Gains &amp; Losses Realized to IMR – Added in Current Period</li> <li>3. Fair Value Derivative Gains &amp; Losses Amortized Over Current Period</li> <li>4. Unamortized Fair Value Derivative Gains &amp; Losses Realized to IMR – Current Period</li> </ol> <p style="text-align: center;">Total <u>(1+2-3)</u></p>		
2025	Notes to Financial Statement	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the data capture list (1<sup>st</sup> page of Notes to Financials) for Note 21 to include the new part of Note 21E as part of the New Market Tax Credit updates.</p> <p style="text-align: center;"><u>Note #</u>    <u>Parts to be presented in whole dollars in the same format and level of detail in the specific manner shown in the illustration.</u></p> <p style="text-align: center;">21        21E(1), 21E(2), 21E(45), 21F(2) through 21F(4), 21G(2), 21G(3), 21H and 21I</p>	H, L/F, P/C, T	Annual
2025	Asset Valuation Reserve, Default Component	<p><b>CHANGE TO BLANK</b></p> <p>Remove Line 60 because this total line is no longer needed since the Schedule DA Mortgages line was removed per adopted proposal 2024-02BWG.</p> <p><del>60</del>                    <del>Total Mortgage Loans on Real Estate (Lines 58 + 59)</del></p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve, Default Component	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove Line 60 because this total line is no longer needed since the Line 58 Schedule DA Mortgages line was removed per adopted proposal 2024-02BWG.</p> <p>Line 58        –        Total Schedule B Mortgage Loans on Real Estate</p> <p>Column 1 should agree with Page 2, Line 3.1 + 3.2, Column 3 plus Schedule DL, Part 1, Column 6, Line 9309999999.</p> <p><u>Column 6 must be reported on the Asset Valuation Reserve Page, Line 7, Column 2.</u></p> <p><u>Column 8 must be reported on the Asset Valuation Reserve Page, Line 10, Column 2.</u></p> <p><u>Column 10 must be reported on the Asset Valuation Reserve Page, Line 9, Column 2.</u></p> <p><del>Line 60        —        Total Mortgage Loans on Real Estate</del></p> <p><del>Column 6 must be reported on the Asset Valuation Reserve Page, Line 7, Column 2.</del></p> <p><del>Column 8 must be reported on the Asset Valuation Reserve Page, Line 10, Column 2.</del></p> <p><del>Column 10 must be reported on the Asset Valuation Reserve Page, Line 9, Column 2.</del></p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2025	Asset Valuation Reserve, Default Component	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update references to Line 60 in the AVR instructions to reference Line 58.</p> <p>Line 7 – Basic Contribution (includes separate accounts assets, if applicable)</p> <p><b>***Detail Eliminated to Conserve Space***</b></p> <p>Column 2: Report the total mortgage loans from Page 31, Line <del>60</del>58, Column 6 (General Account) and Page 16, Line <del>60</del>58, Col. 6 (Separate Accounts), if applicable; and the total for replication (synthetic asset) transactions contained on Page 35, Line 0299999, Column 7 (General Account) and Page 20, Line 0299999, Column 7 (Separate Accounts).</p> <p>Line 9 – Maximum Reserve (includes separate accounts assets, if applicable)</p> <p><b>***Detail Eliminated to Conserve Space***</b></p> <p>Column 2: Report the total mortgage loans from Page 31, Line <del>60</del>58, Column 10 (General Account) and Page 16, Line <del>60</del>58, Col. 10 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page 35, Line 0299999, Column 9 (General Account) and Page 20, Line 0299999, Column 9 (Separate Accounts).</p> <p>Line 10 – Reserve Objective (includes separate accounts assets, if applicable)</p> <p><b>***Detail Eliminated to Conserve Space***</b></p> <p>Column 2: Report the total mortgage loans from Page 31, Line <del>60</del>58, Column 8 (General Account) and Page 16, Line <del>60</del>58, Col. 8 (Separate Accounts), if applicable and the total for replication (synthetic asset) transactions contained on Page 35, Line 0299999, Column 8 (General Account) and Page 20, Line 0299999, Column 8 (Separate Accounts).</p>	L/F, SA	Annual

Effective	Table Name	Description	Statement Type	Filing Type										
2025	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the Column heading for 21E(2) to Jurisdiction to match 21E(1). 21E(2) was added with adopted proposal 2024-11BWG.</p> <p>(2)Total unused tax credits by jurisdiction, disaggregated by transferable/certificated and non-transferable;</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>State Abbreviation</th> <th>Jurisdiction*</th> <th>Transferable / Certificated</th> <th>Nontransferable</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	State Abbreviation	Jurisdiction*	Transferable / Certificated	Nontransferable	Total						H, L/F, P/C, T	Annual
State Abbreviation	Jurisdiction*	Transferable / Certificated	Nontransferable	Total										
2025	Schedule DA, Verification Between Years	<p><b>CHANGE TO BLANK</b></p> <p>Remove the footnote. With the adoption of the clarifying language in proposal 2024-02BWG, this footnote is no longer needed.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>1</th> <th>2</th> <th>3</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>Other Short-term Investment Assets</td> </tr> <tr> <td>Total</td> <td>Bonds</td> <td>(a)</td> </tr> </tbody> </table> <p>(a) Indicate the category of such assets, for example, joint ventures, transportation equipment.</p>	1	2	3			Other Short-term Investment Assets	Total	Bonds	(a)	H, L/F, P/C, T, SA	Annual	
1	2	3												
		Other Short-term Investment Assets												
Total	Bonds	(a)												

**Adopted 08/07/2024**

2025 Notes to Financial Statements

**CHANGE TO INSTRUCTION**

Note 5 Investments

T. Aggregate Collateral Loans by Qualifying Investment Collateral

**THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM**

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**Effective**

**Table Name**

**Blanks (E) Working Group  
Editorial Revisions to the Blanks and Instructions  
Effective 2024 Reporting**

Statement Type:

**H** = Health; **L/F** = Life/Fraternal Combined; **P/C** = Property/Casualty; **SA** = Separate Accounts; **T** = Title

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 12/3/2024**

2024	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update Note 12(A)18 for the change that was in the 2023 memo from the SAPWG. This update was missed when preparing the 2024 annual instructions.</p> <p><u>Instruction:</u></p> <p>A. Defined Benefit Plan</p> <p>(18)Reporting entities electing to apply the transition guidance set forth in</p>		
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Effective	Table Name	Description	Statement Type	Filing Type																																																														
2024	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTIONS</b></p> <p><b>23. Reinsurance</b></p> <p><u>Illustration:</u></p> <p>A. Unsecured Reinsurance Recoverables</p> <p><b>NOTE: The tables below will not be data captured</b></p> <p>Individual Reinsurers with Unsecured Reinsurance Recoverables Exceeding 3% of Policyholder Surplus</p> <p>Individual Reinsurers Who Are Not Members of a Group</p> <table border="1" data-bbox="848 656 1661 829"> <thead> <tr> <th>FEINID Number</th> <th>Reinsurer Name</th> <th>Unsecured Amount</th> </tr> </thead> <tbody> <tr><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>\$ .....</td></tr> </tbody> </table> <p>Individual Reinsurers Who Are Members of a Group</p> <table border="1" data-bbox="848 914 1661 1133"> <thead> <tr> <th>Group Code</th> <th>FEINID Number</th> <th>Reinsurer Name</th> <th>Unsecured Amount</th> </tr> </thead> <tbody> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$ .....</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td><td>\$ .....</td></tr> </tbody> </table> <p>All Members of the Groups Shown above with Unsecured Reinsurance Recoverables</p> <table border="1" data-bbox="800 1255 1661 1453"> <thead> <tr> <th>Group Code</th> <th>FEINID Number</th> <th>Reinsurer Name</th> <th>Unsecured Amount</th> </tr> </thead> <tbody> <tr><td>123</td><td>.....</td><td>.....</td><td>XXX</td></tr> <tr><td>123</td><td>.....</td><td>.....</td><td>XXX</td></tr> <tr><td>123</td><td>.....</td><td>.....</td><td>XXX</td></tr> <tr><td>Total 123</td><td></td><td></td><td>\$ .....</td></tr> </tbody> </table>	FEINID Number	Reinsurer Name	Unsecured Amount	.....	.....	\$ .....	.....	.....	\$ .....	.....	.....	\$ .....	.....	.....	\$ .....	.....	.....	\$ .....	Group Code	FEINID Number	Reinsurer Name	Unsecured Amount	.....	.....	.....	\$ .....	.....	.....	.....	\$ .....	.....	.....	.....	\$ .....	.....	.....	.....	\$ .....	.....	.....	.....	\$ .....	Group Code	FEINID Number	Reinsurer Name	Unsecured Amount	123	.....	.....	XXX	123	.....	.....	XXX	123	.....	.....	XXX	Total 123			\$ .....	P/C, T	Annual
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2024	Accident and Health Policy Experience Exhibit	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the Life/Fraternal crosscheck for Column 1. The validation was checking for collected premiums instead of written premiums.</p> <p>Column 1 – Direct Premiums Written</p> <p>The grand total reported should equal:</p> <p>Life\Fraternal Exhibit 1, Part 1, Lines (<del>6</del>9.1+10.1+<del>4</del>619.1), Column (6).</p> <p>Health Underwriting and Investment Exhibit, Part 1, Line 13, Column 1.</p> <p>Property Exhibit of Premiums and Losses, Column 1 sum of Lines 13 through 15.</p>	H, L/F, P/C	Annual																																
2024	Earned But Unbilled	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the line reference to “Pet Insurance Plans” on the examples for Underwriting and Investment Exhibit Part 1 &amp; 1A for Line 9.2 to be consistent with the other parts of the Property/Casualty instructions.</p> <p>1. Fire .....</p> <p>2.1 Allied lines .....</p> <p>2.2 Multiple peril crop .....</p> <p>2.3 Federal flood .....</p> <p>2.4 Private crop .....</p> <p>2.5 Private flood .....</p> <p>3. Farmowners multiple peril .....</p> <p>4. Homeowners multiple peril .....</p> <p>5. Commercial multiple peril (non-liability portion) .....</p> <p>5.2 Commercial multiple peril (liability portion) .....</p> <p>6. Mortgage guaranty .....</p> <p>8. Ocean marine .....</p> <p>9.1 Inland marine .....</p> <p>9.2 Pet insurance plans .....</p>	P/C	Annual																																

Effective	Table Name	Description	Statement Type	Filing Type
2024	Premiums Attributed to			

Effective	Table Name	Description	Statement Type	Filing Type
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2024  
Notes to Financial Statement

**CHANGE TO INSTRUCTION**

**(Modified)** Remove the note for Negative IMR from Note 5 – Investments for Life/Fraternal, Property, Health, & Title instructions because it is only applicable to Life/Fraternal companies. Renumber the note for Aggregate Collateral Loans. *See next editorial list item showing that the note is moving to Note 21 – Other Items for the Life/Fraternal Instructions.*

~~S. Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. (Note 5S only applies to Life/Fraternal companies).~~

~~(1) Net negative (disallowed) IMR in aggregate and allocated between the~~

Effective	Table Name	Description	Statement Type	Filing Type
2024	Notes to Financial Statement	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Move the note for Negative IMR in the Life/Fraternal statement instructions from Note 5 – Investments to Note 21 – Other Items. After discussions with regulator, software vendors and NAIC staff, it was decided that the Negative IMR note needed to be moved due to potential specification issues. The note has <u>NOT</u> changed, it is just being moved within the Life/Fraternal instructions.</p> <p><b><u>5. — Investments</u></b><b><u>21. Other Items</u></b></p> <p><u>Instruction:</u></p> <p><b><u>SJ.</u></b> Reporting entities admitting net negative (disallowed) IMR are required to complete the following disclosures in the quarterly and annual financial statements. (<del>Note 5S only applies to Life/Fraternal companies.</del>)</p> <ol style="list-style-type: none"> <li>(1) Net negative (disallowed) IMR in aggregate and allocated between the general account, insulated separate account and non-insulated account.</li> <li>(2) Amounts of negative IMR admitted in the general account and reported as an asset in the insulated separate account and non-insulated blank. (Note: If a company completes this Note, consideration should be given to updating Note 13I – Reasons for Changes in Balance of Special Surplus Funds from Prior Period.)</li> <li>(3) The calculated adjusted capital and surplus.</li> <li>(4) Percentage of adjusted capital and surplus for which the admitted net negative (disallowed) IMR represents (including what is admitted in the general account and what is recognized as an asset in the separate account).</li> <li>(5) Reporting entities that have allocated gains/losses to IMR from derivatives that were reported at fair value prior to the termination of the derivative shall disclose the unamortized balances in IMR from these allocations separately between the gains and losses.</li> </ol> <p><u>Illustration:</u></p> <p><b>THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.</b></p>	L/F	Annual

Effective	Table Name	Description	Statement Type	Filing Type																																										
		<p>§J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)</p> <p>(1) Net negative (disallowed) IMR</p> <table data-bbox="829 337 1470 500"> <tr> <td>Total</td> <td>General Account</td> <td>Insulated Separate Account</td> <td>Non-Insulated Separate Account</td> </tr> <tr> <td>\$ .....</td> <td>\$ .....</td> <td>\$ .....</td> <td>\$ .....</td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table> <p>(2) Negative (disallowed) IMR admitted</p> <table data-bbox="829 609 1470 771"> <tr> <td>Total</td> <td>General Account</td> <td>Insulated Separate Account</td> <td>Non-Insulated Separate Account</td> </tr> <tr> <td>\$ .....</td> <td>\$ .....</td> <td>\$ .....</td> <td>\$ .....</td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table> <p>(3) Calculated adjusted capital and surplus</p> <table data-bbox="829 852 1501 1234"> <tr> <td></td> <td>Total</td> </tr> <tr> <td>a. Prior Period General Account Capital &amp; Surplus From Prior Period SAP Financials</td> <td>\$ .....</td> </tr> <tr> <td>b. Net Positive Goodwill (admitted)</td> <td>.....</td> </tr> <tr> <td>c. EDP Equipment &amp; Operating System Software (admitted)</td> <td>\$ .....</td> </tr> <tr> <td>d. Net DTAs (admitted)</td> <td>.....</td> </tr> <tr> <td>e. Net Negative (disallowed) IMR (admitted)</td> <td>\$ .....</td> </tr> <tr> <td>f. Adjusted Capital &amp; Surplus (a-(b+c+d+e))</td> <td>.....</td> </tr> </table> <p>(4) Percentage of adjusted capital and surplus</p> <table data-bbox="808 1356 1449 1469"> <tr> <td>Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted</td> <td>Total</td> </tr> <tr> <td></td> <td>%</td> </tr> </table>	Total	General Account	Insulated Separate Account	Non-Insulated Separate Account	\$ .....	\$ .....	\$ .....	\$ .....	.....	.....	.....	.....	Total	General Account	Insulated Separate Account	Non-Insulated Separate Account	\$ .....	\$ .....	\$ .....	\$ .....	.....	.....	.....	.....		Total	a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ .....	b. Net Positive Goodwill (admitted)	.....	c. EDP Equipment & Operating System Software (admitted)	\$ .....	d. Net DTAs (admitted)	.....	e. Net Negative (disallowed) IMR (admitted)	\$ .....	f. Adjusted Capital & Surplus (a-(b+c+d+e))	.....	Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted	Total		%		
Total	General Account	Insulated Separate Account	Non-Insulated Separate Account																																											
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f. Adjusted Capital & Surplus (a-(b+c+d+e))	.....																																													
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted	Total																																													
	%																																													

Effective	Table Name	Description	Statement Type	Filing Type
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Effective	Table Name	Description	Statement Type	Filing Type	
		3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ ..... .....	\$..... .....	
		4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$ ..... .....	\$..... .....	

**Adopted 05/23/2024**

2024	General Interrogatories – Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Interrogatory for net negative (disallowed) IMR was moved to Life/Fraternal interrogatories Part 2 Instructions for each statement type needs to be removed. (2023-13BWG)</p> <p>9. Answer “YES” if the company is admitting net negative (disallowed) interest maintenance reserve (IMR). <del>Life/Fraternal companies should answer “YES” or “NO”. Property/Casualty, Health, and Title companies should answer “N/A”</del></p>	L/F	Annual / Quarterly
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2024	Market Conduct Annual Statement (MCAS) Premium Exhibit for Year	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add clarifying instructions for pages that are all No responses to not be included in the filing.</p> <p>A schedule must be prepared and submitted for each jurisdiction in which the company answered</p>		
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Effective	Table Name	Description	Statement Type	Filing Type
2024	Analysis of Operations by Lines of Business – Group Annuities	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the crosscheck reference between Analysis of Operations by LOB – Group Annuities and Exhibit 1 Part 2 to account for all commissions reported.</p> <p>Line 21 – Commissions on Annuity Considerations and Deposit-Type Contracts (Direct Business Only)</p> <p><del>Columns 2, 3, 4, 5 and 7</del> <u>Column 1</u> should agree with Exhibit 1 Part 2, Line 31, Column 5.</p>	L/F	Annual
2024	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add letters and formulas to the illustration for Notes 5S(3) and 5S(5) to be consistent with the format in the other Notes to Financial Statements. <i>(This note is only for Life/Fraternal companies but is marked for all statement types because it is included in all statement instructions.)</i></p> <p>Illustration for Note 5S:</p> <p>(3) Calculated adjusted capital and surplus</p> <p style="padding-left: 40px;">a. Prior Period General Account Capital &amp; Surplus From Prior Period SAP Financials</p> <p style="padding-left: 80px;">b. Net Positive Goodwill (admitted)</p> <p style="padding-left: 80px;">c. EDP Equipment &amp; Operating System Software (admitted)</p> <p style="padding-left: 80px;">d. Net DTAs (admitted)</p> <p style="padding-left: 80px;">e. Net Negative (disallowed) IMR (admitted)</p> <p style="padding-left: 80px;">f. Adjusted Capital &amp; Surplus <u>(a-(b+c+d+e))</u></p> <p>(5) Allocated gains/losses to IMR from derivatives</p> <p style="padding-left: 40px;">a. Unamortized Fair Value Derivative Gains &amp; Losses Realized to IMR – Prior Period</p> <p style="padding-left: 40px;">b. Fair Value Derivative Gains &amp; Losses Realized to IMR – Added in Current Period</p> <p style="padding-left: 40px;">c. Fair Value Derivative Gains &amp; Losses Amortized Over Current Period</p> <p style="padding-left: 40px;">d. Unamortized Fair Value Derivative Gains &amp; Losses Realized to IMR – Current Period Total</p>	H, L/F, P/C, T	Annual
2024	Life, Health and Annuity Guaranty Association Assessable Premium Exhibit Part 1	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update a misspelled word to provide clarity to the instructions.</p> <p>Line 8 – Enter amounts received during the current year only for supplemental contracts (with and without life contingencies) and contracts associated with retained asset programs BUT ONLY IF such amounts are included in APE Pt. 1 Line 5 AND the prior year amounts for the original contracts were reported as assessable premium.</p>	H, L/F, P/C	Annual

Effective	Table Name	Description
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Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 02/21/2024**

2024	Schedule DL, Parts 1 and 2	<p><b>CHANGE TO BLANK</b></p> <p>Update the sub header for the line reference on the Assets page for separate accounts.</p>		
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Effective	Table Name	Description	Statement Type	Filing Type
2024	Market Conduct Annual Statement (MCAS) Premium Exhibit for Year	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Clarification on Fraternal companies filing MCAS Supplement.</p> <p><b><u>MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR</u></b></p> <p><u>*** For 2023, Fraternal Benefit Societies should update all fields with “No” as they are not required to file an MCAS. Fraternal Benefit Societies are not currently required to file an MCAS and should answer “No” to Interrogatory 36 on the Life/Fraternal Statement’s Supplemental Exhibits and Schedules Interrogatories.***</u></p>	H, L/F, P/C	Annual
2024	Combined Annual Statement for Affiliated Property/Casualty Insurers	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the Line reference for Schedule D, Part 2 back to line 5999999999 instead of line 5989999999 because there are eliminating entries of common affiliate stock that has to be done with the combined statement. These entries are noted in the combined instructions. This was updated to line 5989999999 for annual 2022 but was decided it should have stayed as line 5999999999.</p> <p>6. With the exception of Schedule Z, the format to be used is that of the NAIC Annual Statement blank for property/casualty insurers. The specific pages, exhibits, and schedules to be included are as follows:</p> <ul style="list-style-type: none"> <li>Title Page (in part)</li> <li>Assets</li> <li>Liabilities, Surplus and Other Funds</li> <li>Statement of Income</li> <li>Cash Flow</li> <li>Underwriting and Investment Exhibit, Parts 1 through 3</li> <li>Exhibit of Net Investment Income</li> <li>Exhibit of Capital Gains (Losses)</li> <li>Schedule D, Summary by Country</li> <li>Schedule D, Part 1A, Sections 1 and 2</li> <li>Schedule D, Parts 1 and 2, Totals (Line 2509999999, 4509999999 or <del>5989999999</del>5999999999) only</li> </ul> <p>Note: Do not complete the footnote for Schedule D, Parts 1 and 2</p>	P/C	Annual



Effective	Table Name	Description	Statement Type	Filing Type
2024	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>With the editorial change adopted on 11/7/2023 for Note 12A(1) the illustration now needs to be updated for actuarial gain/loss.</p> <p>12A(1)</p> <p>a. Pension Benefits</p> <ol style="list-style-type: none"> <li>1. Benefit obligation at beginning of year</li> <li>2. Service cost</li> <li>3. Interest cost</li> <li>4. Contribution by plan participants</li> <li>5. Actuarial <del>gain (loss)</del>gain / loss</li> </ol> <p>***Detail Eliminated to Conserve Space***</p> <p>b. Postretirement Benefits</p> <ol style="list-style-type: none"> <li>1. Benefit obligation at beginning of year</li> <li>2. Service cost</li> <li>3. Interest cost</li> <li>4. Contribution by plan participants</li> <li>5. Actuarial <del>gain (loss)</del>gain / loss</li> </ol> <p>***Detail Eliminated to Conserve Space***</p> <p>c. Special or Contractual Benefits Per SSAP No. 11</p> <ol style="list-style-type: none"> <li>1. Benefit obligation at beginning of year</li> <li>2. Service cost</li> <li>3. Interest cost</li> <li>4. Contribution by plan participants</li> <li>5. Actuarial <del>gain (loss)</del>gain / loss</li> </ol> <p>***Detail Eliminated to Conserve Space***</p>	H, L/F, P/C, T	Annual





Effective	Table Name	Description	Statement Type	Filing Type
2024	General Instructions Page	<p>E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year’s schedules with appropriate notations made <u>directly to the affected schedules and</u> in the Notes to Financial Statements.</p> <p><b>CHANGE TO INSTRUCTION</b></p>		

Add language to paragraph 17 (E) to be consistent with SSAP No. 3

17. Except in situations where a merger has occurred, amounts reported for assets, liabilities, surplus, revenues, and expenses for prior years in the current year’s annual statement must be identical to the amounts that were reported in the annual statement of the prior year. However, amounts reported in prior years may need to be adjusted in the current year as a result of the following:

E. Changes that do not affect assets, liabilities, revenues, expenses, or surplus but that materially affect historical information in the financial statement supplemental schedules (e.g., Schedule P) shall be reflected in the current year’s schedules with appropriate notations made directly to the affected schedules and in the Notes to Financial Statements.

Effective	Table Name	Description	Statement Type	Filing Type
		19. Products Liability—Occurrence 20. Products Liability—Claims-made 21. Financial Guaranty/Mortgage Guaranty 22. Warranty 23. <u>Pet Insurance Plans</u> <del>23</del> 24. Totals		

**Adopted 07/27/2023**

2024	Premiums Attributed to Protected Cells Exhibit	<b>CHANGE TO BLANK</b>  Renumber line 9 to 9.1 Inland marine and add line 9.2 Pet insurance from proposal 2023-01BWG as this exhibit was missed during exposure and adoption.  9.1 Inland marine 9.2 Pet insurance	P/C	Annual
2024	Earned But Unbilled (EBUB) Premium Implementation Statutory Reporting Pro Forma Exhibits	<b>CHANGE TO INSTRUCTION</b>  Update Example B – Underwriting and Investment Exhibit Part 1 and Part 2 to renumber line 9 to 9.1 Inland Marine and add line 9.2 Pet Insurance from proposal 2023-01BWG as this instructions was missed during exposure and adoption.  9.1 Inland marine 9.2 Pet insurance	P/C	Annual

**Adopted 05/31/2023**

2024	General Interrogatories Part 2	<b>CHANGE TO INSTRUCTION</b>  Line 2.1 - Update the Analysis of Operations by Lines of Business column references to be consistent with the changes to that schedule.  <b>Prior Year Annual Statement Data</b> Health Premium values listed in the Analysis of Operations by Lines of Business, Line 1, Column 2 through Column 8 <u>9</u> plus Line 1, Column 9 13 in part (excluding credit A&H and dread disease		
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Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 11/07/2023**

2023	Summary of Operations	<p><b>CHANGE TO BLANK</b></p> <p>Update the crosscheck reference for Line 12 – Annuity Benefits</p> <p>12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 <u>minus Analysis of Operations Summary, line 18, column 1</u>)</p>	L/F	Annual
2023	Life - Health Supplement Analysis of Operations by Lines of Business	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update the crosscheck for Line 24 to exclude Net Investment Income and IMR because the Health Supplement should be similar to the Health Blank.</p> <p>Line 24 – Net Underwriting Gain or (Loss)</p> <p>Column 1 minus Column 14 should equal Analysis of Operations by Lines of Business – Summary Column 6, Line 29 <u>minus Line 3 minus Line 4</u></p>	L/F	Annual

2023 Market Conduct Annual Statement (MCAS) Premium Exhibit for Year

**CHANGE TO INSTRUCTION**

Clarify 2023 instructions to not include Fraternal companies for the 2023 statement.

**MARKET CONDUCT ANNUAL STATEMENT**

Effective	Table Name	Description	Statement Type	Filing Type
2023	Liabilities, Surplus and Other Funds	<p><b>CHANGE TO BLANK</b></p> <p>Reverse Line 4 crosschecks to Exhibit 8, Part 1 to account for all columns.</p> <p>4. Contract claims:</p> <p>4.1 Life (Exhibit 8, Part 1, Line 4.4, <del>Col. 1 less sum of Col. 9, 10 and 11</del> <del>sum of Cols. 2, 3, 4 and 5</del>)</p> <p>4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)</p>	L/F	Annual
2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Clarify how amounts should be reported on Note 12A(1) and 12A(2)</p> <p><u>Instruction:</u></p> <p>A. Defined Benefit Plan</p> <p>Disclose the following regarding a reporting entity sponsoring a Defined Benefit Plan for which the reporting entity is directly liable (i.e., the plan resided directly in the reporting entity):</p> <p>(1) A reconciliation of beginning and ending balances of the benefit obligation for pension benefits, postretirement benefits, and special or contractual termination benefits showing separately, if applicable, the effects during the period attributable to each of the below. For special or contractual termination benefits see <i>SSAP No. 11—Postemployment Benefits and Compensated Absences</i> for additional information.</p> <p><u>NOTE: For amounts that increase the benefit obligation report as a positive number and for amounts that decrease the benefit obligation report as a negative number, with a total summation at the ending balance.</u></p> <p>Beginning balance</p> <p>Service cost</p> <p>Interest cost</p> <p>Contributions by plan participants</p> <p>Actuarial gains and losses</p> <p>Foreign currency exchange rate changes</p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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Benefits paid

Plan amendments

Business combinations, divestitures, curtailments, settlements, and special termination benefits

Ending balance

(2) A reconciliation of beginning and ending balances of the fair value of

Effective	Table Name	Description	Statement Type	Filing Type															
2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Clarify that percentages must equal 100%</p> <p>Instruction:</p> <p>R. The financial statements shall disclose the reporting entity’s share of the cash pool by asset type (cash, cash equivalents, or short-term investments).</p> <p>This note shall only be completed in the event the reporting entity has a reported balance in a qualified cash pool (Line 8409999999 in Schedule E, Part 2). As an example, if a reporting entity has a \$1M cash balance in a qualified cash pool, and the cash pool report indicated their \$1M position represented \$700K in cash, \$200k in cash equivalents and \$100k in short-term investments, the disclosure would indicate cash at 70%, cash equivalents at 20% and short-term investments at 10%. <b><u>The summation of investment makeup percentages must equal 100%.</u></b></p> <p>Illustration:</p> <p>R. Reporting Entity’s Share of Cash Pool by Asset type.</p> <table data-bbox="777 787 1312 950"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Asset Type</u></th> <th style="text-align: center;"><u>Percent Share</u></th> </tr> </thead> <tbody> <tr> <td>(1)</td> <td>Cash</td> <td>..... %</td> </tr> <tr> <td>(2)</td> <td>Cash Equivalents</td> <td>.....%</td> </tr> <tr> <td>(3)</td> <td>Short-Term Investments</td> <td>.....%</td> </tr> <tr> <td>(4)</td> <td>Total (Must equal 100%)</td> <td>.....%</td> </tr> </tbody> </table>		<u>Asset Type</u>	<u>Percent Share</u>	(1)	Cash	..... %	(2)	Cash Equivalents	.....%	(3)	Short-Term Investments	.....%	(4)	Total (Must equal 100%)	.....%	H, L/F, P/C, T	Annual
	<u>Asset Type</u>	<u>Percent Share</u>																	
(1)	Cash	..... %																	
(2)	Cash Equivalents	.....%																	
(3)	Short-Term Investments	.....%																	
(4)	Total (Must equal 100%)	.....%																	
2023	State Page	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add clarifying language to column 21.</p> <p>Column 21 – Total Settled During Current Year - Amount (Col 15+17+19)</p> <p><u>Total Settled should be for claims that are paid in full.</u></p>	L/F	Annual															

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTIONS</b></p> <p>Update Note 20C to be consistent with SSAP 100R.</p> <p><b>20. Fair Value Measurements</b></p> <p>C. A reporting entity shall disclose in the notes to the financial statements, as of each date for which a statement of financial position is presented in the quarterly or annual financial statements, the aggregate fair value or NAV for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall. This disclosure shall be summarized by the type of financial instrument for which it is practicable to estimate fair value, except for certain financial instruments identified below.</p> <p>The disclosures about fair value prescribed in the paragraph above are not required for the following: (Note: These exclusions are specific to Note 20C and do not impact the reporting of fair value that may be required in other SSAPs or statutory accounting schedules.)</p> <p>Employers' and plans' obligations for pension benefits, other postretirement benefits (see scope paragraph of <i>SSAP No. 92—Postretirement Benefits Other Than Pensions</i>), postemployment benefits, employee stock option and stock purchase plans, and other forms of deferred compensation arrangements, as defined in <i>SSAP No. 12—Employee Stock Ownership Plans</i>, <i>SSAP No. 104R—Share-Based Payments</i>, <i>SSAP No. 92—Postretirement Benefits Other Than Pensions</i> and <i>SSAP No. 102—Pensions</i>.</p> <p>Substantively extinguished debt subject to the disclosure requirements of <i>SSAP No. 103R—Transfers and Servicing of Financial Assets and Extinguishments of Liabilities</i>.</p> <p>Insurance contracts, other than financial guarantees and deposit-type contracts</p> <p>Lease contracts as defined in <i>SSAP No. 22R—Leases</i>.</p> <p>Warranty obligations and rights.</p> <p>Investments accounted for under the equity method.</p> <p>____ Equity instruments issued by the entity.</p> <p><u>Deposit liabilities with no defined or contractual maturities.</u></p>	H, L/F, P/C, T	Annual

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 07/27/2023**

2023	Schedule H, Part 5	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add column references for Exhibit 6 and Exhibit 8, Part 1 for clarification.</p> <p align="center"><b><u>SECTION C – CLAIM RESERVES AND LIABILITIES</u></b></p> <p>Line 1 – Total Current Year</p> <p>Life/Fraternal: Should agree appropriately with the sum of Exhibit 6, Line 16, <u>Column 1</u> and Exhibit 8, Part 1, Line 4.4, <u>Column 6</u>.</p>	L/F, P/C	Annual
2023	Analysis of Operations by Lines of Business	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update Column order in Health Instructions for the update to proposal 2022-20BWG</p> <p>Column 5 – <del>Dental</del> <u>Vision</u> Only  Column 6 – <del>Vision</del> <u>Dental</u> Only</p>	H	Annual
2023	Health Supplement Analysis of Operations by Lines of Business	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update Column order in Health Instructions for the update to proposal 2022-20BWG</p> <p>Column 5 – <del>Dental</del> <u>Vision</u> Only  Column 6</p>		



Effective	Table Name	Description	Statement Type	Filing Type
2023	Health Supplement Life State Page	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update column reference for validation to look at correct column.</p> <p>Column 22 – Unpaid December. 31, Current Year</p> <p>Should equal Column 22 (prior year) plus Column 13 minus Column <del>2021</del>.</p> <p>Note: Prior Year data for this formula will not be available until 2024 reporting.</p>	H	Annual
2023	Property General Instructions	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Remove reference to property/casualty supplements. These supplements were removed from the Health blank a few years ago.</p> <p><b>1. Health Statement Test:</b>  <b>Passing the Test:</b></p> <p>A reporting entity is deemed to have passed the Health Statement Test if:</p> <p>The values for the premium and reserve ratios in the Health Statement Test equal or exceed 95% for both the reporting and prior year.</p> <p>If a reporting entity is a) licensed as a property and casualty insurer; b) completes the property and casualty annual statement for the reporting year</p>		

Effective	Table Name	Description	Statement Type	Filing Type
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**Adopted 05/31/2023**

2023	Liabilities, Surplus and Other Funds	<p><b>CHANGE TO BLANK</b></p> <p>Update Line 4 crosschecks to Exhibit 8, Part 1</p>		
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Effective	Table Name	Description	Statement Type	Filing Type
2023	Schedule H, Part 5	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update Line 4 Life/Fraternal Crosscheck for Exhibit 8, Part 2 Column updates</p> <p><b><u>A. DIRECT</u></b></p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.1, <del>sum of Columns 9, 10 and 116</del></p> <p><b><u>B. ASSUMED REINSURANCE</u></b></p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.2, <del>sum of Columns 9, 10 and 116</del></p> <p><b><u>C. CEDED REINSURANCE</u></b></p> <p>Line 2 – Beginning Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 4.3, plus Line 5, <del>sum of Columns 9, 10 and 116, plus Exhibit 6, Line 15, Column 1, Prior Year.</del></p>		

Effective	Table Name	Description	Statement Type	Filing Type
		<p>Line 3 – Ending Claim Reserves and Liabilities</p> <p>Life/Fraternal: Column 13 should agree with Schedule H, Part 2, Line C1, Column 1, minus Exhibit 8, Part 2, Line 3, sum of Columns <del>9, 10 and 11</del><u>6</u>.</p> <p>Line 4 – Claims Paid</p> <p>Life/Fraternal: Column 13 should agree with Exhibit 8, Part 2, Line 1.4, sum of Columns <del>9, 10 and 11</del><u>6</u>.</p>		

2023 Life Supplement to the Health Annual Statement

**CHANGE TO INSTRUCTION**

Add clarifying language one what companies should be filing the Life Supplement.

**NOTE: Only companies licensed as Life, Accident & Health insurers with life business in force, actively writing life business, or holding reserves for the life lines of business should**

Effective	Table Name	Description	Statement Type	Filing Type
2023	Asset Valuation Reserve – Equity and Other Invested Asset Component – Basic Contribution, Reserve Objective and Maximum			

Effective	Table Name	Description	Statement Type	Filing Type
2023	Supplemental Term and Universal Life Insurance Reinsurance Exhibit – Part 1 All Cessions of Term and Universal Life Insurance	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Update Column 6 – Certified Reinsurer to include Reciprocal Jurisdiction Reinsurer.</p> <p>Column 6 – Certified Reinsurer / <u>Reciprocal Jurisdiction Reinsurer</u> (YES/NO)</p> <p>Enter “YES” if the reinsurance was ceded to an assuming insurer that meets the applicable requirements of Section 2E of the NAIC <i>Credit for Reinsurance Model Law</i> (#785) and has been certified in the ceding insurer’s domiciliary state or <u>if the assuming insurer meets the applicable</u></p>		

Effective	Table Name	Description	Statement Type	Filing Type
2023	General Interrogatories Part 2	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Change premiums from written to earned for the Numerator to be consistent with the Denominator</p> <p>Item 2.1 – Premium Numerator  Health Premium values listed in the Net Premiums <del>Written</del> <u>Earned During Year</u> column (Column <del>64</del>) of the reporting year’s U&amp;I Part 1B:</p> <p>Lines 13.1 and 13.2</p>		

**Effective**



Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financials	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add clarifying language to Note 11A to include FHLB borrowings per SSAP No. 15</p> <p><b>11. Debt</b></p> <p><u>Instruction:</u></p> <p>A. Disclose the following items related to debt, including capital notes and FHLB borrowings accounted for under SSAP No. 15. Refer to SSAP No. 15—<i>Debt and Holding Company Obligations</i> for accounting guidance:</p>	H, L/F, P/C, T	Annual

### Adopted 11/17/2022

2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add the following clarifying instruction on completing the disclosure.</p> <p>R. The financial statements shall disclose the reporting entity’s share of the cash pool by asset type (cash, cash equivalents, or short-term investments).</p> <p><u>This note shall only be completed in the event the reporting entity has a reported balance in a qualified cash pool (Line 8409999999 in Schedule E, Part 2). As an example, if a reporting entity has a \$1M cash balance in a qualified cash pool, and the cash pool report indicated their \$1M position represented \$700K in cash, \$200k in cash equivalents and \$100k in short-term investments, the disclosure would indicate cash at 70%, cash equivalents at 20% and short-term investments at 10%. The summation of investment makeup percentages must equal 100%.</u></p>	H, L/F, P/C, T	Quarterly
2023	Exhibit of Premiums, Enrollment, and Utilization	<p><b>CHANGE TO BLANK</b></p> <p>Columns 5 and 6, Vision and Dental, have been switched for consistency with all other statement types.</p> <p>This was switched in proposal 2021-19BWG to Dental/Vision but with researching consistency with other statement types, it should have remained Vision/Dental.</p>	H	Annual

Effective	Table Name	Description	Statement Type	Filing Type
2023	Exhibit of Premiums, Enrollment, and Utilization			

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formulas to the illustration for Note 5D(2) to clarify calculation of totals.</p> <p style="padding-left: 40px;">D. Loan-Backed Securities</p> <p style="padding-left: 80px;">(2)</p> <p style="padding-left: 120px;">OTTI recognized 1<sup>st</sup> Quarter</p> <p style="padding-left: 160px;">a. Intent to sell</p> <p style="padding-left: 160px;">b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">c. Total 1<sup>st</sup> Quarter <u>(a+b)</u></p> <p style="padding-left: 120px;">OTTI recognized 2<sup>nd</sup> Quarter</p> <p style="padding-left: 160px;">d. Intent to sell</p> <p style="padding-left: 160px;">e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">f. Total 2<sup>nd</sup> Quarter <u>(d+e)</u></p> <p style="padding-left: 120px;">OTTI recognized 3<sup>rd</sup> Quarter</p> <p style="padding-left: 160px;">g. Intent to sell</p> <p style="padding-left: 160px;">h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">i. Total 3<sup>rd</sup> Quarter <u>(g+h)</u></p> <p style="padding-left: 120px;">OTTI recognized 4<sup>th</sup> Quarter</p> <p style="padding-left: 160px;">j. Intent to sell</p> <p style="padding-left: 160px;">k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis</p> <p style="padding-left: 160px;">l. Total 4<sup>th</sup> Quarter <u>(j+k)</u></p> <p style="padding-left: 160px;">m. Annual Aggregate Total <u>(c+f+i+l)</u></p>	L/F, H, P/C, T	Quarterly

Effective	Table Name	Description	Statement Type	Filing Type
2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 5M(2) to clarify calculation of totals.</p> <p style="padding-left: 40px;">M. Working Capital Finance Investments</p> <p style="padding-left: 80px;">(2) Aggregate Maturity Distribution on the Underlying Working Capital</p>		

Effective	Table Name	Description	Statement Type	Filing Type												
2023	Notes to Financial Statements	<p><b>CHANGE TO INSTRUCTION</b></p> <p>Add formula to the illustration for Note 8B(2) to clarify calculation of total.</p> <p style="padding-left: 40px;">B. Derivatives under <i>SSAP No. 108—Derivative Hedging Variable Annuity Guarantees</i></p> <p style="padding-left: 40px;">(2) Recognition of gains/losses and deferred assets and liabilities</p> <p style="padding-left: 80px;">a. Scheduled Amortization</p> <table border="1" style="margin-left: 120px; border-collapse: collapse;"> <thead> <tr> <th style="padding: 2px;">Amortization Year</th> </tr> </thead> <tbody> <tr><td style="padding: 2px;">1. 2023</td></tr> <tr><td style="padding: 2px;">2. 2024</td></tr> <tr><td style="padding: 2px;">3. 2025</td></tr> <tr><td style="padding: 2px;">4. 2026</td></tr> <tr><td style="padding: 2px;">5. 2027</td></tr> <tr><td style="padding: 2px;">6. 2028</td></tr> <tr><td style="padding: 2px;">7. 2029</td></tr> <tr><td style="padding: 2px;">8. 2030</td></tr> <tr><td style="padding: 2px;">9. 2031</td></tr> <tr><td style="padding: 2px;">10. 2032</td></tr> <tr><td style="padding: 2px;">11. Total (<u>Sum of 1 through 10</u>)</td></tr> </tbody> </table>	Amortization Year	1. 2023	2. 2024	3. 2025	4. 2026	5. 2027	6. 2028	7. 2029	8. 2030	9. 2031	10. 2032	11. Total ( <u>Sum of 1 through 10</u> )	L/F, H, P/C, T	Quarterly
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