

Quick Start Guide

LOGGING ON

Each company has been assigned a unique login ID and Password. The login ID and Password is provided in the cover letter accompanying this packet and will also be provided in a separate email message to the person indicated as the primary contact person for each company.

Please note that the password is case sensitive.

Step-by-step:

- Step 1. From the Ohio Dept of Insurance website (www.ohioinsurance.gov) click on the link in the upper left hand corner titled "Secured Logon". Alternatively, you can save the link www.ohioinsurance.gov/secured/securedlogon.asp to take you directly to the login page.



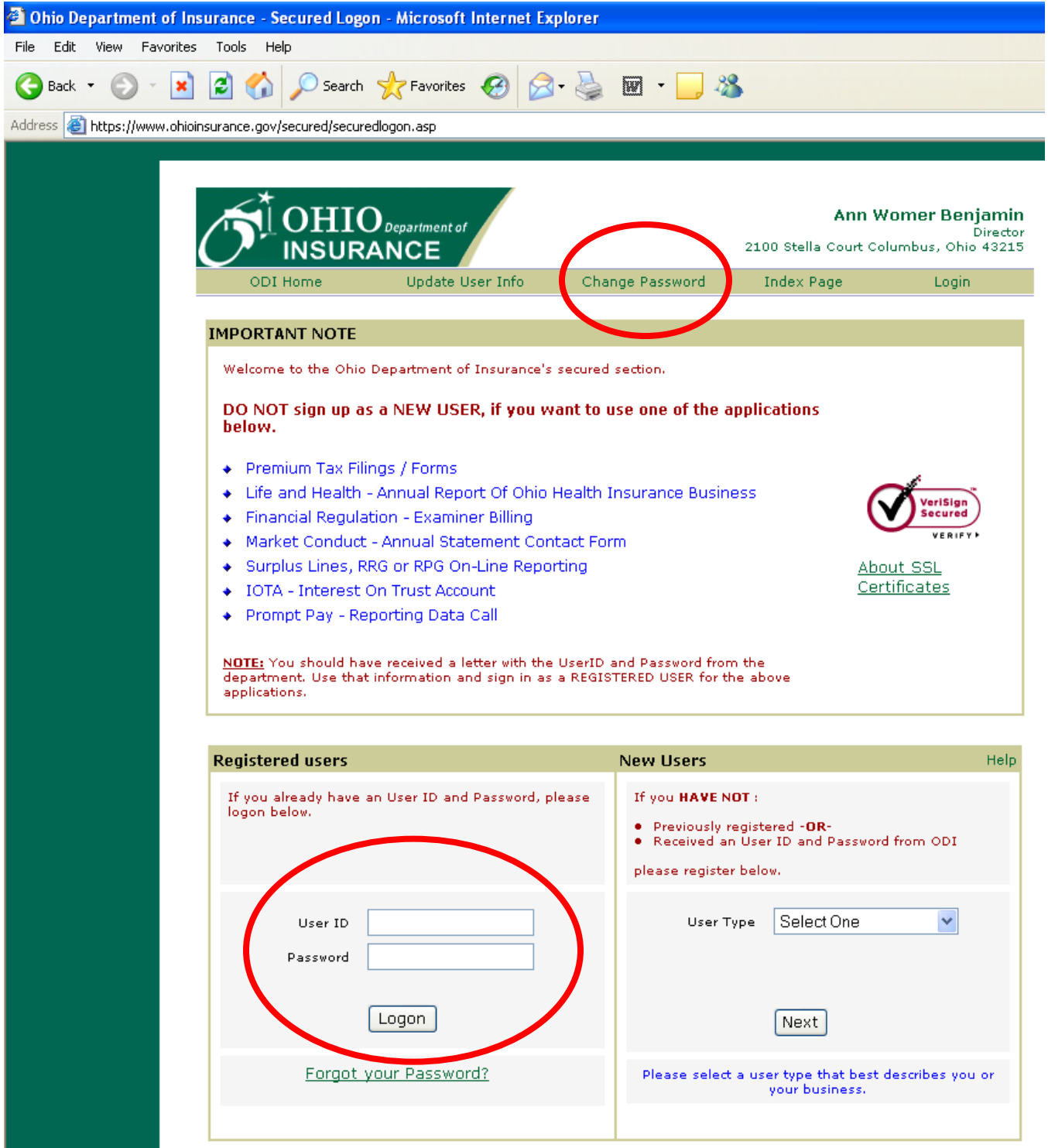
The screenshot shows the Ohio Department of Insurance website in a Microsoft Internet Explorer browser window. The address bar shows <http://ohioinsurance.gov/>. The website header includes the Ohio Department of Insurance logo and navigation links: Home, About ODI, Contact, Search. The main navigation menu includes: Secured Logon (circled in red), Consumer Services, Agent & Agency Services, Company Services, News, Policy & Forms. The page content features:

- Department News:** Insurance Department Announces Indictment of Licking County Resident for \$113,000 ... Full Story; Ohio Department of Insurance Launches Insure U Consumer Education Program... Full Story; Insurance Department Issues Notice of Opportunity for Hearing to Investors ... Full Story.
- Message from the Director:** As fall approaches, we remain active in many arenas at the Ohio Department of Insurance. The Department ... Full Story.
- Featured Links:** Insure U, 2005 Annual Report, Interstate Compact, Prescription Drugs, Advocate Newsletter.
- Hotlines:** Consumer Hotline: 1-800-686-1526; Fraud Hotline: 1-800-686-1527; OSHIIP Hotline: 1-800-686-1578.

 The footer contains three service categories:

- CONSUMER SERVICES:** Services for People on Medicare, HMO Open Enrollment Info.
- AGENT & AGENCY SERVICES:** Name/Address Change Request, Resident Agent License.
- COMPANY SERVICES:** Annual Filing Requirements, Health Insuring Corporations.

- Step 2. Enter the login ID and Password provided to you into the Registered users section (circled in red below). If you wish to change your password AFTER you have logged in, you may do so by clicking the link in the top menu row (also circled in red). Resetting your password is suggested, though not a requirement.



Ohio Department of Insurance - Secured Logon - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <https://www.ohioinsurance.gov/secured/securedlogon.asp>

OHIO Department of INSURANCE

Ann Womer Benjamin
Director
2100 Stella Court Columbus, Ohio 43215


ODI Home Update User Info **Change Password** Index Page Login

IMPORTANT NOTE

Welcome to the Ohio Department of Insurance's secured section.

DO NOT sign up as a NEW USER, if you want to use one of the applications below.

- ◆ Premium Tax Filings / Forms
- ◆ Life and Health - Annual Report Of Ohio Health Insurance Business
- ◆ Financial Regulation - Examiner Billing
- ◆ Market Conduct - Annual Statement Contact Form
- ◆ Surplus Lines, RRG or RPG On-Line Reporting
- ◆ IOTA - Interest On Trust Account
- ◆ Prompt Pay - Reporting Data Call


[About SSL Certificates](#)

NOTE: You should have received a letter with the UserID and Password from the department. Use that information and sign in as a REGISTERED USER for the above applications.

Registered users **New Users** [Help](#)

If you already have an User ID and Password, please logon below.

User ID

Password

[Forgot your Password?](#)

If you **HAVE NOT** :

- Previously registered **-OR-**
- Received an User ID and Password from ODI

please register below.

User Type

Please select a user type that best describes you or your business.

- Step 3. The first screen you will see after login will look like this:

Modify User Information

[Help](#)

Required fields marked with *

UserID LHDAR10076

Last Name *

First Name

Middle Name

Home Phone (999-999-9999)

Business Phone (999-999-9999)

Ext

Email Address *

Challenge Question *

Challenge Answer *

Please fill in the relevant information and click Modify to update.

This screen will only be displayed the first time your company is logged-in to the ODI website using the login ID and Password provided for this application. Complete all required fields of the registration form and click on “Modify.” This registration process will enable you to change your login password in the future. *If your company has previously been logged-in to this application, you will not see this screen and you should move on to Step 4.*

If you have any problems logging in, please contact Peter Weber (614 644-3311) or Chris Wright (614 644-3348) at the Department.

- Step 4. A good way to become familiar with this application is to work your way down through the “Main Menu” box at the left of the screen. An overview of the Main Menu links is provided in the following section of this packet.



MAIN MENU

- [Instructions](#)
- [Contacts](#)
- [Company Defined Codes](#)
- [Reserve Data](#)
- [Comments](#)
- [Reports](#)
- [Downloads](#)

Filing Checklist

- [Enter/Upload Data](#)
- [Edit Test 2](#)

OHIO I
Viewin
Status

Current

Overview of Application Main Functions

MAIN MENU

- The Main Menu is the first screen that is displayed after logging in to the application. This screen provides quick access links to the primary application functions.
- Company information, statement year selection, and processing status of data for the selected statement year are displayed.
- Statement year selection can be changed by clicking on the [\[Change\]](#) link provided.

INSTRUCTIONS

- Provides access to a “Help File” of user instructions and reference materials.
- Links can be clicked from the Table of Contents to go directly to the desired topic.
- The Help File can also be accessed by clicking on the **Help** link located to the right of the company name and NAIC # displayed in the heading on every screen of this application.

CONTACTS

- Provides access to view and update information for the person(s) designated by a company as the direct contact(s) for issues related to online filing of annual reserve data.
- A “primary” contact person is required for each company. The primary contact record can not be deleted, but can be edited.
- “Additional” contact persons may be added by the company or by ODI as required.
- Each contact entered will automatically receive a copy of all email notifications generated from within the online application.

Please regularly review and, if necessary, update contact information so that ODI staff can contact the appropriate persons with questions and information.

COMPANY DEFINED CODES

- Provides access to view, add, and update Company Defined Codes that are used to identify and define specific business/product groupings for reserve data reporting.
- A summary of all existing Company Defined Codes is displayed in order by business/product definition codes.
- All Company Defined Codes must be entered and updated online (no data upload capability available).
- Updates to business/product definition codes for an existing Company Defined Code will automatically apply to all years of statistical reserve data associated with that Company Defined Code.

RESERVE DATA

- Provides access to view, add, and update statistical reserve data for a selected statement year.
- Reserve data records for a selected statement year are grouped by Database Table and then listed in order by business/product definition codes.
- Annual reserve data can be entered through online data entry forms or it can be uploaded to the application from files in .csv (comma separated value) format.
- Existing reserve data records for a selected statement year can be individually updated online or through uploading a replacement of the entire statement year of data.

COMMENTS

- This feature enables communication between a company and ODI from within the application.
- Comments viewed or entered are specific to the selected statement year and are further grouped by subject.
- Comments/replies can only be authored by a person that has been “set up” in the Contacts section of this application or by designated ODI staff.
- Each contact person (company and ODI) is notified by email whenever a new comment or a reply to an existing comment is posted in the application.

REPORTS

- The reporting software used by this application is Crystal Reports. A Crystal Reports web viewer component will be downloaded by the application on each user’s PC to enable display of the reports.
- The Crystal Reports web viewer component also enables functionality for printing and downloading reports (in various formats) directly from the application.
- Each report selected will open in a separate “pop-up” browser window. If your browser has been set to block pop-ups, the reports may not display until you set the browser window to allow pop-ups from the ODI website. ***Please see the section later in this packet titled “Display of Reports – Additional Information” for more specific instructions.***
- Currently, users can select from 7 reports (as applicable to the company’s reserve data):
 - Reports 1-5 are based on analysis of company statistical reserve data entered or uploaded to this application.
 - Report 6 is based on analysis of interest sensitive life data provided by a company in annual statement filings to the NAIC.
 - The ARAA Filing Status report summarizes for each statement year, a company’s existing reserve data and the current processing status of that data.

DOWNLOADS

- A company's statistical reserve data for any statement year that has been entered or uploaded to this application can be downloaded and saved to a user specified location as a ".csv" (comma separated values) file.
- The downloaded .csv file will open with the software specified by the user's system for the .csv file type (usually Microsoft Excel or Notepad).
- Two format options are provided for download of each statement year of data:
 - Upload Format – the same format required for data upload to this application with the exception of one additional header row that is inserted as the first record in the downloaded file.
 - Work File Format – all fields included in the Upload Format, plus additional fields containing the product/business grouping codes applicable to the company defined code for each record (e.g., Coverage Type Code, Product Description Code, etc...).

FILING CHECKLIST

- This section displays a checklist of the steps for submission and processing of annual statistical reserve data.
- The Filing Checklist is relevant to the selected statement year of data.
- A checkmark next to a processing step indicates completion.

Display of Reports – Additional Information

CRYSTAL REPORTS WEB VIEWER

Download of the web viewer component to each user's PC is required for display of reports from the application. If your PC's Internet security settings prohibit downloading this type of component, they will have to be changed temporarily to allow downloading of this Crystal component.

Changing the Internet security settings can only be done by someone with "Administrative" rights to your PC. If you do not have Administrative rights, you may need assistance from your company's Information and Technology staff to change the security settings.

If you have Administrative rights, you can change the Internet security options from the Control Panel by selecting Internet Options + Security + Internet Zone + Customize. The Custom security level setting should be reset to "Medium." In most cases, this will enable downloading of the Crystal web viewer component. The web viewer will be downloaded once -- upon the user's first attempt to display a report from the application. Once report display is accomplished from the application, security settings can be returned to desired levels.

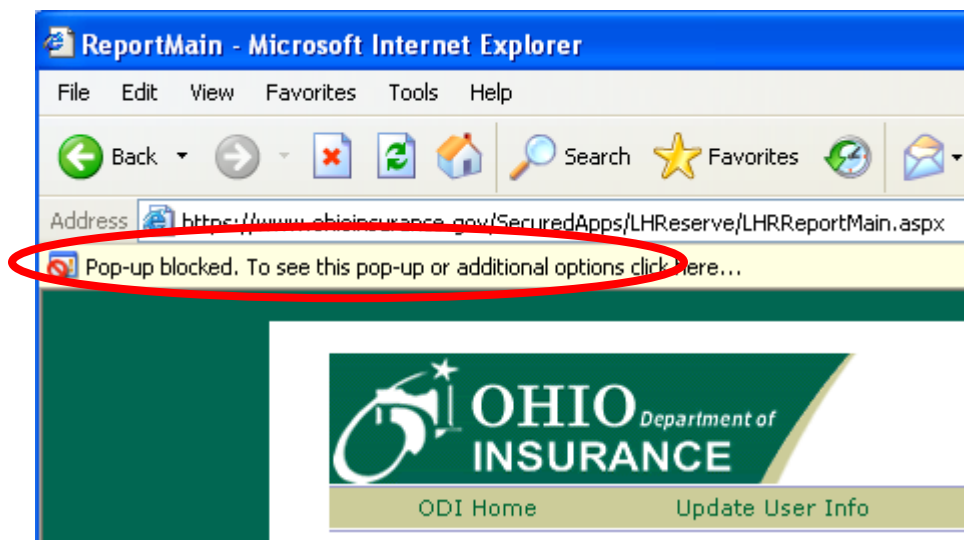
If you have questions or problems with displaying reports from the application, please contact Peter Weber (614 644-3311) or Chris Wright (614 644-3348) at the Department.

SEPARATE BROWSER WINDOW DISPLAY

Each report opened will display in it's own browser window and will remain open until you close that window. This enables you to display your report(s) while working separately with the main application (e.g., to view or update reserve data, etc...). If you make changes to data from the main application, you will have to refresh any reports you have displayed in order to see the result of your changes.

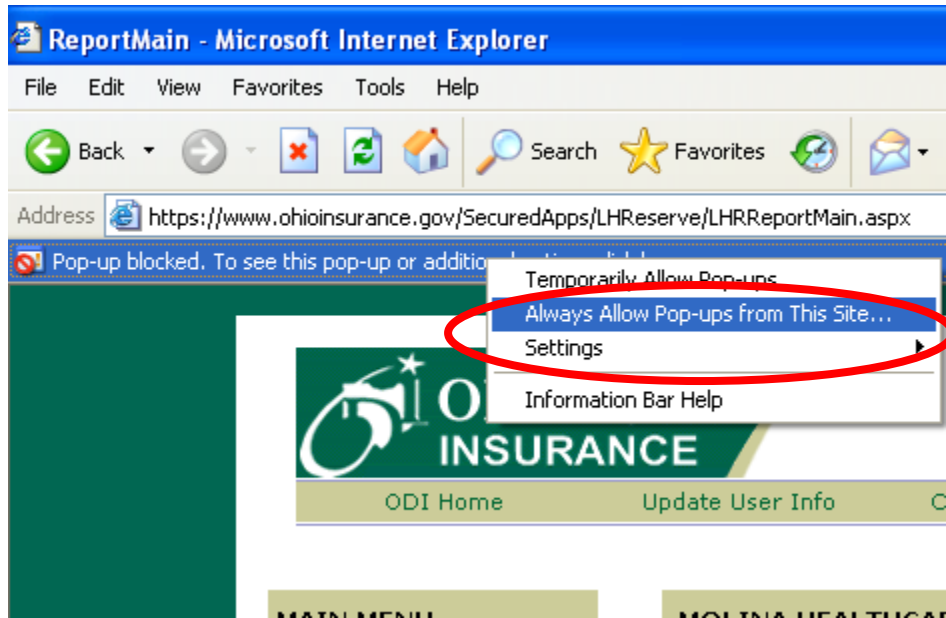
POP-UP BLOCKING SOFTWARE

Your web browser may be set to block pop-ups. If it is, you may get a message similar to the one circled in red below.



If this occurs, you'll need to set your browser to allow pop ups from the ODI website. To do this in Internet Explorer, click on the "Pop-up blocked" message and choose "Always Allow Pop-ups from This Site" from the submenu.

Note that if you have more than one pop-up blocker on your system (e.g., Google, Yahoo, etc...) you will probably have to change the pop-up options to allow pop-ups from the ODI website separately for each pop-up blocker on your system.



“Work File” vs. “Upload” Data File Format

The web-based actuarial reserve reporting application will provide users with the capability of downloading Database files 1-4 in both “work file” and “upload” formats.

Work file format includes the product/business grouping categorization fields (e.g., Coverage Type, Product Description Code, etc...) for each record from the Company Defined Code master table in the web application database. With the exception of the Aggregate Reserve Exhibit Code field in Database 1, upload format includes only the statistical data fields that are reported annually (e.g., Amount, Reserve, Account Value, Interest, etc...). The Aggregate Reserve Exhibit Code is still required for records in Database 1 to accommodate validation of duplicate records with the same Company Defined Code.

Work file format files are named using a format of WF#YYYY.csv. For example, the work file of 2003 historical data for Database 1 is named WF12003.csv. Upload files are named using the old program format of DB#YYYY.csv (e.g., DB12003.csv). For ease of use, both work file and upload format downloads will include field name headings. However, headings must be removed from upload format files before they can be uploaded again online.

Please review the attached field reference documents further details.

WORK FILE FORMAT FOR BASIC LIFE INFORMATION TABLE (DATABASE 1)

WF1YYYY.csv

(Use for Aggregate Res. for Life Contracts from Life and A&H Ann. Stmt. (G/A) & Aggregate Res. for Life, Annuity, & A&H Contracts from Separate Accounts Ann. Stmt. (S/A))

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	<u>NOTES</u>	<u>SOURCE OF DATA CODES</u>	<u>DATA TYPE</u>	<u>FIELD SIZE</u>
1	Company Defined Code		(a)	T	30
2	Aggregate Reserve Exhibit Code (Section)		Table 1	A	1
3	Coverage Type Code (Column)	(b)	Table 2	N	1
4	Product Description Code	(b)	Table 3	N	2
5	Product Description Modifier Code	(b)	Table 3	N	2
6	Count	(c)	(d)	N	14
7	Amount	(e)	(d)	N	14
8	Reserve for Life Contracts (G/A)		(d)	N	14
9	Reserve for Life Contracts (S/A)		(d)	N	14
10	Surrender Value		(d)	N	14
11	Account Value		(d)	N	14

NOTE: (G/A) = General Account; (S/A) = Separate Account.

For this analysis, Interest Sensitive Plan means Universal Life type plans and Deferred Annuities without the old fixed premium structure.

- (a) = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in the record. All company defined codes must initially be set up online through the website prior to use in database processing.
- (b) = This field is not included in the upload format required for the web application.
- (c) = Number of policies, contracts, supp. benefits or certificates. Use zero for riders.
- (d) = This data is required for each group of policies uniquely identified by the values in Fields 1 and 2. Surrender Value and Account Value amounts are required for all Interest Sensitive Plans (the amount may be a zero). Enter zero for all other plans.
- (e) = Amount of Insurance; Annual Income (Pay-Out Annuity or Supp. Contracts); Account Value (Interest Sensitive Annuities); or Number of Units for Reserve Factor Basis (e.g. premiums waived for disability - active lives).

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T = ALPHA-NUMERIC TEXT** - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- A = ALPHA** - No numeric characters. Select appropriate code from table listed.
- N = NUMERIC** - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.

**WORK FILE FORMAT FOR
INTEREST SENSITIVE ROLLFORWARDS TABLE (DATABASE 2)**

WF2YYYY.csv

(Use for Agg. Res. Exhibit Code (Sections) A & B of Table 1 for Aggregate Res. for Life Contracts from Life and A&H Ann. Stmt. (G/A) & Aggregate Res. for Life, Annuity, & A&H Contracts from Separate Accounts Ann. Stmt. (S/A))

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	<u>NOTES</u>	<u>SOURCE OF DATA CODES</u>	<u>DATA TYPE</u>	<u>FIELD SIZE</u>
1	Company Defined Code		(a)	T	30
2	Annual Statement Type	(b)	Table 4	N	1
3	Aggregate Reserve Exhibit Code (Section)	(b)(c)	Table 1	A	1
4	Coverage Type Code (Column)	(b)(d)	Table 2	N	2
5	Death Benefit at End of Year	(e)	(f)	N	14
6	Processed Premium/Consideration		(f)	N	14
7	Non-Processed Premium/Consid. - CYR	(g)	(f)	N	14
8	Transfers From Separate Account		(f)	N	14
9	Transfers To Separate Account		(f)	N	14
10	Interest Credited		(f)	N	14
11	Accrued Interest - CYR	(h)	(f)	N	14
12	Negative Offset - CYR	(i)	(f)	N	14
13	Percentage Expense Charge		(f)	N	14
14	Other Expense Charge		(f)	N	14
15	Unearned Expense Charge - CYR		(f)	N	14
16	COI Charges - Base		(f)	N	14
17	COI Charges - Riders & Supp Bens		(f)	N	14
18	Unearned COI Charges - CYR		(f)	N	14
19	Partial Withdrawals		(f)	N	14
20	Surrenders		(f)	N	14
21	Maturities		(f)	N	14
22	Lapses		(f)	N	14
23	Deaths		(f)	N	14
24	Surrender Charges	(j)	(f)	N	14
25	Actual Account Value - CYR		(f)	N	14
26	Credited Rate	(k)	(f)	D	8

NOTE: (G/A) = General Account; (S/A) = Separate Account; CYR = Current Year. For this analysis Interest Sensitive Plans mean Universal Life type plans and Deferred Annuities without the old fixed premium structure. The account value is the year end account value used in the valuation. Only report amounts in fields applicable based on your own administration and valuation system. Enter a zero for all other fields.

**WORK FILE FORMAT FOR
INTEREST SENSITIVE ROLLFORWARDS TABLE (DATABASE 2)**

WF2YYYY.csv

- (a)** = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in the record. All company defined codes must initially be set up online through the website prior to use in database processing.
- (b)** = This field is not included in the upload format required for the web application.
- (c)** = Use only A (Life Insurance) or B (Annuities) as indicated in Table 1.
- (d)** = Use only 4 (Ordinary) or 6 (Group) as indicated in Table 2.
- (e)** = This is the face amount, the face amount plus the account value, or the face amount plus other death benefit, based on the death benefit option. Enter a zero for annuities.
- (f)** = This data is required for each group of policies uniquely identified in Field 1.
- (g)** = Premium received and booked into the ledger, but not reflected in the account value.
- (h)** = Interest that is needed to accumulate the last monthiversary account value and non-processed premium, if any, to the valuation date (12/31/YEAR).
- (i)** = Any adjustment that is necessary to bring a negative account value back up to zero.
- (j)** = Surrender Charges that are not already included as a part of Partial Withdrawals and Surrenders.
- (k)** = Credited Rate is the weighted average annual interest rate that is credited on the account value. Enter rate as a decimal (e.g., 6.5% should be entered as 0.065).

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T** = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- A** = ALPHA - No numeric characters. Select appropriate code from table listed.
- N** = NUMERIC - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.
- D** = DECIMAL - Field requires a decimal value with a leading zero. Do not use the letter "I" for a 1, the letter "O" for a zero, or blank spaces.

**WORK FILE FORMAT FOR
NON-INTEREST SENSITIVE PLANS INVOLVING LIFE CONTINGENCIES TABLE
(DATABASE 3)**

WF3YYYY.csv

**(Use for Agg. Res. Exhibit Code (Sections) B & C of Table 1 for Aggregate Res. for Life Contracts
from Life and A&H Ann. Stmt. (G/A)**

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	<u>NOTES</u>	<u>SOURCE OF DATA CODES</u>	<u>DATA TYPE</u>	<u>FIELD SIZE</u>
1	Company Defined Code		(a)	T	30
2	Aggregate Reserve Exhibit Code (Section)	(b)(c)	Table 1	A	1
3	Coverage Type Code (Column)	(b)(d)	Table 2	N	1
4	Type of Annuity	(b)	Table 5	A	1
5	Considerations		(e)	N	14
6	Transfers (Net)		(e)	N	14
7	Strengthening		(e)	N	14
8	Payments		(e)	N	14
9	Interest		(e)	N	14
10	Actual Reserve - Current Year		(e)	N	14
11	Actual Reserve Released		(e)	N	14

NOTE: (G/A) - General Account. For this analysis, Interest Sensitive Plans mean Universal Life type plans and Deferred Annuities without the old fixed premium structure.

- (a) = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in this record. All company defined codes must initially be set up online through the website prior to use in database processing.
- (b) = This field is not included in the upload format required for the web application.
- (c) = Use only B (Annuities) or C (Supplementary Contracts) as indicated in Table 1.
- (d) = Use only 4 (Ordinary) or 6 (Group) as indicated in Table 2.
- (e) = This data is required for each group of policies uniquely identified in Field 1.

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T** = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- A** = ALPHA - No numeric characters. Select appropriate code from table listed.
- N** = NUMERIC - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.

**WORK FILE FORMAT FOR
NON-INTEREST SENSITIVE PLANS
WITHOUT CONTINGENCIES TABLE (DATABASE 4)**

WF4YYYY.csv

(Use for Deposit Type Contracts from Life and A&H Ann. Stmt. (G/A) & Deposit-Type Contracts from Separate Accounts Ann. Stmt. (S/A))

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	NOTES	<u>SOURCE OF DATA CODES</u>	DATA TYPE	FIELD SIZE
1	Company Defined Code		(a)	T	30
2	Deposit Contract Exhibit	(b)	Table 6	N	2
3	Line of Business	(b)	Table 7	N	2
4	Type of Deposit Contract	(b)	Table 8	N	1
5	Fees & Other Charges Assessed	(c)	(d)	N	14
6	Reserve - Current Year - Reinsurance	(c)(e)	(d)	N	14
7	Considerations or Deposits Received	(c)	(d)	N	14
8	Transfers (Net)	(c)	(d)	N	14
9	Strengthening or Reserve Changes	(c)	(d)	N	14
10	Payments, including Surr. Charges	(c)	(d)	N	14
11	Interest or Investment Earnings	(c)	(d)	N	14
12	Reserve - Current Year - Direct	(c)	(d)	N	14

NOTE: (G/A = General Account; (S/A) = Separate Account.

For this analysis, Non-Interest Sensitive Plans Without Contingencies means the type of liabilities that are shown in Deposit Type Contracts from (G/A) and (S/A).

- (a) = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in this record. All company defined codes must initially be set up online through the website prior to use in database processing.
- (b) = This field is not included in the upload format required for the web application.
- (c) = These fields correspond to those shown in Deposit Type Contracts in (G/A) and (S/A).
- (d) = This data is required for each group of policies uniquely identified in Field 1.
- (e) = The numbers on lines 1 through 9 in Deposit Type Contracts (G/A) are all direct and do not include reinsurance assumed or ceded. The number for the Reserve - Current Year - Reinsurance should be the reinsurance balance at the beginning of the year (where balance equals assumed minus ceded), plus the net change in reinsurance assumed minus the net change in reinsurance ceded.

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T** = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- N** = NUMERIC - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.

UPLOAD FILE FORMAT FOR BASIC LIFE INFORMATION TABLE (DATABASE 1)

DB1YYYY.csv

(Use for Aggregate Res. for Life Contracts from Life and A&H Ann. Stmt. (G/A) & Aggregate Res. for Life, Annuity, & A&H Contracts from Separate Accounts Ann. Stmt. (S/A))

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	<u>NOTES</u>	<u>SOURCE OF DATA CODES</u>	<u>DATA TYPE</u>	<u>FIELD SIZE</u>
1	Company Defined Code		(a)	T	30
2	Aggregate Reserve Exhibit Code (Section)		Table 1	A	1
3	Count	(b)	(c)	N	14
4	Amount	(d)	(c)	N	14
5	Reserve for Life Contracts (G/A)		(c)	N	14
6	Reserve for Life Contracts (S/A)		(c)	N	14
7	Surrender Value		(c)	N	14
8	Account Value		(c)	N	14

NOTE: (G/A) = General Account; (S/A) = Separate Account.

For this analysis, Interest Sensitive Plan means Universal Life type plans and Deferred Annuities without the old fixed premium structure.

- (a) = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in the record. All company defined codes must initially be setup online through the website prior to use in database processing.
- (b) = Number of policies, contracts, supp. benefits or certificates. Use zero for riders.
- (c) = This data is required for each group of policies uniquely identified by the values in Fields 1 and 2. Surrender Value and Account Value amounts are required for all Interest Sensitive Plans (the amount may be a zero). Enter zero for all other plans.
- (d) = Amount of Insurance; Annual Income (Pay-Out Annuity or Supp. Contracts); Account Value (Interest Sensitive Annuities); or Number of Units for Reserve Factor Basis (e.g. premiums waived for disability - active lives).

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T** = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- A** = ALPHA - No numeric characters. Select appropriate code from table listed.
- N** = NUMERIC - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.

**UPLOAD FILE FORMAT FOR
INTEREST SENSITIVE ROLLFORWARDS TABLE (DATABASE 2)**

DB2YYYY.csv

(Use for Agg. Res. Exhibit Code (Sections) A & B of Table 1 for Aggregate Res. for Life Contracts from Life and A&H Ann. Stmt. (G/A) & Aggregate Res. for Life, Annuity, & A&H Contracts from Separate Accounts Ann. Stmt. (S/A))

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	<u>NOTES</u>	<u>SOURCE OF DATA CODES</u>	<u>DATA TYPE</u>	<u>FIELD SIZE</u>
1	Company Defined Code		(a)	T	30
2	Death Benefit at End of Year	(b)	(c)	N	14
3	Processed Premium/Consideration		(c)	N	14
4	Non-Processed Premium/Consid. - CYR	(d)	(c)	N	14
5	Transfers From Separate Account		(c)	N	14
6	Transfers To Separate Account		(c)	N	14
7	Interest Credited		(c)	N	14
8	Accrued Interest - CYR	(e)	(c)	N	14
9	Negative Offset - CYR	(f)	(c)	N	14
10	Percentage Expense Charge		(c)	N	14
11	Other Expense Charge		(c)	N	14
12	Unearned Expense Charge - CYR		(c)	N	14
13	COI Charges - Base		(c)	N	14
14	COI Charges - Riders & Supp Bens		(c)	N	14
15	Unearned COI Charges - CYR		(c)	N	14
16	Partial Withdrawals		(c)	N	14
17	Surrenders		(c)	N	14
18	Maturities		(c)	N	14
19	Lapses		(c)	N	14
20	Deaths		(c)	N	14
21	Surrender Charges	(g)	(c)	N	14
22	Actual Account Value - CYR		(c)	N	14
23	Credited Rate	(h)	(c)	D	8

NOTE: (G/A) = General Account; (S/A) = Separate Account; CYR = Current Year. For this analysis Interest Sensitive Plans mean Universal Life type plans and Deferred Annuities without the old fixed premium structure. The account value is the year end account value used in the valuation. Only report amounts in fields applicable based on your own administration and valuation system. Enter a zero for all other fields.

**UPLOAD FILE FORMAT FOR
INTEREST SENSITIVE ROLLFORWARDS TABLE (DATABASE 2)**

DB2YYYY.csv

- (a)** = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in the record. All company defined codes must initially be setup online through the website prior to use in database processing.
- (b)** = This is the face amount, the face amount plus the account value, or the face amount plus other death benefit, based on the death benefit option. Enter a zero for annuities.
- (c)** = This data is required for each group of policies uniquely identified in Field 1.
- (d)** = Premium received and booked into the ledger, but not reflected in the account value.
- (e)** = Interest that is needed to accumulate the last monthiversary account value and non-processed premium, if any, to the valuation date (12/31/YEAR).
- (f)** = Any adjustment that is necessary to bring a negative account value back up to zero.
- (g)** = Surrender Charges that are not already included as a part of Partial Withdrawals and Surrenders.
- (h)** = Credited Rate is the weighted average annual interest rate that is credited on the account value. Enter rate as a decimal (e.g., 6.5% should be entered as 0.065).

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T** = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- N** = NUMERIC - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.
- D** = DECIMAL - Field requires a decimal value with a leading zero. Do not use the letter "I" for a 1, the letter "O" for a zero, or blank spaces.

**UPLOAD FILE FORMAT FOR
NON-INTEREST SENSITIVE PLANS INVOLVING LIFE CONTINGENCIES TABLE
(DATABASE 3)**

DB3YYYY.csv

**(Use for Agg. Res. Exhibit Code (Sections) B & C of Table 1 for Aggregate Res. for Life Contracts
from Life and A&H Ann. Stmt. (G/A)**

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	<u>SOURCE OF DATA CODES</u>	<u>DATA TYPE</u>	<u>FIELD SIZE</u>
1	Company Defined Code	(a)	T	30
2	Considerations	(b)	N	14
3	Transfers (Net)	(b)	N	14
4	Strengthening	(b)	N	14
5	Payments	(b)	N	14
6	Interest	(b)	N	14
7	Actual Reserve - Current Year	(b)	N	14
8	Actual Reserve Released	(b)	N	14

NOTE: (G/A) - General Account. For this analysis, Interest Sensitive Plans mean Universal Life type plans and Deferred Annuities without the old fixed premium structure.

- (a) = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in this record. All company defined codes must initially be setup online through the website prior to use in database processing.
- (b) = This data is required for each group of policies uniquely identified in Field 1.

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

T = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.

N = NUMERIC - Use only numeric characters. Do not use the letter "l" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.

**UPLOAD FILE FORMAT FOR
NON-INTEREST SENSITIVE PLANS
WITHOUT CONTINGENCIES TABLE (DATABASE 4)**

DB4YYYY.csv

(Use for Deposit Type Contracts from Life and A&H Ann. Stmt. (G/A) & Deposit-Type Contracts from Separate Accounts Ann. Stmt. (S/A))

<u>DATA FIELD NUMBER</u>	<u>DATA FIELD DESCRIPTION</u>	NOTES	<u>SOURCE OF DATA CODES</u>	DATA TYPE	FIELD SIZE
1	Company Defined Code		(a)	T	30
2	Fees & Other Charges Assessed	(b)	(c)	N	14
3	Reserve - Current Year - Reinsurance	(b), (d)	(c)	N	14
4	Considerations or Deposits Received	(b)	(c)	N	14
5	Transfers (Net)	(b)	(c)	N	14
6	Strengthening or Reserve Changes	(b)	(c)	N	14
7	Payments, including Surr. Charges	(b)	(c)	N	14
8	Interest or Investment Earnings	(b)	(c)	N	14
9	Reserve - Current Year - Direct	(b)	(c)	N	14

NOTE: (G/A = General Account; (S/A) = Separate Account.

For this analysis, Non-Interest Sensitive Plans Without Contingencies means the type of liabilities that are shown in Deposit Type Contracts from (G/A) and (S/A).

- (a) = The company defined code coordinates with a master table on the website and defines the type of product(s) that are in this record. All company defined codes must initially be setup online through the website prior to use in database processing.
- (b) = These fields correspond to those shown in Deposit Type Contracts in (G/A) and (S/A).
- (c) = This data is required for each group of policies uniquely identified in Field 1.
- (d) = The numbers on lines 1 through 9 in Deposit Type Contracts (G/A) are all direct and do not include reinsurance assumed or ceded. The number for the Reserve - Current Year - Reinsurance should be the reinsurance balance at the beginning of the year (where balance equals assumed minus ceded), plus the net change in reinsurance assumed minus the net change in reinsurance ceded.

FIELD SIZE = Maximum number of characters (including blank spaces) allowed for this field.

DATA TYPES:

- T** = ALPHA-NUMERIC TEXT - Field must not start or end with a blank or include an apostrophe or a comma. Do not use +, -, *, /, ^, OR E followed by a number.
- N** = NUMERIC - Use only numeric characters. Do not use the letter "I" for a 1 or the letter "O" for a zero. Only use whole numbers, no cents. Do not use commas, dollar signs, periods, leading zeros, or blank spaces. Use parentheses () or a minus sign for negative numbers. Do not leave the field blank. If no amount exists, use a zero.

FIELD REFERENCE FOR COMPANY DEFINED CODE ONLINE FORM

THIS INFORMATION MUST BE ENTERED ONLINE THROUGH THE WEBSITE.

THE COMPANY DEFINED CODE IS A UNIQUE CODE, ASSIGNED BY THE COMPANY, TO IDENTIFY A PRODUCT/PRODUCT GROUP FOR ACTUARIAL RESERVE REPORTING PURPOSES. THIS TABLE LISTS THE INFORMATION THAT MUST BE PROVIDED FOR EACH COMPANY DEFINED CODE.

<u>DATA FIELD DESCRIPTION</u>	<u>NOTES</u>	<u>DATA CODE REFERENCE</u>
Company Defined Code	(a)	
Description	(b)	Table 9
Status Code		Table 12
Database	(c)	Table 10
Aggregate Reserve Exhibit Code (Section)	(d)	Table 1
Coverage Type Code (Column)	(e)	Table 2
Product Description Code	(f)	Table 3
Product Description Modifier Code	(f)	Table 3
Reinsurance Use Code	(f)	Table 11
Annual Statement Type	(g)	Table 4
Type of Annuity	(h)	Table 5
Deposit Contract Exhibit	(i)	Table 6
Line of Business	(i)	Table 7
Type of Deposit Contract	(i)	Table 8

- (a) = Company defined codes are stored in a master table on the website. Each company defined code is established by a reporting company to define the type of product(s) or business grouping that will be reported in a single record. Each code may represent a grouping of one or more plan codes, a valuation code, etc. Do not use apostrophes or commas. Limited to 30 characters.
- (b) = Should be as descriptive as possible. Include any additional information specifically requested in Table 9. Limited to 200 characters.
- (c) = This code refers to the actuarial reserve Database where the company defined code will be used to report annual statistical data.
- (d) = This field applies only to Database 1, 2, and 3 records. Selections are limited to A (Life Insurance) or B (Annuities) for Database 2 records. Selections are limited to B (Annuities) or C (Supplementary Contracts) for Database 3 records.
- (e) = This field applies only to Database 1, 2, and 3 records. Selections are limited to 4 (Ordinary) or 6 (Group) for Database 2 and 3 records.
- (f) = This field applies only to Database 1 records.
- (g) = This field applies only to Database 2 records.
- (h) = This field applies only to Database 3 records.
- (i) = This field applies only to Database 4 records.

DATA CODES & DEFINITIONS

CODING TABLES 1 & 2

<u>DEFINITION</u>	<u>NOTES</u>	<u>DATA CODE</u>
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CODING TABLE 1

Aggregate Reserve Exhibit Code (Section)	(a), (b)	
Life Insurance		A
Annuities		B
Supplementary Contracts with Life Contingencies		C
Accidental Death Benefits		D
Disability - Active Lives		E
Disability - Disabled Lives		F
Miscellaneous Reserves		G

- (a) = The Aggregate Reserve Exhibit Code is a required field for each Company Defined Code established online for Databases 1-3. This code must also be entered as Field 2 for all Database 1 records.
- (b) = These codes represent the various sections of the Aggregate Reserve for Life Contracts exhibit in the Life and Accident and Health Annual Statement and the Aggregate Reserve for Life, Annuity and Accident and Health Contracts exhibit in the Separate Accounts Annual Statement. A&H reserves from the Separate Accounts Annual Statement are not included.

CODING TABLE 2

Coverage Type Code (Column)	(a), (b)	
Industrial		3
Ordinary	(c)	4
Credit (Group & Individual)		5
Group	(c)	6

- (a) = The Coverage Type Code is a required field for each Company Defined Code established online for Databases 1-3.
- (b) = These codes represent the various columns of the Aggregate Reserve for Life Contracts exhibit in the Life and Accident and Health Annual Statement and the Aggregate Reserve for Life, Annuity and Accident and Health Contracts exhibit in the Separate Accounts Annual Statement. A&H reserves from the Separate Account annual Statement are not included.
- (c) = For the Separate Accounts Annual Statement:
- Column 3 Ordinary entries should be coded 4
 - Column 4 Group entries should be coded 6

DATA CODES & DEFINITIONS

CODING TABLE 3

<u>DEFINITION</u>	<u>PRODUCT DESCRIPTION CODE</u>	<u>PRODUCT DESCRIPTION MODIFIER CODE</u>	<i>NOTES</i>
LIFE INSURANCE - INDUSTRIAL			
(a)			
Traditional			
Premium Paying Life or Endowment	3	55	(b)
Paid-Up Life or Endowment (RPU & Fully)	3	43	(b)
Extended Insurance	3	13	
Other	3	38	
Reinsurance			
Yearly Renewable Term	2	77	
Other	2	38	
LIFE INSURANCE - ORDINARY			
(a)			
Traditional			
Premium Paying Life	3	54	
Premium Paying Endowment	3	50	
Premium Paying Level Term - Regular	3	52	
Premium Paying Level Term - XXX or Unitary	3	53	(b)
Premium Paying Decreasing Term	3	49	
Premium Paying Other Term	3	57	
Premium Paying Family Riders	3	51	
Premium Paying Other Term Riders	3	58	
Premium Paying Other	3	56	
Paid-Up Life or Endowment (RPU & Fully)	3	43	(b)
Paid-Up Term	3	46	
Paid-Up Family or Other Term Riders	3	42	(b)
Paid-Up Other	3	45	
Paid-Up Life or Endowment Additions	3	44	(b)
Paid-Up Term Additions	3	47	
Extended Term Insurance	3	14	
Other	3	38	
Interest Sensitive			
Fixed Premium Universal Life (ISL) - (G/A)	4	17	
Flexible Premium UL - Front End Load - (G/A)	4	20	
Flexible Premium UL - Back End Load - (G/A)	4	19	
Flexible Premium UL - Other - (G/A)	4	21	
UL With Shadow Account - (G/A)	4	72	
Single Premium Life - (G/A)	4	64	
Last Survivor Universal Life - (G/A)	4	33	
Other - (G/A)	4	39	
Flexible Premium VUL - Front or Back End Load - (S/A)	4	24	(b)
Flexible Premium VUL - Other - (S/A)	4	25	
Single Premium Variable Life - (S/A)	4	65	
Other - Variable - (S/A)	4	41	

(a) = Refers to Aggregate Reserve Exhibit and Coverage Type Codes (Coding Tables 1 & 2).

(b) = See Table 9 for special instructions regarding this code.

DATA CODES & DEFINITIONS

CODING TABLE 3

<u>DEFINITION</u>	<u>PRODUCT DESCRIPTION CODE</u>	<u>PRODUCT DESCRIPTION MODIFIER CODE</u>	<i>NOTES</i>
LIFE INSURANCE - ORDINARY (Continued) (a)			
Other			
All Other	5	0	
Reinsurance			
Yearly Renewable Term	2	77	
Coinsurance	2	4	
Modified Coinsurance	2	36	
Financial	2	15	
Other - (G/A)	2	39	
Other - (S/A)	2	40	
LIFE INSURANCE - CREDIT (Group & Individual) (a)			
Individual			
Level Term	6	34	
Decreasing Term - Uniform	6	6	
Decreasing Term - Amortize	6	5	
Other	6	38	
Group			
Level Term	7	34	
Decreasing Term - Uniform	7	6	
Decreasing Term - Amortize	7	5	
Other	7	38	
Reinsurance			
Coinsurance	2	4	
Other	2	38	
LIFE INSURANCE - GROUP (a)			
Term			
Premium Paying	8	48	
Other	8	38	
Permanent			
Group Ordinary	9	27	
Term & Paid-Up Combination	9	71	
Single Premium & Paid-Up	9	60	
Other	9	38	
Retired Life Reserves (Post Retirement)			
All Retired Lives Reserves (Post Retirement)	10	0	
Interest Sensitive			
Fixed Premium Universal Life (ISL) - (G/A)	4	17	
Flexible Premium UL - Other - (G/A)	4	21	
Single Premium Life - (G/A)	4	64	
Other - (G/A)	4	39	
Flexible Premium VUL - Other - (S/A)	4	25	
Single Premium Variable Life - (S/A)	4	65	
Other - Variable - (S/A)	4	41	

(a) = Refers to Aggregate Reserve Exhibit and Coverage Type Codes (Coding Tables 1 & 2).

DATA CODES & DEFINITIONS

CODING TABLE 3

<u>DEFINITION</u>	<u>PRODUCT DESCRIPTION CODE</u>	<u>PRODUCT DESCRIPTION MODIFIER CODE</u>	<i>NOTES</i>
LIFE INSURANCE - GROUP (Continued)			
(a)			
Other			
All Other	5	0	
Reinsurance			
Yearly Renewable Term	2	77	
Coinsurance	2	4	
Modified Coinsurance	2	36	
Financial	2	15	
Catastrophe	2	3	
Other - (G/A)	2	39	
Other - (S/A)	2	40	
ANNUITIES - ORDINARY			
(a)			
Non-Variable Deferred - (G/A)			
Fixed Premium	11	16	
Flexible Premium (Interest Sensitive)	11	18	
Single Premium (Interest Sensitive)	11	61	
Other	11	38	
Variable Deferred - (S/A)			
Flexible Premium (Interest Sensitive)	12	18	
Single Premium (Interest Sensitive)	12	61	
Other	12	38	
Pay Out			
Single Premium Imm. Ann. - Non-Variable - (G/A)	13	62	
Single Premium Imm. Ann. - Variable - (S/A)	13	63	
Def. (From Def. Ann. Contract) - Non-Variable - (G/A)	13	8	
Def. (From Def. Ann. Contract) - Variable - (S/A)	13	9	
Other - (G/A)	13	39	
Other - Variable - (S/A)	13	41	
Structured Settlement			
Imm. Pay't (within 12 mo. if Annual) - Non-Var. - (G/A)	14	32	
Other - (G/A)	14	39	
Other - Variable - (S/A)	14	41	
Other			
All Other	5	0	
Reinsurance			
Coinsurance	2	4	
Modified Coinsurance	2	36	
Financial	2	15	
Other - (G/A)	2	39	
Other - (S/A)	2	40	

(a) = Refers to Aggregate Reserve Exhibit and Coverage Type Codes (Coding Tables 1 & 2).

DATA CODES & DEFINITIONS

CODING TABLE 3

<u>DEFINITION</u>	<u>PRODUCT DESCRIPTION CODE</u>	<u>PRODUCT DESCRIPTION MODIFIER CODE</u>	<i>NOTES</i>
ANNUITIES - GROUP			
(a)			
Non-Variable Deferred - (G/A)			
Flexible Premium (Interest Sensitive)	11	18	
Single Premium (Interest Sensitive)	11	61	
Other	11	38	
Variable Deferred - (S/A)			
Flexible Premium (Interest Sensitive)	12	18	
Single Premium (Interest Sensitive)	12	61	
Other	12	38	
Pay Out			
Single Premium Imm. Ann. - Non-Variable - (G/A)	13	62	
Single Premium Imm. Ann. - Variable - (S/A)	13	63	
Def. (From Def. Ann. Contract) - Non-Variable - (G/A)	13	8	
Other - (G/A)	13	39	
Other - Variable - (S/A)	13	41	
Structured Settlement			
Other - (G/A)	14	39	
Other - Variable - (S/A)	14	41	
Other			
All Other	5	0	
Reinsurance			
Coinsurance	2	4	
Modified Coinsurance	2	36	
Financial	2	15	
Other - (G/A)	2	39	
Other - (S/A)	2	40	
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES (SCILC) - INDUSTRIAL, ORDINARY, CREDIT (GROUP & INDIVIDUAL), & GROUP			
(a)			
Direct SCILC			
Imm. Pay't (within 12 mo. if Annual) - Non-Var. - (G/A)	1	32	
Deferred Payment - Non-Variable - (G/A)	1	7	
Other - (G/A)	1	39	
Other - Variable - (S/A)	1	41	
Reinsurance SCILC			
Coinsurance	2	4	
Other - (G/A)	2	39	
Other - (S/A)	2	40	
ACCIDENTAL DEATH BENEFITS - (AD) INDUSTRIAL, ORDINARY, CREDIT (GROUP & INDIVIDUAL), & GROUP			
(a)			
Direct AD			
All Direct AD	1	0	
Reinsurance AD			
All Direct AD	2	0	

(a) = Refers to Aggregate Reserve Exhibit and Coverage Type Codes (Coding Tables 1 & 2).

DATA CODES & DEFINITIONS

CODING TABLE 3

<u>DEFINITION</u>	<u>PRODUCT DESCRIPTION CODE</u>	<u>PRODUCT DESCRIPTION MODIFIER CODE</u>	<i>NOTES</i>
DISABILITY - ACTIVE LIVES			
INDUSTRIAL, ORDINARY, CREDIT (GROUP & INDIVIDUAL), & GROUP (a)			
Direct Disability Active Lives			
All Direct Disability Active Lives	1	0	
Reinsurance Disability Active Lives			
All Reinsurance Disability Active Lives	2	0	
DISABILITY DISABLED LIVES -			
INDUSTRIAL, ORDINARY, CREDIT (GROUP & INDIVIDUAL) & GROUP (a)			
Direct Disability Disabled Lives			
All Direct Disability Disabled Lives	1	0	
Reinsurance Disability Disabled Lives			
All Reinsurance Disability Disabled Lives	2	0	
MISCELLANEOUS RESERVES -			
INDUSTRIAL, ORDINARY, CREDIT (GROUP & INDIVIDUAL) & GROUP (a)			
Direct Miscellaneous Reserves			
Accelerated Death Benefit Reserve – (G/A)	1	1	
Additional Reserve – Asset / Liability Testing – (G/A)	1	2	
Deficiency – (G/A)	1	10	
Excess Interest Reserve – (G/A)	1	11	
Flexible Premium Variable Universal Life – (G/A)	1	22	
Group Conversion – (G/A)	1	26	
Guaranteed Living Benefit Reserve – (G/A)	1	28	
Guaranteed Minimum Death Benefit (GMDB) – (G/A)	1	29	
Immediate Payment of Claims – (G/A)	1	31	
Non-Deduction of Deferred Fractional Premiums – (G/A)	1	37	
Single Premium Variable Universal Life – (G/A)	1	66	
Substandard – (G/A)	1	68	
Surrender Value > Reserve – (G/A)	1	69	
Unearned Premium – (G/A)	1	73	
Universal Life – (G/A)	1	74	
Other – (G/A)	1	39	
Guaranteed Minimum Death Benefit (GMDB) – (S/A)	1	30	
Excess Interest Reserve – (S/A)	1	12	
Flexible Premium Variable Universal Life – (S/A)	1	23	
Market Value Adjustment Reserve – (S/A)	1	35	
Separate Account Mortality – (S/A)	1	59	
Single Premium Variable Universal Life – (S/A)	1	67	
Surrender Value > Reserve – (S/A)	1	70	
Synthetic GIC – (S/A)	1	76	
Variable COLI – (S/A)	1	75	
Other – (S/A)	1	40	

(a) = Refers to Aggregate Reserve Exhibit and Coverage Type Codes (Coding Tables 1 & 2).

DATA CODES & DEFINITIONS**CODING TABLE 3**

<u>DEFINITION</u>	<u>PRODUCT DESCRIPTION CODE</u>	<u>PRODUCT DESCRIPTION MODIFIER CODE</u>	<i>NOTES</i>
MISCELLANEOUS RESERVES - INDUSTRIAL, ORDINARY, CREDIT (GROUP & INDIVIDUAL) & GROUP (Continued)			
(a)			
Reinsurance Miscellaneous Reserves			
Accelerated Death Benefit Reserve – (G/A)	2	1	
Deficiency – (G/A)	2	10	
Group Conversion – (G/A)	2	26	
Guaranteed Living Benefit Reserve – (G/A)	2	28	
Guaranteed Minimum Death Benefit (GMDB) – (G/A)	2	29	
Non-Deduction of Deferred Fractional Premiums – (G/A)	2	37	
Universal Life – (G/A)	2	74	
Other – (G/A)	2	39	
Other – (S/A)	2	40	

(a) = Refers to Aggregate Reserve Exhibit and Coverage Type Codes (Coding Tables 1 & 2).

DATA CODES & DEFINITIONS

CODING TABLES 4, 5, & 6

DEFINITION

NOTES

DATA CODE

CODING TABLE 4

<u>Annual Statement Type</u>	<u>(a)</u>	
Life and Accident and Health Annual Statement		8
Separate Accounts Annual Statement		6

(a) = These codes represent the various types of annual statements pertaining to the types of products included in this database.

CODING TABLE 5

<u>Type of Annuity</u>		
Investment Annuity	(a)	I
Periodic Payment Annuity and Supplementary Contracts ILC	(b)	P

(a) = An Investment Annuity is an annuity during the accumulation of funds phase, such as a FPDA (Flexible Premium) or an SPDA (Single Premium). This code should also be used for any Periodic Payment Annuities without life contingencies.

(b) = A Periodic Payment Annuity is an annuity during the payout phase, where payments are for life, period certain or life, joint & survivor, or for some other type of payout. This code should also be used for all Supplementary Contracts ILC.

CODING TABLE 6

<u>Deposit Contract Exhibit</u>	<u>(a)</u>	
Deposit Type Contracts (G/A)		10
Deposit-Type Contracts (S/A)		4

(a) = These codes represent the various reserve exhibits for Deposit Type Contracts from the Life and Accident and Health Annual Statement and the Separate Accounts Annual Statement.

DATA CODES & DEFINITIONS

CODING TABLES 7 & 8

DEFINITION

NOTES

DATA CODE

CODING TABLE 7

Line of Business	(a)	
Industrial Life		2
Life Insurance		3
Individual Annuities		4
Supplementary Contracts		5
Credit Life (Group and Individual)		6
Group Life Insurance		7
Group Annuities		8
Group Accident & Health		9
Credit Accident & Health (Group & Individual)		10
Other Accident & Health		11
Aggregate of All Other Lines of Business		12

(a) = This code represents the Line of Business applicable to records in Database #4 (Non-Interest Sensitive Plans Without Contingencies).

CODING TABLE 8

Type of Deposit Contract	(a)	
Policyholder Premiums		1
Guaranteed Investment Contracts		2
Other Contract Deposit Funds		3
Supplementary Contracts Without Life Contingencies		4
Dividend Accumulations		5
Coupon Accumulations		6
Annuities Certain		7
Aggregate Write-ins for Other Liabilities		8

(a) = This code represents the Type of Deposit Contract applicable to records in Database #4 (Non-Interest Sensitive Plans Without Contingencies).

DATA CODES & DEFINITIONS

CODING TABLES 9 & 10

CODING TABLE 9

This table contains special instructions regarding notations that are to be included in the Description field of the online Company Defined Code Maintenance screen when specific Product Description Modifiers are used.
(See NOTE (b) of Coding Table 3.)

PRODUCT DESCRIPTION MODIFIER(S)	DATA CODE	SPECIAL INSTRUCTIONS
LIFE OR ENDOWMENT -Premium Paying -Paid-up RPU & Fully -Paid-up Additions	55 43 44	Indicate as a part of the Description whether record is Life or Endowment business
XXX OR UNITARY -Premium Paying Level Term	53	Indicate as a part of the Description whether record is XXX or Unitary business
PAID-UP RIDERS -Family or Other Term	42	Indicate as a part of the Description whether record is Family or Other Term business
FLEXIBLE PREMIUM VUL (S/A) -Front End or Back End Load	24	Indicate as a part of the Description whether record is Front End or Back End Load business

CODING TABLE 10

<u>DEFINITION</u>	<u>NOTES</u>	<u>DATA CODE</u>
Database Table Name	(a)	
Basic Life Information (Database 1)		1
Interest Sensitive Rollforwards (Database 2)		2
Non-Interest Sensitive ILC (Database 3)		3
Non-Interest Sensitive NILC (Database 4)		4

(a) = These codes correspond to the database table where a Company Defined Code will be used to report annual reserve data.

DATA CODES & DEFINITIONS

CODING TABLE 11

<u>DEFINITION</u>	<u>NOTES</u>	<u>DATA CODE</u>
Reinsurance Use Code		
This Record Does Not Pertain to Reinsurance	(a)	0
This Record Will Not Be Netted Against Direct	(b)	1
This Record Will Be Netted Against Direct	(c)	2
This Record Will Have a Separate Company Defined Code in Database 2 or Database 3	(d)	3

NOTE: The Reinsurance Use Code will be used when balancing the Account Value in Database 1 to the Account Value in Database 2 or the Reserve in Database 1 to the Reserve in Database 3. Although there are three possible codes for the reinsurance ceded records, the preferred code is 1.

- (a) = Direct business or reinsurance assumed that does not pertain to any reinsurance ceded.
- (b) = Reinsurance ceded that will not be netted against direct business in the balancing of Account Values in Database 2 or Reserves in Database 3. The amount of reinsurance ceded reported in this record will not be reflected in Database 2 or Database 3. This is the preferred method of reporting.
- (c) = Reinsurance ceded that will be netted against direct business in the balancing of Account Values in Database 2 or Reserves in Database 3. The amount of reinsurance ceded reported in this record will be reflected in Database 2 or Database 3 and the other items in Database 2 or Database 3 will be net of the amount of reinsurance ceded.
- (d) = Reinsurance ceded that will not be netted against direct business in the balancing of Account Values in Database 2 or Reserves in Database 3. The amount of reinsurance ceded reported in this record will be reflected in Database 2 or Database 3 by establishing and using a specific Company Defined Code and other items in Database 2 or Database 3 related to the specific Company Defined Code will only be related to the amount of reinsured ceded reported in this record. Most amounts of reinsurance ceded reported in Database 2 or Database 3 should be reflected as negative amounts.

DATA CODES & DEFINITIONS

CODING TABLE 12

<u>DEFINITION</u>	<u>NOTES</u>	<u>DATA CODE</u>
Status Code	(a)	
Open		1
Closed		2
Not Applicable		3

(a) = Select the code that indicates the current status of the business grouping represented by the Company Defined Code. Do not report business groupings with different status using the same Company Defined Code. Not Applicable applies to reserve groupings reported that are not specific to an identifiable product or block of business. The status of a Company Defined Code can be updated as necessary.

WORKSHEET TO BALANCE RECORDS FROM DATABASE #1 TO #3

Purpose: Balance Actual Reserve - Current Year in Database #3 to corresponding Reserve for Life Contracts (G/A) in Database #1 to verify that Report #4 includes all business applicable to the rollforwards of the reserves for non-interest sensitive plans.

Overview: It is preferable for Report #4 to be on a direct basis, but there are three acceptable methods for reporting reinsurance ceded in the data. The method of reporting reinsurance ceded is indicated for each product or business grouping in Database #1 using one of the Reinsurance Use Codes described in Table 11. If Report #4 is on a direct basis, the corresponding Database #1 records will have a Reinsurance Use Code of "0". Database #1 business reported using a Reinsurance Use Code of "1" will not be netted against direct business in Database #3 and is therefore not applicable to Report #4.

Also, since most of the Product Description Codes and the Product Description Modifier Codes for reinsurance do not specify whether the product is non-interest sensitive, the Reinsurance Use Codes enable the reinsurance related to non-interest sensitive products to be reflected accurately in balancing Database #3 data to corresponding Database #1 data for purposes of Report #4.

Steps for Balancing:

Note: The following steps refer to the chart titled "CORRESPONDING PRODUCT/BUSINESS GROUPINGS FOR BALANCING DATABASE #1 TO DATABASE #3" which can be found immediately following this section.

Step 1. Using Database #3 records, add the Actual Reserve - Current Year field amounts for each of the section/column pairs shown in the Database #3 section of the chart to obtain a separate total for each Database #3 section/column pair (B4, B6, C3, C4, C5 and C6).

Step 2. Using Database #1 records, add the Reserve for Life Contracts (G/A) field amounts for each of the product/business groupings shown in the Database #1 section of the chart to obtain a separate subtotal for each product/business grouping from Database #1 that is applicable to Report #4.

Note: These groupings are based on the same section/column pairs used for totaling the Database #3 records, but since Database #3 record totals reflect only non-interest sensitive business net of reinsurance ceded, the four section/column groupings are further filtered to include only applicable Database #1 data. The Product Description and the Product Description Modifier codes are used to filter only the non-interest sensitive business reported in Database #1. The Reinsurance Use Code is used to filter the data so that a total net of reinsurance ceded can be calculated from Database #1 records.

Step 3. Add together the subtotals calculated in Step 2 for each Database #1 section/column pair where the Reinsurance Use Code is 0 to obtain a gross total of non-interest sensitive business for each Database #1 section/column pair.

WORKSHEET TO BALANCE RECORDS FROM DATABASE #1 TO #3

Step 4. Add together subtotals calculated in Step 2 for each Database #1 section/column pair where the Reinsurance Use Code is 2 or 3 to obtain a total of reinsurance ceded for each Database #1 section/column pair.

Step 5. From each Database #1 section/column pair total calculated in Step 3, subtract the Step 4 total for the same Database #1 section/column pair to obtain a total of non-interest sensitive business net of reinsurance ceded for each Database #1 section/column pair.

Step 6. Compare each corresponding section/column pair to verify that the Database #1 net total obtained in Step 5 balances to the Database #3 total obtained in Step 1 (e.g., the Database #1 B4 Step 5 net total should equal the Database #3 B4 Step 1 total).

CORRESPONDING PRODUCT GROUPINGS FOR BALANCING DATABASE #1 TO DATABASE #3						
DATABASE #1					DATABASE #3	
Agg Rsv Exhibit Code	Coverage Type Code	Product Description Code	Product Description Modifier Code	Reinsurance Use Code*	Agg Rsv Exhibit Code	Coverage Type Code
(SECTION) / (COLUMN)					(SECTION) / (COLUMN)	
+	B	4	5	0	B	4
+	B	4	11	16, 38		
+	B	4	13	8, 39, 62		
+	B	4	14	32, 39		
-	B	4	2	4, 15, 36, 39		
+	B	6	5	0	B	6
+	B	6	11	38		
+	B	6	13	8, 39, 62		
+	B	6	14	39		
-	B	6	2	4, 15, 36, 39		
+	C	3	1	7, 32, 39	C	3
-	C	3	2	4, 39		
+	C	4	1	7, 32, 39	C	4
-	C	4	2	4, 39		
+	C	5	1	7, 32, 39	C	5
-	C	5	2	4, 39		
+	C	6	1	7, 32, 39	C	6
-	C	6	2	4, 39		

* See the Notes section of Table 11 (Reinsurance Use Codes) for further information.

EDIT TEST LEVEL 3 VALIDATION - WORKSHEET FOR BALANCING
DB TABLE 4 (LHD_AR_NILC) TO NAIC

DESCRIPTION	NAIC DATA		CORRESPONDING ARAA DATA	
Net Balance At End Of Current Year After Reinsurance:	Table: LHD_AR_NAIC_LGA_DEPTYPCONT		Table: LHD_AR_NILC	
	COLUMN	ROW (LINE_NO)	DEP_CONT_EXH_CD	FORMULA
	TOT	14	10	AGGREGATE OF (REINS_RSV + DIRECT_RSV)
Balance At End Of Current Year:	Table: LHD_AR_NAIC_LSA_DEPTYPCONT		Table: LHD_AR_NILC	
	COLUMN	ROW (LINE_NO)	DEP_CONT_EXH_CD	FORMULA
	TOT	09	4	AGGREGATE OF (REINS_RSV + DIRECT_RSV)

WORKSHEET TO BALANCE RECORDS FROM DATABASE #1 TO #2

Purpose: Balance Actual Account Values - CYR in Database #2 to corresponding Account Values in Database #1 to verify that Report #3 includes all business applicable to the rollforwards of the account values for interest sensitive plans.

Overview: It is preferable for Report #3 to be on a direct basis, but there are three acceptable methods for reporting reinsurance ceded in the data. The method of reporting reinsurance ceded is indicated for each product or business grouping in Database #1 using one of the Reinsurance Use Codes described in Table 11. If Report #3 is on a direct basis, the corresponding Database #1 records will have a Reinsurance Use Code of "0". Database #1 business reported using a Reinsurance Use Code of "1" will not be netted against direct business in Database #2 and is therefore not applicable to Report #3.

Also, since most of the Product Description Codes and the Product Description Modifier Codes for reinsurance do not specify whether the product is interest sensitive, the Reinsurance Use Codes enable the reinsurance related to interest sensitive products to be reflected accurately in balancing Database #2 data to corresponding Database #1 data for purposes of Report #3.

Steps for Balancing:

Note: The following steps refer to the chart titled "CORRESPONDING PRODUCT/BUSINESS GROUPINGS FOR BALANCING DATABASE #1 TO DATABASE #2" which can be found immediately following this section.

Step 1. Using Database #2 records, add the Actual Account Value - CYR field amounts for each of the section/column pairs shown in the Database #2 section of the chart to obtain a separate total for each Database #2 section/column pair (A4, A6, B4, and B6).

Step 2. Using Database #1 records, add the Account Value field amounts for each of the product/business groupings shown in the Database #1 section of the chart to obtain a separate subtotal for each product/business grouping from Database #1 that is applicable to Report #3.

Note: These groupings are based on the same section/column pairs used for totaling the Database #2 records, but since Database #2 record totals reflect only interest sensitive business net of reinsurance ceded, the four section/column groupings are further filtered to include only applicable Database #1 data. The Product Description and the Product Description Modifier codes are used to filter only the interest sensitive business reported in Database #1. The Reinsurance Use Code is used to filter the data so that a total net of reinsurance ceded can be calculated from Database #1 records.

Step 3. Add together the subtotals calculated in Step 2 for each Database #1 section/column pair where the Reinsurance Use Code is 0 to obtain a gross total of interest sensitive business for each Database #1 section/column pair.

WORKSHEET TO BALANCE RECORDS FROM DATABASE #1 TO #2

Step 4. Add together subtotals calculated in Step 2 for each Database #1 section/column pair where the Reinsurance Use Code is 2 or 3 to obtain a total of reinsurance ceded for each Database #1 section/column pair.

Step 5. From each Database #1 section/column pair total calculated in Step 3, subtract the Step 4 total for the same Database #1 section/column pair to obtain a total of interest sensitive business net of reinsurance ceded for each Database #1 section/column pair.

Step 6. Compare each corresponding section/column pair to verify that the Database #1 net total obtained in Step 5 balances to the Database #2 total obtained in Step 1 (e.g., the Database #1 A4 Step 5 net total should equal the Database #2 A4 Step 1 total).

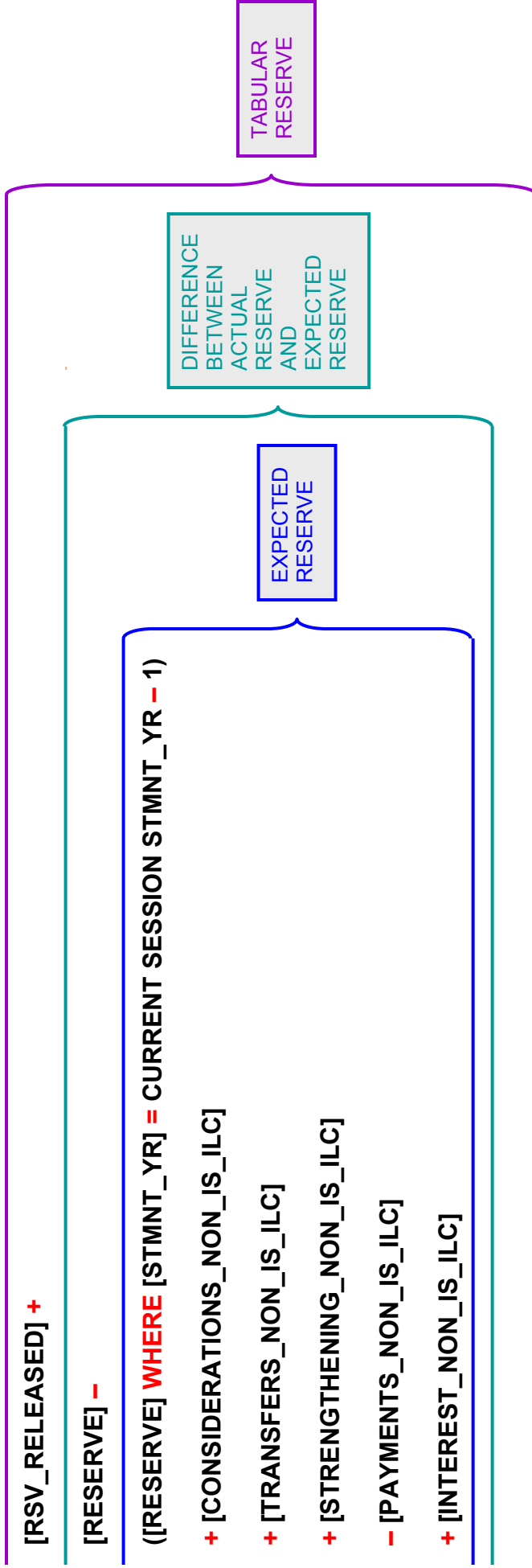
CORRESPONDING PRODUCT GROUPINGS FOR BALANCING DATABASE #1 TO DATABASE #2							
DATABASE #1					DATABASE #2		
Agg Rsv Exhibit Code	Coverage Type Code	Product Description Code	Product Description Modifier Code	Reinsurance Use Code*	Agg Rsv Exhibit Code	Coverage Type Code	
(SECTION) / (COLUMN)					(SECTION) / (COLUMN)		
+	A	4	4	17, 19, 20, 21, 24, 25, 33, 39, 41, 64, 65, 72	0	A	4
-	A	4	2	4, 15, 36, 39, 40, 77	2 - 3		
+	A	6	4	17, 21, 25, 39, 41, 64, 65	0	A	6
-	A	6	2	3, 4, 15, 36, 39, 40, 77	2 - 3		
+	B	4	11	18, 61	0	B	4
+	B	4	12	18, 38, 61	0		
+	B	4	13	9, 41, 63	0		
+	B	4	14	41	0		
-	B	4	2	4, 15, 36, 39, 40	2 - 3		
+	B	6	11	18, 61	0	B	6
+	B	6	12	18, 38, 61	0		
+	B	6	13	41, 63	0		
+	B	6	14	41	0		
-	B	6	2	4, 15, 36, 39, 40	2 - 3		

* See the Notes section of Table 11 (Reinsurance Use Codes) for further information.

TABULAR RESERVE RELEASED CALCULATION

TABULAR RESERVE RELEASED = (DIFFERENCE BETWEEN ACTUAL RESERVE AND EXPECTED RESERVE) + RESERVE RELEASED

WITH LHD_AR_NON_IS_ILC (Database Table 3)
WHERE ANNUITY_TYPE_CD = P



EDIT TEST LEVEL 3 VALIDATION - ARAA TABLE 1 DATA
WORKSHEET TO VALIDATE
COUNT/AMOUNT AGAINST RESERVE

EXPLANATION OF VALIDATION:

For each record in LHD_AR_BASIC_LIFE_INFO (TABLE 1) that meets one of the listed product categorization criteria, the CONDITION listed must be true or the record should generate a level 3 non-critical error.

<p>CONDITION #1:</p> <p align="center">IF SUM([AMOUNT] + [GENERAL_ACCT]) > 0 THEN [COUNT] > 0</p>
<p>CONDITION #2:</p> <p align="center">IF [GENERAL_ACCT] > 0 THEN [COUNT] > 0 AND [AMOUNT] > 0</p>
<p>CONDITION #3:</p> <p align="center">IF SUM([COUNT] + [GENERAL_ACCT]) > 0 THEN [AMOUNT] > 0</p>

PRODUCT CATEGORIZATION FIELD CRITERIA FROM LHD_AR_CO_DEFINED_CD TABLE				
	AGGR_RSV_EXH_CD	COVERAGE_TYPE_CD	PROD_DESC_CD	CONDITION #
Life Reins Industrial	A	3	2	1
Life Reins Ordinary	A	4	2	1
Life Reins Credit	A	5	2	1
Life Reins Group	A	6	2	1
Acc Death Dir Ordinary	D	4	1	1
Annuity Dir or Reins Ordinary	B	4	2, 5, 11, 12, 13, 14	2
Annuity Reins Group	B	6	2	2
Supp Cont Dir or Reins Industrial	C	3	1, 2	2
Supp Cont Reins Ordinary	C	4	2	2
Supp Cont Dir or Reins Credit	C	5	1, 2	2
Supp Cont Reins Group	C	6	2	2
Acc Death Dir or Reins Industrial	D	3	1, 2	2

EDIT TEST LEVEL 3 VALIDATION - ARAA TABLE 1 DATA
WORKSHEET TO VALIDATE
COUNT/AMOUNT AGAINST RESERVE

EXPLANATION OF VALIDATION:

For each record in LHD_AR_BASIC_LIFE_INFO (TABLE 1) that meets one of the listed product categorization criteria, the CONDITION listed must be true or the record should generate a level 3 non-critical error.

<p>CONDITION #1:</p> <p style="text-align: center; color: red;">IF SUM([AMOUNT] + [GENERAL_ACCT]) > 0 THEN [COUNT] > 0</p>
<p>CONDITION #2:</p> <p style="text-align: center; color: red;">IF [GENERAL_ACCT] > 0 THEN [COUNT] > 0 AND [AMOUNT] > 0</p>
<p>CONDITION #3:</p> <p style="text-align: center; color: red;">IF SUM([COUNT] + [GENERAL_ACCT]) > 0 THEN [AMOUNT] > 0</p>

PRODUCT CATEGORIZATION FIELD CRITERIA FROM LHD_AR_CO_DEFINED_CD TABLE				
	AGGR_RSV_EXH_CD	COVERAGE_TYPE_CD	PROD_DESC_CD	CONDITION #
Acc Death Reins Ordinary	D	4	2	2
Acc Death Dir or Reins Credit	D	5	1, 2	2
Acc Death Dir or Reins Group	D	6	1, 2	2
Disab Disabled Dir or Reins Industrial	F	3	1, 2	2
Disab Disabled Dir or Reins Ordinary	F	4	1, 2	2
Disab Disabled Dir or Reins Credit	F	5	1, 2	2
Disab Disabled Dir or Reins Group	F	6	1, 2	2
Disab Active Reins Industrial	E	3	2	2
Disab Active Reins Ordinary	E	4	2	2
Disab Active Reins Credit	E	5	2	2
Disab Active Reins Group	E	6	2	2
Disab Active Dir Industrial	E	3	1	3
Disab Active Dir Ordinary	E	4	1	3
Disab Active Dir Credit	E	5	1	3
Disab Active Dir Group	E	6	1	3