....
Affix Bar Code Here

ANALYSIS OF VALUATION RESERVES - FRATERNAL

INSTRUCTIONS

1. Show amounts of life insurance in force and annual income for Annuities and Supplementary Contracts in thousands (000 omitted). Show reserve amounts in **whole dollars.**

2. **Column 2, "Location in Last Year's Analysis of Valuation Reserves":**
   Insert the 7 digit line number on which the item was reported in last year's Analysis of Valuation Reserves. For new valuation bases, enter "0000000".
   The NYSID will be using this information, which will be submitted electronically in the future, to link current year-end data to past year-end data in order to electronically trend the information contained on the AoVR. Incorrect information will have to be re-filed with the Department.

3. **Cross Checks (Data Consistency) - For NYS Domestic Companies only.**
   The information presented in Exhibit 5 of the NAIC Life and Accident and Health Annual Statement must be identical to the information presented in the Analysis of Valuation Reserves. Specifically:
   a. The Net Totals, by section, should agree.
   b. The reserve basis lines should agree.

4. If additional pages are needed to complete this Schedule, follow General Instruction No. 4 on the inside front cover of this Supplement.

5. **Life insurance - For NYS Domestic Companies only:** The total amounts in force should agree with the appropriate values reported in the Exhibit of Life Insurance of the Annual Statement.

6. **Annuities and Supplementary Contracts with Life Contingencies:**
   a. Show annual income figures for all fixed income immediate annuities and for all fixed income deferred annuities and Supplementary Contracts With Life Contingencies.
   b. Structured settlements: Amounts of annual income are required only for those contracts involving payment made annually or more frequently.
   c. Annual income figures for other annuities are not required.

7. **Valuation bases:**
   Each combination of mortality table, valuation interest rate and valuation method constitutes a separate valuation basis. Use a separate line for each valuation basis and indicate the following information with respect to each basis:
   a. Mortality and/or Morbidity Table
   Variations of mortality such as substandard multiples, sex and sex-blend parameters should not be considered separate mortality tables. Age Last Birthday (ALB) and Age Nearest Birthday (ANB) are considered separate tables.
   b. Valuation Interest Rate
   Where the span of such range is less than or equal to 1/2%, it is preferable to combine a range of valuation interest rates. Where split valuation interest rates apply, the number of years to which each rate applies must be indicated.
   c. Valuation Methods:
   Please indicate, where applicable, the valuation method used, e.g. CRVM, Modified, NLP, Mean, Mid-terminal. Additionally, please indicate whether the reserve is calculated using (1) tabular net premiums (TNP) or (2) present value of promised benefits (PVB) less the present value of future net contributions (PVC).
   Note: If a modified basis is used, indicate the modification used.
   d. Issue Years
   Always indicate the applicable span(s) of issue years to which the valuation basis is applied. For otherwise identical valuation bases, it is preferred that issue years be grouped. (i.e. For the same basis, issue years 90, 91, 92 may be grouped as 90-92.)
   e. Additional information of life insurance:
   Include, where applicable:
   (i) Immediate Payment of Claims (IPC)
   (ii) Continuous Functions (CNF)
   (iii) Curtate Functions (CRF)
   f. Adult/Juvenile Entries
   Always use separate lines for all business covering entries in both the Adult and Juvenile columns with otherwise identical valuation bases. For example, if one valuation basis would otherwise contain reserves in both the Adult and Juvenile columns, split the valuation basis into 2 separate valuation bases, one basis used for the Adult entry, the other used for the Juvenile entry.
   g. Interest Sensitive Life Types (ISL):
   Always use separate lines for Interest Sensitive Life Types and identify those as such with (ISL) next to the valuation basis description. For example, if one valuation basis would otherwise contain reserves for both Interest Sensitive Life Types and other life insurance (e.g. traditional), split the valuation basis into 2 separate valuation bases and label the valuation basis containing the Interest Sensitive Life Types with (ISL) next to the valuation basis description.
   h. Annuities:
   Always use separate lines for all Annuity business for each unique combination in 7.i. below. For example, use 2 separate lines for Immediate (IMM) and Deferred (DEF) annuities with otherwise identical valuation bases; as well as, use 2 separate lines for deferred annuities in accumulation status (DEF NFI) and deferred annuities in payout status (DEF FI).
   i. Additional information for annuities:
   Include, where applicable:
   (i) Immediate (IMM), Deferred (DEF) or Structured Settlement (SS)
   (ii) Fixed income immediate annuities (Fixed Income, FI) or annuities where annuity income is not yet determined (Not Fixed Income, NFI)
   (iii) Immediate annuities are those where the first payment begins in thirteen or fewer months after issue.

ANALYSIS OF VALUATION RESERVES - FRATERNAL

DECEMBER 31, 20___

		Total		Adult		Juvenile		
VALUATION STANDARD (Use a separate line for each basis as defined below. Indicate mortality, morbidity and interest bases and valuation method by years of issue. Each combination of mortality table, valuation interest rate, and reserve calculation method is a separate basis.)[c]	Location in last year's analysis of valuation reserves Line No.	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve	In Calculation of Rates[b]
1	2	3	4	5	6	7	8	9
I. LIFE INSURANCE								
0100001								
0100002								
0100003								
0100004								
0100005								
0100006								
0100007								
0100008								
0100009								
0100010								
0100011								
0100012								
0100013								
0100014								
0100015								
0100016								
0100017								
0100018								
0100019								
0100020								
0100021								
0100022								
0100023								
0100024								
0100025								
0100026								
0100027								
0100028								
0100029								
0100030								
0100031								
0100032								
0100033								
0100034								
0100035								
0100036								
0100037								
0100038								
0100039								
0199997. Total (Gross)	XXX							XXX
0199998. Total Reinsurance Ceded	XXX							XXX
0199999. Total (Net)	XXX							XXX

(a) In Force Amount to agree with Annual Statement Exhibit of Insurance Policies—Paid for business only, page 24.
(b) Wherever the interest rate assumption In the calculation of rates exceeds 3%, complete column 9.
(c) Variations of mortality, such as substandard multiples and sex blend parameters are not considered separate mortality tables. To avoid multiplicity of lines, it is permissible to group bases with the same mortality and reserve calculation method if the range from the lowest to the highest interest rate (for any one such grouping) is less than or equal to ½%.

ANALYSIS OF VALUATION RESERVES - FRATERNAL

DECEMBER 31, 20__

VALUATION STANDARD (Use a separate line for each basis as defined below. Indicate mortality, morbidity and interest bases and valuation method by years of issue. Each combination of mortality table, valuation interest rate, and reserve calculation method is a separate basis.)[b]	Location in last year's analysis of valuation reserves Line No.	Total Annual Income[a] (000 Omitted)	Total Reserve	Adult Annual Income[a] (000 Omitted)	Adult Reserve	Juvenile Annual Income[a] (000 Omitted)	Juvenile Reserve
1	2	3	4	5	6	7	8
II. ANNUITIES (excluding supplemental contracts with life contingencies)							
0200001.							
0200002.							
0200003.							
0200004.							
0200005.							
0200006.							
0200007.							
0200008.							
0200009.							
0200010.							
0200011.							
0200012.							
0200013.							
0200014.							
0200015							
0299997. Total (Gross)	XXX						
0299998. Total Reinsurance Ceded	XXX						
0299999. Total (Net)	XXX						
III. SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES							
0300001.							
0300002.							
0300003.							
0300004.							
0300005.							
0300006.							
0300007.							
0300008.							
0300009.							
0300010.							
0300011.							
0300012.							
0399997. Total (Gross)	XXX						
0399998. Total Reinsurance Ceded	XXX						
0399999. Total (Net)	XXX						

(a) Show amount of Annual Income For Fixed Income Immediate Annuities, Fixed Income Deferred Annuities, Supplementary Contracts with Life Contingencies, and structured settlements involving payments made annually or more frequent.

(b) Variations of mortality, such as substandard multiples and sex blend parameters are not considered separate mortality tables. To avoid multiplicity of lines, it is permissible to group bases with the same mortality and reserve calculation method if the range from the lowest to the highest interest rate (for any one such grouping) is less than or equal to ½%.

ANALYSIS OF VALUATION RESERVES - FRATERNAL
DECEMBER 31, 20__

Valuation Standard (Indicate mortality, morbidity, and interest bases and valuation method by years of issue.)	Location in last year's analysis of valuation reserves Line No.	Total Reserve	Adult Reserve	Juvenile Reserve
1	2	3	4	5
IV. ACCIDENTAL DEATH BENEFITS				
0400001				
0400002				
0400003				
0400004				
0400005				
0400006				
0499997. Total (Gross)	XXX			
0499998. Total Reinsurance Ceded	XXX			
0499999. Total (Net)	XXX			
V. DISABILITY ACTIVE LIVES				
0500001				
0500002				
0500003				
0500004				
0500005				
0500006				
0599997. Total (Gross)	XXX			
0599998. Total Reinsurance Ceded	XXX			
0599999. Total (Net)	XXX			
VI. DISABILITY—DISABLED LIVES				
A. Approved Claims (unaccrued payment reserve)				
0600001				
0600002				
0600003				
0600004				
0600005				
0600006				
0699997. Total (Gross)	XXX			
0699998. Total Reinsurance Ceded	XXX			
0699999. Total (Net)	XXX			
B. Pending and Resisted Claims (unaccrued payment reserve)				
0700001				
0700002				
0700003				
0700004				
0700005				
0700006				
0799997. Total (Gross)	XXX			
0799998. Total Reinsurance Ceded	XXX			
0799999. Total (Net)	XXX			
C. Incurred But Unreported Claims (unaccrued payment reserve)				
0800001				
0800002				
0800003				
0800004				
0800005				
0800006				
0899997. Total (Gross)	XXX			
0899998. Total Reinsurance Ceded	XXX			
0899999. Total (Net)	XXX			
0999999. Total (Net) Claims (sum of A, B and C)	XXX			

ANALYSIS OF VALUATION RESERVES - FRATERNAL
DECEMBER 31, 20__

Valuation Standard (Indicate mortality, morbidity, and interest bases and valuation method by years of issue.)	Location in last year's analysis of valuation reserves Line No.	Total Reserve	Adult Reserve	Juvenile Reserve
1	2	3	4	5
VII. MISCELLANEOUS RESERVES (1)				
A. For excess of valuation net premium over corresponding gross premiums on respective policies. (see notes below)				
1000001				
1000002				
1000003				
1000004				
1000005				
1000006				
1099997. Total (Gross)	XXX			
1099998. Total Reinsurance Ceded	XXX			
1099999. Total (Net)	XXX			
B. Representing the excess (after allowance for the net deferred premium asset carried, if any) of the true reserves for the annual or fractional premium business involved included in I,IV,V and over the reserves actually reported in those sections (e.g., non-deduction reserves, unearned premium adjustments, adjustments for non-uniform distribution of issue dates, etc.)				
1100001				
1100002				
1100003				
1100004				
1100005				
1100006				
1199997. Total (Gross)	XXX			
1199998. Total Reinsurance Ceded	XXX			
1199999. Total (Net)	XXX			
C. Surrender values in excess of reserves otherwise required and carried in this schedule. Each entry must be identified by mortality and interest basis used for basis reserves.				
1200001				
1200002				
1200003				
1200004				
1200005				
1200006				
1299997. Total (Gross)	XXX			
1299998. Total Reinsurance Ceded	XXX			
1299999. Total (Net)	XXX			
D. Additional Actuarial Reserve—Asset/Liability Analysis (2)				
1300001				
1300002				
1300003				
1300004				
1300005				
1300006				
1399997. Total (Gross)	XXX			
1399998. Total Reinsurance Ceded	XXX			
1399999. Total (Net)	XXX			
E. To cover the excess of the liability on rated policies and riders and group conversions over the reserves on corresponding business computed according to the bases applicable to standard risks.				
1400001				
1400002				
1400003				
1400004				
1400005				
1400006				
1499997. Total (Gross)	XXX			
1499998. Total Reinsurance Ceded	XXX			
1499999. Total (Net)	XXX			
F. Other Miscellaneous Reserves				
1500001				
1500002				
1500003				
1500004				
1500005				
1500006				
1599997. Total (Gross)	XXX			
1599998. Total Reinsurance Ceded	XXX			
1599999. Total (Net)	XXX			
G. Total Miscellaneous (Sum of A through F)				
1699997. Total (Gross)	XXX			
1699998. Total Reinsurance Ceded	XXX			
1699999. Total (Net)	XXX			
VIII. GRAND TOTAL RESERVES				
9999997. Total (Gross)	XXX			
9999998. Total Reinsurance Ceded	XXX			
9999999. Total (Net)	XXX			

REMARKS:

(1) All miscellaneous reserves must be included in Section VII, except in the case of subsection E, when the total liability for a substandard policy or rider (such as a policy or rider issued on rating-in-age basis or on a special class basis, etc.) is not obtained by a valuation of the standard reserve and a separate valuation of the substandard extra reserve, the substandard extra reserve need not, at the company's option, be reported in subsection E of Section VII. If the reserve reported in Section VII A is calculated using a different interest rate from that of the basic reserve, the rate used in calculation of the excess reserve should be specified in Section VII A.

(2) If additional reserves corresponding to items in Exhibit 5 of the Home State Annual Statement are held as a result of cash flow testing then such additional reserves are to be shown here.