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ANALYSIS OF VALUATION RESERVES - GENERAL ACCOUNT

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 NYSDFS will be using this information, which is also submitted electronically, 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: e.g.; CRVM, Modified, NL
      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. 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.
   g. Annuities:
      Always use separate lines for all Annuity business for each unique combination in 7.h. 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).
   h. 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.

8. The Company Name, Valuation Year and NAIC number must appear on every page of the AoVR.

9. All sections of the AoVR must be displayed regardless of their applicability.

ANALYSIS OF VALUATION RESERVES - GENERAL ACCOUNT

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		Industrial		Ordinary		Credit		Group	
		Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve
1	2	3	4	5	6	7	8	9	10	11	12
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											
0100040											
0199997. Total (Gross)	XXX										
0199998. Total Reinsurance Ceded	XXX										
0199999. Total (Net)	XXX										

(a) In Force Amount to agree with Annual Statement Exhibit of Insurance Policies—Paid for business only, page 25.

(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 - GENERAL ACCOUNT

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		Industrial		Ordinary		Credit		Group	
		Annual Income[a] (000 Omitted)	Reserve	Annual Income[a] (000 Omitted)	Reserve	Annual Income[a] (000 Omitted)	Reserve	Annual Income[a] (000 Omitted)	Reserve	Annual Income[a] (000 Omitted)	Reserve
1	2	3	4	5	6	7	8	9	10	11	12
II. ANNUITIES (excluding supplemental contracts with life contingencies)											
A. Other than Company Retirement Plan											
0200001								XXX	XXX		
0200002								XXX	XXX		
0200003								XXX	XXX		
0200004								XXX	XXX		
0200005								XXX	XXX		
0200006								XXX	XXX		
0200007								XXX	XXX		
0200008								XXX	XXX		
0200009								XXX	XXX		
0200010								XXX	XXX		
0200011								XXX	XXX		
0200012								XXX	XXX		
0200013								XXX	XXX		
0200014								XXX	XXX		
0200015								XXX	XXX		
0299997. Total (Gross)	XXX							XXX	XXX		
0299998. Total Reinsurance Ceded	XXX							XXX	XXX		
0299999. Total (Net)	XXX							XXX	XXX		
B. Company Retirement Plan											
0300002								XXX	XXX		
0300003								XXX	XXX		
0300004								XXX	XXX		
0300005								XXX	XXX		
0300006								XXX	XXX		
0399997. Total (Gross)	XXX							XXX	XXX		
0399998. Total Reinsurance Ceded	XXX							XXX	XXX		
0399999. Total (Net)	XXX							XXX	XXX		
0499999. Total (Net) (A and B above)	XXX							XXX	XXX		
III. SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES											
0500001								XXX	XXX		
0500002								XXX	XXX		
0500003								XXX	XXX		
0500004								XXX	XXX		
0500005								XXX	XXX		
0500006								XXX	XXX		
0599997. Total (Gross)	XXX							XXX	XXX		
0599998. Total Reinsurance Ceded	XXX							XXX	XXX		
0599999. Total (Net)	XXX							XXX	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 - GENERAL ACCOUNT
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	Industrial Reserve	Ordinary (3) Reserve	Credit (2) Reserve	Group (3) Reserve
1	2	3	4	5	6	7
IV. ACCIDENTAL DEATH BENEFITS						
0600001.....	.....	.....	.....	.....	.....	.....
0600002.....	.....	.....	.....	.....	.....	.....
0600003.....	.....	.....	.....	.....	.....	.....
0600004.....	.....	.....	.....	.....	.....	.....
0600005.....	.....	.....	.....	.....	.....	.....
0600006						
0699997. Total (Gross)	XXX					
0699998. Total Reinsurance Ceded	XXX					
0699999. Total (Net)	XXX					
V. DISABILITY ACTIVE LIVES						
0700001.....	.....	.....	.....	.....	.....	.....
0700002.....	.....	.....	.....	.....	.....	.....
0700003.....	.....	.....	.....	.....	.....	.....
0700004.....	.....	.....	.....	.....	.....	.....
0700005.....	.....	.....	.....	.....	.....	.....
0700006						
0799997. Total (Gross)	XXX					
0799998. Total Reinsurance Ceded	XXX					
0799999. Total (Net)	XXX					
VI. DISABILITY—DISABLED LIVES						
A. Approved Claims (unaccrued payment reserve)						
0800001.....	.....	.....	.....	.....	.....	.....
0800002.....	.....	.....	.....	.....	.....	.....
0800003.....	.....	.....	.....	.....	.....	.....
0800004.....	.....	.....	.....	.....	.....	.....
0800005.....	.....	.....	.....	.....	.....	.....
0800006						
0899997. Total (Gross)	XXX					
0899998. Total Reinsurance Ceded	XXX					
0899999. Total (Net)	XXX					
B. Pending and Resisted Claims (unaccrued payment reserve)						
0900001.....	.....	.....	.....	.....	.....	.....
0900002.....	.....	.....	.....	.....	.....	.....
0900003.....	.....	.....	.....	.....	.....	.....
0900004.....	.....	.....	.....	.....	.....	.....
0900005.....	.....	.....	.....	.....	.....	.....
0900006						
0999997. Total (Gross)	XXX					
0999998. Total Reinsurance Ceded	XXX					
0999999. Total (Net)	XXX					
C. Incurred But Unreported Claims (unaccrued payment reserve)						
1000001.....	.....	.....	.....	.....	.....	.....
1000002.....	.....	.....	.....	.....	.....	.....
1000003.....	.....	.....	.....	.....	.....	.....
1000004.....	.....	.....	.....	.....	.....	.....
1000005.....	.....	.....	.....	.....	.....	.....
1000006						
1099997. Total (Gross)	XXX					
1099998. Total Reinsurance Ceded	XXX					
1099999. Total (Net)	XXX					
1199999. Total (Net) Claims (sum of A, B and C)	XXX					

ANALYSIS OF VALUATION RESERVES - GENERAL ACCOUNT

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	Industrial Reserve	Ordinary (3) Reserve	Credit (2) Reserve	Group (3) Reserve
1	2	3	4	5	6	7
VII. MISCELLANEOUS RESERVES (1)						
A. For excess of valuation net premium over corresponding gross premiums on respective policies. (see notes below)						
1200001						
1200002						
1200003						
1200004						
1200005						
1200006						
1299997. Total (Gross)	XXX					
1299998. Total Reinsurance Ceded	XXX					
1299999. 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.)						
1300001						
1300002						
1300003						
1300004						
1300005						
1300006						
1399997. Total (Gross)	XXX					
1399998. Total Reinsurance Ceded	XXX					
1399999. 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.						
1400001						
1400002						
1400003						
1400004						
1400005						
1400006						
1499997. Total (Gross)	XXX					
1499998. Total Reinsurance Ceded	XXX					
1499999. Total (Net)	XXX					
D. Additional Actuarial Reserve—Asset/Liability Analysis (4)						
1500001						
1500002						
1500003						
1500004						
1500005						
1500006						
1599997. Total (Gross)	XXX					
1599998. Total Reinsurance Ceded	XXX					
1599999. 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.						
1600001						
1600002						
1600003						
1600004						
1600005						
1600006						
1699997. Total (Gross)	XXX					
1699998. Total Reinsurance Ceded	XXX					
1699999. Total (Net)	XXX					
F. Other Miscellaneous Reserves						
1700001						
1700002						
1700003						
1700004						
1700005						
1700006						
1799997. Total (Gross)	XXX					
1799998. Total Reinsurance Ceded	XXX					
1799999. Total (Net)	XXX					
G. Total Miscellaneous (Sum of A through F)						
1899997. Total (Gross)	XXX					
1899998. Total Reinsurance Ceded	XXX					
1899999. 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) Business not exceeding 120 months duration.

(3) Other than credit.

(4) 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.