Overview

Introduction

The **Inforce Extract** contains information needed during the valuation process for all interest-sensitive life insurance policies for which reserves will be calculated. It is created each valuation period and contains the fields that appear in Table 1.

File Type

The **Inforce Extract** can be either a comma-delimited file (CSV), where each field is separated by a comma, or a dBase file (DBF).

Variable Inforce Extract

Some of the input fields on the **Inforce Extract** are critical to the calculation of reserves, and must be provided. (Note: these fields are identified with a superscript of '1' in Table 1.) If one of the fields is missing or invalid on a particular record, an error message is generated during the valuation process and the policy is bypassed.

Alternatively, some input fields on the **Inforce Extract** are not required and can be left off the extract entirely. Therefore, the **Inforce Extract** can be of variable length, depending on which optional input fields are included.

For many policies, some of the fields on the **Inforce Extract** do not apply or do not have any effect on the valuation process. For example, if a policy does not have a spouse term rider associated with it, then all of the fields specific to this rider do not apply. However, the commas corresponding to these unessential fields must appear unless the fields are not listed on the header record.

Header Record - CSV Files

In order to handle a variable-length **Inforce Extract** in a comma-separated form, a header record must be passed. This header record must include the header names (see Table 1) for the fields that are being passed, separated by commas.

Data Types

Alphanumeric fields are left justified. Alphanumeric fields are identified in the **Data Dictionary** as Data Type: A(nn), where "nn" indicates the maximum number of characters that the field can contain. For example, A(12) indicates a field that can contain up to 12 characters. Trailing blanks are optional.

Numeric fields are right justified. Numeric fields are identified in the **Data Dictionary** as Data Type: X(nn) or X(nn).X(mm), where "nn" indicates the maximum number of digits allowed to the left of the decimal point, and "mm" indicates the maximum number of digits allowed to the right of the decimal point. If only "X(nn)" is shown, then only whole numbers are permitted. Leading blanks are optional. Decimal points are required only if there are significant digits to the right of the decimal point. Negative signs, if appropriate, appear immediately before the first digit.

Date fields are passed as MM/DD/YYYY, such as 12/31/1995 for December 31, 1995.

Policies Included

Records should be provided for all interest-sensitive policies that are in force (i.e. **Status** < 10) at the valuation date.

Plan Identification Key & Valuation Basis Code

The first field on the **Inforce Extract** is **Plan Identification Key**. This key identifies a group of with the same plan structure. During the valuation process, one of the first steps is to match the **Plan Identification Key** for a policy with the Plan Code Descriptions filed with the Company's valuation submission**.** The **Valuation Basis Code** from the **Inforce Extract** will be matched to the Valuation Basis Code Descriptions filed with the Company's valuation submission. The unique combinations of **Plan Identification Key** and **Valuation Basis Code** will determine plan structures and will be reconciled to the Analysis of Valuation Reserves. If a match is not found, reserves for the policy cannot be calculated. As a result, an error message will be generated, the policy will be written out to an error file, and the policy will be bypassed. The **Plan Identification Key** is case sensitive and must be composed of **only upper case characters**.

Sorting

The **Inforce Extract** file must be sorted by **Plan Identification Key** and **Policy Number**. This will minimize the amount of table loading required and thereby improve processing time. It will also ensure that the comparison with the prior file works correctly.

Table 1 – Input Fields for Inforce Extract File

Field Name	Header Name	Data Type
Plan Identification Key[1,2]	*PLANIDKEY*	A(25)
Policy Number[1]	*POLNO*	A(25)
Company	*COMPANY*	A(10)
State[1]	*STATE*	A(2)
Status[1]	*STATUS*	A(2)
First Death Signal	*FIRSTDEATH*	A(1)
Issue Date[1,2]	*ISSUE*	MM/DD/YYYY
Paid-for-Date[1]	*PAIDFOR*	MM/DD/YYYY
Effective Date	*EFFECTIVE*	MM/DD/YYYY
Maturity Date[1,2]	*MATURITY*	MM/DD/YYYY
Issue Age – Primary Insured - First[1,2]	*X*	X(3)
Issue Age – Primary Insured - Second[2]	*Y*	X(3)
Issue Age – Spouse[2]	*XS*	X(3)
Issue Age – Payor[2]	*XP*	X(3)
Issue Age – Other Insured[2]	*XOI*	X(3)
Sex - Primary Insured - First[1,2]	*SEXX*	X(1)
Sex - Primary Insured - Second[2]	*SEXY*	X(1)
Sex - Spouse[2]	*SEXS*	X(1)
Sex - Payor[2]	*SEXP*	X(1)
Sex - Other Insured[2]	*SEXOI*	X(1)
Smoking Classification - Primary Insured - First[1,2]	*SMKX*	X(1)
Smoking Classification - Primary Insured - Second[2]	*SMKY*	X(1)
Smoking Classification - Spouse[2]	*SMKS*	X(1)
Smoking Classification - Payor[2]	*SMKP*	X(1)
Smoking Classification - Other Insured[2]	*SMKOI*	X(1)
Substandard Flat Extra - Period - Years[2]	*NQDPY*	X(3)
Substandard Flat Extra - Amount[2]	*GPQD0*	X(8).X(2)
Substandard Table Rating - Factor - Primary Insured - First[2]	*RQDX*	X(2).X(4)
Substandard Table Rating - Factor - Primary Insured - Second[2]	*RQDY*	X(2).X(4)
Substandard Table Rating - Factor - Spouse[2]	*RQDS*	X(1).X(4)
Substandard Table Rating - Factor - Payor[2]	*RQDP*	X(1).X(4)
Substandard Table Rating - Factor - Other Insured[2]	*RQDOI*	X(1).X(4)
Substandard Rating - Constant - Primary Insured - First[2]	*KQDX*	X(3).X(2)
Substandard Rating - Constant - Primary Insured - Second[2]	*KQDY*	X(3).X(2)
Substandard Rating - Constant - Period - Primary Insured - First[2]	*NKQDX*	X(3)
Substandard Rating - Constant - Period - Primary Insured - Second[2]	*NKQDY*	X(3)
Planned Annual Premium[3]	*GPANN0*	X(8).X(2)
Annual Target Premium[4]	*TPANN0*	X(8).X(2)
Guideline - Level Premium	*GLPANN0*	X(8).X(2)
Guideline - Single Premium	*GSPANN0*	X(8).X(2)

[1] Critical field.
[2] Recalculate Guaranteed Maturity Values if the value of this field changes from the previous month.
[3] Critical field.
[4] Recalculate Guaranteed Maturity Values if the value of this field changes from the previous month.

Table 1 – Input Fields for Inforce Extract File
(Continued)

Field Name	Header Name	Data Type
Flexible Premium Signal[1,2]	*FLEXIBLE*	X(1)
Premium Mode[1,2]	*MODE*	X(2)
Premium Payment Period - Years[1,2]	*MPY*	X(3)
Premium - Increase Factor	*IGP*	X(1).X(4)
Premium - Increase Period	*NGP*	X(3)
Face Amount - ADB - Primary Insured[2]	*FAADB0*	X(9)
Face Amount - ADB - Spouse[2]	*FAADBS0*	X(9)
Face Amount - Child Term[2]	*FACT0*	X(9)
Face Amount - Estate Preservation[2]	*FAEP0*	X(9)
Face Amount - Increase Factor[2]	*IFA*	X(1).X(4)
Face Amount - Increase Period[2]	*NFA*	X(3)
Face Amount - Joint Life[2]	*FAFTD0*	X(9)
Face Amount - Other Insured[2]	*FAOI0*	X(9)
Face Amount - Primary Insured[1, 2]	*FA0*	X(9)
Face Amount - Spouse Term[2]	*FAST0*	X(9)
Disability Benefit[2]	*FAI0*	X(9)
Death Benefit Option[1,2]	*BDOPT*	X(1)
Initial Fund Value[1]	*FV0*	X(9).X(2)
Initial Cash Value[1]	*CV0*	X(9).X(2)
Guaranteed Date - Current Cost of Insurance - At Issue[2]	*TCGP*	MM/DD/YYYY
Guaranteed Date - Current Credited Interest Rate - At Issue[2]	*ICGP*	MM/DD/YYYY
Rider Signals - Accelerated Benefit[2]	*RS_AB*	X(1)
Rider Signals - Additional Term[2]	*RS_AT*	X(1)
Rider Signals - ADB - Primary[2]	*RS_ADB*	X(1)
Rider Signals - ADB - Spouse[2]	*RS_ADBS*	X(1)
Rider Signals - Child Term[2]	*RS_CT*	X(1)
Rider Signals - Cost of Living[2]	*RS_COL*	X(1)
Rider Signals - Disability[2]	*RS_I*	X(1)
Rider Signals - Estate Preservation[2]	*RS_EP*	X(1)
Rider Signals - First to Die Waiver of Monthly Deductions[2]	*RS_FTDW*	X(1)
Rider Signals - Guaranteed Insurability Option[2]	*RS_GIO*	X(1)
Rider Signals - Joint Life[2]	*RS_FTD*	X(1)
Rider Signals - Other Insured[2]	*RS_OI*	X(1)
Rider Signals - Payor[2]	*RS_P*	X(1)
Rider Signals - Spouse Term[2]	*RS_ST*	X(1)
Rider Signals - Waiver of Monthly Deductions[2]	*RS_W*	X(1)
Issue Age - Joint Equal Age[2]	*XJ*	A(3)
Substandard Table Rating - Factor - Waiver - First[2]	*RWDX*	X(1).X(4)
Substandard Table Rating - Factor - Waiver - Second[2]	*RWDY*	X(1).X(4)
Substandard Table Rating - Factor - ADB - Primary Insured[2]	*RADX*	X(1).X(4)
Substandard Table Rating - Factor - ADB - Spouse[2]	*RADS*	X(1).X(4)

[2] Recalculate Guaranteed Maturity Values if the value of this field changes from the previous month.

Table 1 – Input Fields for Inforce Extract File
(Continued)

Field Name	Header Name	Data Type
Face Amount - Guaranteed Insurability Option[2]	*FAGIO0*	X(9)
Face Amount - Additional Term[2]	*FAAT0*	X(9)
Guaranteed Date - Cur[1]rent Credited Interest Rate - At Valuation	*VICGP*	MM/DD/YYYY
Guaranteed Date - Current Cost of Insurance - At Valuation	*VTCGP*	MM/DD/YYYY
Initial Reinsurance Ceded Amount[1]	*CEDED0*	X(9)
Initial Reinsurance Ceded Percentage[1]	*CEDEDPCT0*	X(2).X(4)
Initial Fund Value - 2 Tier	*FV20*	X(8).X(2)
Initial Sum of Monthly Credited Interest	*SUMIC0*	X(8).X(2)
Initial Sum of Monthly Excess Interest	*SUMXIC0*	X(8).X(2)
Initial Fund Value - Separate Account	*FVSA0*	X(9).X(2)
Initial Cash Value - Separate Account	*CVSA0*	X(9).X(2)
Initial Sum of Gross Premiums	*SUMGP0*	X(8).X(2)
Substandard Table Rating - Period - Primary Insured - First[2]	*NRQDX*	X(3)
Substandard Table Rating - Period - Primary Insured - Second[2]	*NRQDY*	X(3)
Select Period - Minimum Premium	*NSPMP0*	X(2)
Annual Required Premium	*RPANN0*	X(8).X(2)
Guaranteed Minimum Death Benefit Indicator	*VGMDB*	X(1)
Minimum Premium Indicator	*VMINPREM*	X(1)
Attained Age Level Reserve - Prior Valuation	*AALR_PRIOR*	X(8).X(2)
Tabular Claims on Excess - Prior Year	*FA_OPDB2*	X(9).X(2)
Issue Age - Primary Insured - Additional Insureds	*Z*	A(10)
Sex - Primary Insured - Additional Insureds	*SEXZ*	A(6)
Smoking Classification - Primary Insured - Additional Insureds	*SMKZ*	A(6)
Substandard Table Rating - Factor - Primary Insured - Additional Insureds	*RQDZ*	A(10)
Substandard Table Rating - Period - Primary Insured - Additional Insureds	*NRQDZ*	A(10)
Substandard Table Rating - Factor - Waiver - Additional Insureds	*RWDZ*	A(10)
Group Conversion Indicator	*GroupConv*	X(1)
Disability Date	*DisDate*	MM/DD/YYYY
First to Die Waiver Benefit	*FAFTDW0*	X(9)
Statutory Reserve - Prior Year[1]	*StatVPrior*	X(9).X(2)
Face Amount - Prior Year[1]	*FAPrior*	X(9).X(2)
Company Reported Statutory Reserve - Base [1]	*StatVBase*	X(9).X(2)
Company Reported Statutory Reserve - Riders	*StatVRider*	X(9).X(2)
Company Reported Statutory Reserve - GIO	*StatVGIO*	X(9).X(2)
Company Reported Statutory Reserve - IPC	*StatVIPC*	X(9).X(2)
Company Reported Statutory Reserve - ADB	*StatVADB*	X(9).X(2)
Company Reported Statutory Reserve - WP	*StatVWP*	X(9).X(2)
Company Reported Statutory Reserve - Substandard	*StatVSub*	X(9).X(2)
Company Reported Statutory Reserve - Deficiency	*StatVDef*	X(9).X(2)
Company Reported Statutory Reserve - Net Premium Reserve[1]	*StatVNPR*	X(9).X(2)
Company Reported Statutory Reserve - Deterministic Reserve[1]	*StatVDR*	X(9).X(2)
Company Reported Statutory Reserve - Stochastic Reserve[1]	*StatVSR*	X(9).X(2)
Company Reported Statutory Reserve – New York Floor[1]	*StatVNYF*	X(9).X(2)
Company Reported Statutory Reserve[1]	*StatVCmpny*	X(9).X(2)

[1] Critical Field

Table 1 – Input Fields for Inforce Extract File
(Continued)

Field Name	Header Name	Data Type
Valuation Basis Code[1]	*VBCode*	A(25)
Reinsurance Ceded Credit[1]	*CededCredit*	X(9).X(2)

Inforce Extract File

Data Dictionary

FIELD NAME: **Plan Identification Key**

SYMBOL: *PlanIDKey*
DATA TYPE: A(25)
SOURCE: Inforce Extract

DESCRIPTION:

The **Plan Identification Key** field is used to distinguish groups of policies that possess a common plan structure. By comparing the **Plan Identification Key** and **Valuation Basis Code** of each policy listed in the **Inforce Extract** with the Plan Code Listings and Valuation Basis Code Descriptions from the Company's valuation submission, the applicable plan structure is readily determined.

ERROR CONDITIONS:

During the valuation process, one of the first steps is to match the **Plan Identification Key** for a policy with the Plan Code Descriptions filed with the Company's valuation submission. If a match is not found, reserves for the policy cannot be calculated.

FIELD NAME: **Policy Number**

SYMBOL: *PolNo*
DATA TYPE: A(25)
SOURCE: Inforce Extract

DESCRIPTION:

Policy Number is a number that uniquely identifies the policy.

FIELD NAME: **Company**

SYMBOL: *Company*
DATA TYPE: A(10)
SOURCE: Inforce Extract

DESCRIPTION:

Company is the code used to identify the company through which the policy was issued.

FIELD NAME: **State**

SYMBOL: *State*
DATA TYPE: A(2)
SOURCE: Inforce Extract

DESCRIPTION:

State is the code used to identify the state to which premium taxes are paid for premiums collected under the policy.

FIELD NAME: **Status**

SYMBOL: *Status*
DATA TYPE: A(2)
SOURCE: Inforce Extract

DESCRIPTION:

Status indicates the following:

Code	Description
1	Active
2	Disabled
8	RPU
9	ETI
11	Death
12	Surrender
13	Lapse
14	Expiry
15	Maturity
16	Not Taken
17	Conversion
18	RPU
19	ETI
99	Unknown (but not inforce)

NOTE:

Status 1 to status 10 indicate policies that will be included in the valuation. Policies with a status greater than 10 will not be valued. (No reserves are calculated for status 8 and 9 policies in the base system.)

FIELD NAME: **First Death Signal**

SYMBOL: *FirstDeath*
DATA TYPE: A(1)
SOURCE: Inforce Extract

DESCRIPTION:

First Death Signal is used for multiple life policies and indicates if the first insured or the second insured has died:

Code	Description
(No entry in field)	Not Applicable
N	Neither Insured has died
F	First Insured has died
S	Second Insured has died
B	Both Insureds have died

ERROR CONDITION:

If during the valuation process, the **First Death Signal** = B but the Status=*1* or *2*, the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"First Death Signal of <FirstDeath> contradicts the Status of <Status>"

FIELD NAME: **Issue Date**

SYMBOL: *Issue*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Issue Date is the date that the policy was issued. This date will be used as the reference point for calculating the length of various periods. For example, the variable IPY is the integral number of whole policy years from the issue date to some future date and is used as an index to select the appropriate rate from an array of rates where each element of this array spans a policy year.

ERROR CONDITION:

If during the valuation process, the **Issue Date** is a date after the **Valuation Date**, the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"The Issue Date of <Issue Date> is later than the Valuation Date of <Valuation Date>."

Similarly, if the **Issue Date** is a date before 1/1/1980, then the following warning message is generated and the **Issue Date** is set equal to 1/1/1980:

"The Issue Date of <Issue Date> was reset to 1/1/1980."

FIELD NAME: **Paid-for-Date**

SYMBOL: *PaidFor*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Paid-for-Date is the date of the first premium payment. If this date is not available, set it equal to the **Issue Date**.

If annual processing or fixed premium UL, this is the **Paid-to-Date**.

This field can be used to reflect a backdated policy having paid a premium on the **Paid-for-Date**, which is well after the **Issue Date**.

ERROR CONDITION:

If during the valuation process, the **Paid-for-Date** is a date before the **Issue Date**, the following warning message is generated and the date is set equal to the **Issue Date**:

"The Paid-for-Date of <Paid-for-Date> is before the Issue Date of <Issue Date>."

FIELD NAME: **Effective Date**

SYMBOL: *Effective*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Effective Date is the first valuation date that the policy was recognized in the **Inforce Extract**.

NOTE:

This date should always be on or after the **Issue Date**.

FIELD NAME: **Maturity Date**

SYMBOL: *Maturity*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Maturity Date is the scheduled date that the policy matures or expires.

ERROR CONDITION:

If during the valuation process, the **Maturity Date** is a date before the **Valuation Date**, the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"The Maturity Date of <Maturity Date> is before the Valuation Date of <Valuation Date>."

Similarly, if during the valuation process, the **Maturity Date** is a date before the **Issue Date**, the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"The Maturity Date of <Maturity Date> is before the Issue Date of <Issue Date>."

FIELD NAME: **Issue Age - Primary Insured - First**

SYMBOL: *X*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Primary Insured - First is the insurance age of the first insured on the **Issue Date**.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Issue Age - Primary Insured - Second**

SYMBOL: *Y*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Primary Insured - Second is the insurance age of the second insured on the **Issue Date** for multiple life policies. Otherwise, this field is set to zero.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to an error file, and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Issue Age - Spouse**

SYMBOL: *XS*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Spouse is the insurance age of the spouse of the primary insured on the **Issue Date**, if the spouse rider is present. Otherwise, this field is set to zero.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Issue Age - Payor**

SYMBOL: *XP*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Payor is the insurance age of the payor on the **Issue Date**, if the payor rider is present. Otherwise, this field is set to zero.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Issue Age - Other Insured**

SYMBOL: *XOI*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Other Insured is the insurance age of the other insured on the **Issue Date**, if the other insured term rider is present. Otherwise, this field is set to zero.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Sex - Primary Insured - First**

SYMBOL: *SEXX*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Sex - Primary Insured - First is the actual sex of the first insured:

Code	Description
1	Male
2	Female

NOTE:

Even if the plan of insurance has unisex rates, the actual sex of the insured is used. If the information is not available, this field is set to one.

FIELD NAME: **Sex - Primary Insured - Second**

SYMBOL: *SEXY*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Sex - Primary Insured - Second is the actual sex of the second insured for multiple life policies. Otherwise this field is set to zero.

Code	Description
0	Single life policy
1	Male
2	Female

NOTE:

Even if the plan of insurance has unisex rates, the actual sex of the insured is used. If this information is not available, this field is set to one.

ERROR CONDITION:

If during the valuation process, the **Valuation - Number of Lives** is greater than one and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid sex code of <Sex - Primary Insured - Second> for second insured."

FIELD NAME: **Sex - Spouse**

SYMBOL: *SEXS*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Sex - Spouse is the actual sex of the spouse, if the spouse term rider is present. Otherwise this field is set to zero.

Code	Description
0	Rider not present
1	Male
2	Female

NOTE:

Even if this rider has unisex rates, the actual sex of the insured is used. If this information is not available, use one.

ERROR CONDITIONS:

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid sex code of <Sex - Spouse> for spouse term rider."

FIELD NAME: **Sex - Payor**

SYMBOL: *SEXP*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Sex - Payor is the actual sex of the payor, if the payor rider is present. Otherwise this field is set to zero.

Code	Description
0	Rider not present
1	Male
2	Female

NOTE:

Even if this rider has unisex rates, the actual sex of the insured is used. If this information is not available, use one.

ERROR CONDITIONS:

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid sex code of <Sex - Payor> for payor rider."

FIELD NAME: **Sex - Other Insured**

SYMBOL: *SEXOI*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Sex - Other Insured is the actual sex of the other insured, if the other insured term rider is present. Otherwise this field is set to zero.

Code	Description
0	Rider not present
1	Male
2	Female

NOTE:

Even if this rider has unisex rates, the actual sex of the insured is used. If this information is not available, use one.

ERROR CONDITIONS:

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid sex code of <Sex - Other Insured> for other insured term rider."

FIELD NAME: **Smoking Classification - Primary Insured - First**

SYMBOL: *SMKX*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Smoking Classification - Primary Insured - First is the smoking classification of the first insured.

Code	Description
1	Unismoke
2	Nonsmoker
3	Smoker

FIELD NAME: **Smoking Classification - Primary Insured - Second**

SYMBOL: *SMKY*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Smoking Classification - Primary Insured - Second is the smoking classification of the second insured, if this is a multiple life policy. Otherwise set the field to zero.

Code	Description
0	Not applicable
1	Unismoke
2	Nonsmoker
3	Smoker

ERROR CONDITION:

If during the valuation process, the **Valuation - Number of Lives** is greater than one and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid smoking code of <Smoking Classification - Primary Insured - Second>
for second insured."

FIELD NAME: **Smoking Classification - Spouse**

SYMBOL: *SMKS*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Smoking Classification - Spouse is the smoking classification of the spouse, if the spouse term rider is present. Otherwise set this field to zero.

Code	Description
0	Rider not present
1	Unismoke
2	Nonsmoker
3	Smoker

ERROR CONDITION:

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid smoking classification of <Smoking Classification - Spouse>
for spouse term rider."

FIELD NAME: **Smoking Classification - Payor**

SYMBOL: *SMKP*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Smoking Classification - Payor is the smoking classification of the payor, if the payor rider is present. Otherwise set this field to zero.

Code	Description
0	Rider not present
1	Unismoke
2	Nonsmoker
3	Smoker

ERROR CONDITION:

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid smoking classification of <Smoking Classification - Payor>
for payor rider."

FIELD NAME: **Smoking Classification - Other Insured**

SYMBOL: *SMKOI*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Smoking Classification - Other Insured is the smoking classification of the other insured, if the other insured term rider is present. Otherwise set this field to zero.

Code	Description
0	Rider not present
1	Unismoke
2	Nonsmoker
3	Smoker

ERROR CONDITION:

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is zero, then the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"Invalid smoking classification of <Smoking Classification - Other Insured>
for other insured term rider."

FIELD NAME: **Substandard Flat Extra - Period - Years**

SYMBOL: *NQDPY*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Flat Extra - Period Years is the number of years from the issue date the **Substandard Flat Extra Amount** is deducted from the fund value.

FIELD NAME: **Substandard Flat Extra - Amount**

SYMBOL: *GPQD0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Flat Extra - Amount is the substandard flat extra charge that is deducted from the fund value on each monthly processing day.

NOTE:

If *MPF_GPQD*=0, this is the actual monthly amount that is deducted. If *MPF_GPQD*=1, this is an annual value per thousand of face amount.

FIELD NAME: **Substandard Table Rating - Factor - Primary Insured - First**

SYMBOL: *RQDX*
DATA TYPE: X(2).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Primary Insured - First is the substandard table rating of the first insured. One plus the value of this field is multiplied times the mortality rates and the monthly cost of insurance rates. For example, if the value of this field is 0.2500, then 1.2500 would be multiplied times the monthly cost of insurance rates.

FIELD NAME: **Substandard Table Rating - Factor - Primary Insured - Second**

SYMBOL: *RQDY*
DATA TYPE: X(2).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Primary Insured - Second is the substandard table rating of the second insured, for joint life policies.

FIELD NAME: **Substandard Table Rating - Factor - Spouse**

SYMBOL: *RQDS*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Spouse is the substandard table rating of the spouse, if the spouse term rider is present. Otherwise set this field to '0.0000'.

FIELD NAME: **Substandard Table Rating - Factor - Payor**

SYMBOL: *RQDP*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Payor is the substandard table rating of the payor, if the payor rider is present. Otherwise set this field to '0.0000'.

FIELD NAME: **Substandard Table Rating - Factor - Other Insured**

SYMBOL: *RQDOI*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Other Insured is the substandard table rating of the other insured, if the other insured term rider is present. Otherwise set this field to '0.0000'.

FIELD NAME: **Substandard Rating - Constant - Primary Insured - First**

SYMBOL: *KQDX*
DATA TYPE: X(3).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Rating - Constant - Primary Insured - First is a rate per 1,000 of coverage for the first insured that is added to the cost of insurance rates. For joint life policies or annual processing, this is an annual rate; otherwise, it is a monthly rate.

FIELD NAME: **Substandard Rating - Constant - Primary Insured - Second**

SYMBOL: *KQDY*
DATA TYPE: X(3).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Rating - Constant - Primary Insured - Second is a rate per 1,000 of coverage for the second insured that is added to the cost of insurance rates. For joint life policies or annual processing, this is an annual rate; otherwise, it is a monthly rate.

FIELD NAME: **Substandard Rating - Constant - Period - Primary Insured - First**

SYMBOL: *NKQDX*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Rating - Constant - Period - Primary Insured - First is the number of years from the issue date that the **Substandard Rating - Constant - Primary Insured - First** is applied to the cost of insurance rates.

FIELD NAME: **Substandard Rating - Constant - Period - Primary Insured - Second**

SYMBOL: *NKQDY*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Rating - Constant - Period - Primary Insured - Second is the number of years from the issue date that the **Substandard Rating - Constant - Primary Insured - Second** is applied to the cost of insurance rates.

FIELD NAME: **Planned Annual Premium**

SYMBOL: *GPANN0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Planned Annual Premium is the annualized premium that is billed the policyholder. It includes the cost of any riders and substandard charges.

ERROR CONDITIONS:

If during the valuation process, the planned annual premium for fixed premium plans is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Planned annual premium must be greater than zero for fixed premium plans."

FIELD NAME: **Annual Target Premium**

SYMBOL: *TPANN0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Annual Target Premium is the tabular premium that is typically used to calculate expense charges, surrender charges, and commissions.

FIELD NAME: **Guideline - Level Premium**

SYMBOL: *GLPANN0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Guideline - Level Premium is the annual level premium used in the guideline premium test under Section 7702 of the Internal Revenue Code.

FIELD NAME: **Guideline - Single Premium**

SYMBOL: *GSPANN0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Guideline - Single Premium is the single premium used in the guideline premium test under Section 7702 of the Internal Revenue Code.

FIELD NAME: **Flexible Premium Signal**

SYMBOL: *Flexible*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Flexible Premium Signal indicates whether this is a fixed premium or flexible premium universal life policy:

Code	Description
0	Fixed Premium
1	Flexible Premium

FIELD NAME: **Premium Mode**

SYMBOL: *Mode*
DATA TYPE: X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Premium Mode indicates the frequency that premium notices are sent to the policyholder:

Code	Description
12	Annual
6	Semi-Annual
3	Quarterly
1	Monthly
-1	Checkomatic

NOTE:

If premium notices are sent more frequently than monthly or nine months out of the year, use a code of one, monthly.

FIELD NAME: **Premium Payment Period - Years**

SYMBOL: *MPY*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Premium Payment Period - Years is the number of years from the **Issue Date** during which premiums can be paid.

ERROR CONDITIONS:

If during the valuation process, the premium payment period is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Premium payment period must be greater than zero."

FIELD NAME: **Premium - Increase Factor**

SYMBOL: *IGP*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Premium - Increase Factor indicates the rate the **Planned Annual Premium** increases on each policy anniversary. For example, if the **Premium - Increase Factor - Rate** is 0.0500 and the **Planned Annual Premium** on the policy issue date is 1,000, then on the first policy anniversary, the **Planned Annual Premium** increases to 1,050 = 1,000 * 1.05. On the second policy anniversary, the **Planned Annual Premium** increases to 1,102.50 = 1,050 * 1.05.

NOTE:

This field is only used for fixed premium plans.

ERROR CONDITIONS:

If during the valuation process, it is discovered that the value of this field is less than zero or greater than one, the following warning is generated:

"Premium increase factor is less than zero or greater than one."

FIELD NAME: **Premium - Increase Period**

SYMBOL: *NGP*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Premium - Increase Period is the number of years from the issue date that the **Planned Annual Premium** increases by the rate indicated by the **Premium - Increase Factor.**

NOTE:

This field is only used for fixed premium plans.

FIELD NAME: **Face Amount - ADB - Primary**

SYMBOL: *FAADB0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - ADB - Primary is the total face amount as of the valuation date on the ADB rider covering the primary insured, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - ADB - Primary must be greater than zero."

FIELD NAME: **Face Amount - ADB - Spouse**

SYMBOL: *FAADBS0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - ADB - Spouse is the total face amount as of the valuation date on the ADB rider covering the spouse, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - ADB - Spouse must be greater than zero."

FIELD NAME: **Face Amount - Child Term**

SYMBOL: *FACT0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Child Term is the total face amount as of the valuation date on the child term rider, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Child Term must be greater than zero."

FIELD NAME: **Face Amount - Estate Preservation**

SYMBOL: *FAEP0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Estate Preservation is the total face amount as of the valuation date on the estate preservation rider, if present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Estate Preservation must be greater than zero."

FIELD NAME: **Face Amount - Increase Factor**

SYMBOL: *IFA*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Increase Factor indicates the rate the **Face Amount - Primary Insured** increases on each policy anniversary. For example, if the **Face Amount - Increase Factor** is 0.0500 and the **Face Amount** on the policy issue date is 100,000, then on the first policy anniversary, the **Face Amount - Primary Insured** increases to 105,000 = 100,000 * 1.05. On the second policy anniversary, the **Face Amount - Primary Insured** increases to 110,250 = 105,000 * 1.05.

NOTE:

This field would not include cost-of-living adjustment (COLA) unless the COLA rider has a minimum increase rate. Then this field would contain this minimum increase rate.

ERROR CONDITIONS:

If during the valuation process, it is discovered that the value of this field is less than zero or greater than one, the following warning is generated:

"Face Amount increase factor is less than zero or greater than one."

FIELD NAME: **Face Amount - Increase Period**

SYMBOL: *NFA*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Increase Period is the number of years from the issue date that the **Face Amount - Primary Insured** increases by the rate indicated by the **Face Amount - Increase Factor**.

FIELD NAME: **Face Amount - Joint Life**

SYMBOL: *FAFTD0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Joint Life is the total face amount as of the valuation date on the joint life rider, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Joint Life must be greater than zero."

FIELD NAME: **Face Amount - Other Insured**

SYMBOL: *FAOI0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Other Insured is the total face amount as of the valuation date on the other insured rider, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Other Insured must be greater than zero."

FIELD NAME: **Face Amount - Primary Insured**

SYMBOL: *FA0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Primary Insured is the current face amount if the base policy (excluding any riders) as of the valuation date. This includes the face amount on the **Issue Date** plus any increases minus any decreases from this date.

ERROR CONDITIONS:

If during the valuation process, the **Face Amount - Primary Insured** is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Primary Insured must be greater than zero."

FIELD NAME: **Face Amount - Spouse Term**

SYMBOL: *FAST0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Spouse Term is the total face amount as of the valuation date on the spouse term rider, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Spouse Term must be greater than zero."

FIELD NAME: **Disability Benefit**

SYMBOL: *FAI0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Disability Benefit is the monthly disability income benefit that would be deposited in the fund value on each monthly processing day, if this rider is present and the primary insured becomes disabled. If this rider is not present, set this field to zero.

FIELD NAME: **Death Benefit Option**

SYMBOL: *BDOPT*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Death Benefit Option indicates the type of death benefit coverage.

Code	Description
1	Face amount
2	Face amount + fund value
3	Face amount + max[sum of premiums from issue, fund value]
4	Face amount + sum of actual premiums from issue
5	Face amount + sum of scheduled premiums from issue

FIELD NAME: **Initial Fund Value**

SYMBOL: *FV0*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Fund Value is the fund value on the valuation date.
The **Initial Fund Value - Separate Account** will be added to this field before any reserve calculations or projections are performed.

FIELD NAME: **Initial Cash Value**

SYMBOL: *CV0*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Cash Value is the cash value (fund value minus surrender charges) on the valuation. For example, if:

Fund value = 10,000
Surrender charge = 6,000

then

Cash value = 4,000.

The **Initial Cash Value - Separate Account** will be added to this field before any reserve calculations are performed.

NOTE:

If the surrender charges exceed the fund value, then the cash value is zero.

FIELD NAME: **Guaranteed Date - Current Cost of Insurance - At Issue**

SYMBOL: *TCGP*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Date - Current Cost of Insurance - At Issue is the date to which the **Current Cost of Insurance Rates** are guaranteed as of the issue date of the policy. For example, if a policy's issue date is July 1, 1992 and the **Current Cost of Insurance Rates** are guaranteed for one year, then the **Guaranteed Date - Current Cost of Insurance** is June 30, 1993. If the **Current Cost of Insurance Rates** are not guaranteed at issue, set this field to '00/00/0000'.

FIELD NAME: **Guaranteed Date - Current Credited Interest Rate - At Issue**

SYMBOL: *ICGP*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Date - Current Credited Interest Rate - At Issue is the date to which the **Current Credited Interest Rate - Nonloan** is guaranteed as of the issue date of the policy. For example, if a policy's issue date is July 1, 1992 and the **Current Credited Interest Rate - Nonloan** is guaranteed for five years, then the **Guaranteed Date - Current Credited Interest Rate** is June 30, 1997. If the **Current Credited Interest Rate - Nonloan** is not applicable at issue, set this field to '00/00/0000'.

FIELD NAME: **Rider Signals - Accelerated Benefit**

SYMBOL: *RS_AB*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Accelerated Benefit indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Additional Term**

SYMBOL: *RS_AT*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Additional Term indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - ADB - Primary**

SYMBOL: *RS_ADB*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - ADB - Primary indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - ADB - Spouse**

SYMBOL: *RS_ADBS*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - ADB - Spouse indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Child Term**

SYMBOL: *RS_CT*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Child Term indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Cost of Living**

SYMBOL: *RS_COL*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Cost of Living indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Disability**

SYMBOL: *RS_I*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Disability indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Estate Preservation**

SYMBOL: *RS_EP*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Estate Preservation indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - First to Die Waiver of Monthly Deductions**

SYMBOL: *RS_FTDW*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - First to Die Waiver of Monthly Deductions indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present; covers both insureds if joint plan
2	Present; covers first insured only
3	Present; covers second insured only

FIELD NAME: **Rider Signals - Guaranteed Insurability Option**

SYMBOL: *RS_GIO*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Guaranteed Insurability Option indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Joint Life**

SYMBOL: *RS_FTD*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Joint Life indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Other Insured**

SYMBOL: *RS_OI*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Other Insured indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Payor**

SYMBOL: *RS_P*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Payor indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Spouse Term**

SYMBOL: *RS_ST*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Spouse Term indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present

FIELD NAME: **Rider Signals - Waiver of Monthly Deductions**

SYMBOL: *RS_W*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Rider Signals - Waiver of Monthly Deductions indicates whether or not this rider is present.

Code	Description
0	Not present
1	Present; covers all insureds if joint plan
2	Present; covers first insured only
3	Present; covers second insured only

FIELD NAME: **Issue Age - Joint Equal Age**

SYMBOL: *XJ*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Joint Equal Age is the joint equal issue age, if used, for any joint life coverages which are present.

FIELD NAME: **Substandard Table Rating - Factor - Waiver - First**

SYMBOL: *RWDX*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Waiver - First is the substandard table rating for waiver and disability benefits covering the first insured, if either of these riders is present. One plus the value of this field is multiplied times the morbidity rates and the cost of rider charges. For example, if the value of this field is 0.2500, then 1.2500 would be multiplied times the cost of rider charges.

FIELD NAME: **Substandard Table Rating - Factor - Waiver - Second**

SYMBOL: *RWDY*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Waiver - Second is the substandard table rating for waiver covering the second insured, if this rider is present. One plus the value of this field is multiplied times the morbidity rates and the cost of rider charges. For example, if the value of this field is 0.2500, then 1.2500 would be multiplied times the cost of rider charges.

FIELD NAME: **Substandard Table Rating - Factor - ADB - Primary Insured**

SYMBOL: *RADX*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - ADB - Primary Insured is the substandard table rating of the primary insured for ADB, if this rider is present. One plus the value of this field is multiplied times the morbidity rates and the cost of rider charges. For example, if the value of this field is 0.2500, then 1.2500 would be multiplied times the cost of rider charges.

FIELD NAME: **Substandard Table Rating - Factor - ADB - Spouse**

SYMBOL: *RADS*
DATA TYPE: X(1).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - ADB - Spouse is the substandard table rating of the spouse for ADB, if the spouse ADB rider is present. One plus the value of this field is multiplied times the morbidity rates and the cost of rider charges. For example, if the value of this field is 0.2500, then 1.2500 would be multiplied times the cost of rider charges.

FIELD NAME: **Face Amount - Guaranteed Insurability Option**

SYMBOL: *FAGIO0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Guaranteed Insurability Option is the total face amount as of the valuation date on the guaranteed insurability option rider, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - GIO must be greater than zero."

FIELD NAME: **Face Amount - Additional Term**

SYMBOL: *FAAT0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Additional Term is the total face amount as of the valuation date on the additional term rider, if this rider is present. This would include the face amount on the rider issue date plus any increases minus any decreases from this date. If this rider is not present, set this field to zero.

ERROR CONDITIONS:

If during the valuation process, this rider is present and the face amount is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Face Amount - Additional Term must be greater than zero."

FIELD NAME: **Guaranteed Date - Current Credited Interest Rate - At Valuation**

SYMBOL: *VICGP*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Date - Current Credited Interest Rate - At Valuation is the date to which the **Current Credited Interest Rate - Nonloan** is guaranteed from the valuation date. For example, if a policy's issue date is June 1, 1992, the valuation date is December 31, 1996 and the **Current Credited Interest Rate - Nonloan** is guaranteed to the end of the policy year, then the **Guaranteed Date - Current Credited Interest Rate** is May 31, 1997. If the **Current Credited Interest Rate - Nonloan** is not applicable at the valuation date, set this field to '00/00/0000'.

FIELD NAME: **Guaranteed Date - Current Cost of Insurance - At Valuation**

SYMBOL: *VTCGP*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Date - Current Cost of Insurance - At Valuation is the date to which the **Current Cost of Insurance Rates** are guaranteed from the valuation date. For example, if a policy's issue date is June 1, 1992, the valuation date is December 31, 1996 and the **Current Cost of Insurance Rates** are guaranteed to the end of the policy year, then the **Guaranteed Date - Current Cost of Insurance** is May 31, 1997. If the **Current Cost of Insurance Rates** are not guaranteed at the valuation date, set this field to '00/00/0000'.

FIELD NAME: **Initial Reinsurance Ceded Amount**

SYMBOL: *Ceded0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Reinsurance Ceded Amount is the actual amount of reinsurance ceded at the valuation date.

FIELD NAME: **Initial Reinsurance Ceded Percentage**

SYMBOL: *CededPct0*
DATA TYPE: X(2).X(4)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Reinsurance Ceded Percentage is the ratio of the ceded death benefit to the total death benefit at the valuation date. It is entered as a decimal.

FIELD NAME: **Initial Fund Value - 2 Tier**

SYMBOL: *FV20*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Fund Value - 2 Tier is the fund value accumulated at the tier 2 interest rates, as of the last processing date.

FIELD NAME: **Initial Sum of Monthly Credited Interest**

SYMBOL: *SumIC0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Sum of Monthly Credited Interest is the total interest credited prior to the valuation date, for the number of months that the credited interest is used in the calculation of the **Monthly Bonus**.

FIELD NAME: **Initial Sum of Monthly Excess Interest**

SYMBOL: *SumXIC0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Sum of Monthly Excess Interest is the total excess interest credited prior to the valuation date, for the number of months that the excess interest is used in the calculation of the **Monthly Bonus**.

FIELD NAME: **Initial Fund Value - Separate Account**

SYMBOL: *FVSA0*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Fund Value - Separate Account is the separate account fund value on the valuation.
This field will be added to **Initial Fund Value** before any reserve calculations or projections are performed.

FIELD NAME: **Initial Cash Value - Separate Account**

SYMBOL: *CVSA0*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Cash Value - Separate Account is the separate account cash value (Fund value minus surrender charges) on the valuation date.
This field will be added to **Initial Cash Value** before any reserve calculations are performed.

NOTE:

If the surrender charges exceed the fund value, then the cash value is zero.

FIELD NAME: **Initial Sum of Gross Premiums**

SYMBOL: *SumGP0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Initial Sum of Gross Premiums is the total actual or scheduled premium paid prior to the last monthly processing day before the valuation date. It is used for plans that have a return of premium death benefit option.

FIELD NAME: **Substandard Table Rating - Period - Primary Insured - First**

SYMBOL: *NRQDX*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Period - Primary Insured - First is the number of years from the issue date that the **Substandard Table Rating - Factor - Primary Insured - First** is applied to the cost of insurance rates, reserve rates, etc. If this field is omitted or coded as zero, the rating will apply for the life of the policy.

FIELD NAME: **Substandard Table Rating - Period - Primary Insured - Second**

SYMBOL: *NRQDY*
DATA TYPE: X(3)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Period - Primary Insured - Second is the number of years from the issue date that the **Substandard Table Rating - Factor - Primary Insured - Second** is applied to the cost of insurance rates, reserve rates, etc. If this field is omitted or coded as zero, the rating will apply for the life of the policy.

FIELD NAME: **Select Period - Minimum Premium**

SYMBOL: *NSPMP0*
DATA TYPE: X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Select Period - Minimum Premium is the number of years from issue that the policy will remain in force subject only to the payment of minimum premiums. This is commonly referred to as the "secondary guarantee" period or "no lapse guarantee" period. For variable life plans, it is the number of years that a guaranteed minimum death benefit (possibly subject to the payment of minimum premiums) is in effect.

ERROR CONDITIONS:

The value of this field must be between 0 and 99.

FIELD NAME: **Annual Required Premium**

SYMBOL: *RPANN0*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Annual Required Premium is the premium that may be required, for example, to keep a guaranteed minimum death benefit or a “no lapse guarantee” in effect.

FIELD NAME: **Guaranteed Minimum Death Benefit Indicator**

SYMBOL: *VGMDB*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Minimum Death Benefit Indicator signifies whether a guaranteed minimum death benefit is still in effect on the valuation date. If this code equals 1, the policy will be treated as if a guaranteed minimum death benefit was never in effect.

Code	Description
0	Indicator is not applicable
1	GMDB is not in effect
2	GMDB is in effect

FIELD NAME: **Minimum Premium Indicator**

SYMBOL: *VMinPrem*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Minimum Premium Indicator signifies whether minimum premium requirements have been met at all times up to the valuation date. It is used only in bonus calculations.

Code	Description
0	Indicator is not applicable
1	Minimum premium requirements have not been met
2	Minimum premium requirements have been met

FIELD NAME: **Attained Age Level Reserve - Prior Valuation**

SYMBOL: *AALR_Prior*
DATA TYPE: X(8).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Attained Age Level Reserve - Prior Valuation is the attained age level reserve from the previous valuation. It is used only if there is no prior file, and only if GMDB reserves are calculated using the VLI Model Regulation method.

FIELD NAME: **Tabular Claims on Excess - Prior Year**

SYMBOL: *FA_OPDB2*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Tabular Claims on Excess - Prior Year is the indicated value from the end of the previous policy year. It is used only if there is no prior file, and only if GMDB reserves are calculated using the VLI Model Regulation method.

FIELD NAME: **Issue Age - Primary Insured - Additional Insureds**

SYMBOL: *Z*
DATA TYPE: A(10)
SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Primary Insured - Additional Insureds is a field that contains the number of insureds on a joint life policy beyond the second, as well as the issue ages of the additional insureds. For single life policies or joint life policies covering exactly two lives, this field should be blank. Otherwise, it should be coded as shown below.

Position	Description
1	Letter 'Z'
2	Number of additional lives (1-4)
3-4	Issue age of third insured
5-6	Issue age of fourth insured (blank if not applicable)
7-8	Issue age of fifth insured (blank if not applicable)
9-10	Issue age of sixth insured (blank if not applicable)

Each age is coded as two digits. For example, if a policy covers six lives, and the third through sixth issue ages are 42, 51, 8 and 37, respectively, this field would contain Z442510837. (The first and second insureds' issue ages are coded in fields *X* and *Y*.)

NOTE:

The first two characters of this field should match the following:

Sex - Primary Insured - Additional Insureds
Smoking Classification - Primary Insured - Additional Insureds

and if they exist:

Substandard Table Rating - Factor - Primary Insured - Additional Insureds
Substandard Table Rating - Period - Primary Insured - Additional Insureds
Substandard Table Rating - Factor - Waiver - Additional Insureds

FIELD NAME: **Sex - Primary Insured - Additional Insureds**

SYMBOL: *SEXZ*
DATA TYPE: A(6)
SOURCE: Inforce Extract

DESCRIPTION:

Sex - Primary Insured - Additional Insureds is a field that contains the number of insureds on a joint life policy beyond the second, as well as the actual sexes of the additional insureds. For single life policies or joint life policies covering exactly two lives, this field should be blank. Otherwise, it should be coded as shown below.

Position	Description
1	Letter 'Z'
2	Number of additional lives (1-4)
3	Sex of third insured
4	Sex of fourth insured (blank if not applicable)
5	Sex of fifth insured (blank if not applicable)
6	Sex of sixth insured (blank if not applicable)

Sexes are coded as 1 for male and 2 for female. For example, if a policy covers five lives, and the third through fifth insureds' sexes are female, female and male, respectively, this field would contain Z3221. (The first and second insureds' sexes are coded in fields *SEXX* and *SEXY*.)

NOTES:

The first two characters of this field should match the following:

Issue Age - Primary Insured - Additional Insureds
Smoking Classification - Primary Insured - Additional Insureds

and if they exist:

Substandard Table Rating - Factor - Primary Insured - Additional Insureds
Substandard Table Rating - Period - Primary Insured - Additional Insureds
Substandard Table Rating - Factor - Waiver - Additional Insureds

Even if the plan of insurance has unisex rates, the actual sexes of the insureds are used. If this information is not available, set each component of the field to 1.

FIELD NAME: **Smoking Classification - Primary Insured - Additional Insureds**

SYMBOL: *SMKZ*
DATA TYPE: A(6)
SOURCE: Inforce Extract

DESCRIPTION:

Smoking Classification - Primary Insured - Additional Insureds is a field that contains the number of insureds on a joint life policy beyond the second, as well as the smoking classifications of the additional insureds. For single life policies or joint life policies covering exactly two lives, this field should be blank. Otherwise, it should be coded as shown below.

Position	Description
1	Letter 'Z'
2	Number of additional lives (1-4)
3	Smoking classification of third insured
4	Smoking classification of fourth insured (blank if not applicable)
5	Smoking classification of fifth insured (blank if not applicable)
6	Smoking classification of sixth insured (blank if not applicable)

Smoking classifications are coded as 1 for unismoke, 2 for nonsmoker and 3 for smoker. For example, if a policy covers four lives, and the third and fourth insureds' smoking classifications are smoker and unismoke, respectively, this field would contain Z231. (The first and second insureds' smoking classifications are coded in fields *SMKX* and *SMKY*.)

NOTE:

The first two characters of this field should match the following:

Issue Age - Primary Insured - Additional Insureds
Sex - Primary Insured - Additional Insureds

and if they exist:

Substandard Table Rating - Factor - Primary Insured - Additional Insureds
Substandard Table Rating - Period - Primary Insured - Additional Insureds
Substandard Table Rating - Factor - Waiver - Additional Insureds

FIELD NAME: **Substandard Table Rating - Factor - Primary Insured - Additional Insureds**

SYMBOL: *RQDZ*
DATA TYPE: A(30)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Primary Insured - Additional Insureds is a field that contains the number of insureds on a joint life policy beyond the second, as well as the substandard table ratings of the additional insureds.

For each insured, one plus the rating is multiplied times the mortality rates and the monthly cost of insurance rates. For example, if the rating is 0.2500, then 1.2500 would be multiplied times the monthly cost of insurance rates.

For single life policies or joint life policies covering exactly two lives, this field should be blank. Otherwise, it should be coded as shown below.

Position	Description
1	Letter 'Z'
2	Number of additional lives (1-4)
3-9	Substandard table rating of third insured
10-16	Substandard table rating of fourth insured (blank if not applicable)
17-23	Substandard table rating of fifth insured (blank if not applicable)
24-30	Substandard table rating of sixth insured (blank if not applicable)

Each rating is coded in X(2).X(4) format. For example, if a policy covers five lives, and the third through fifth insureds' substandard table ratings are standard, 175% of standard and 300% of standard, respectively, this field would contain Z300.000000.750002.0000. (The first and second insureds' substandard table ratings are coded in fields *RQDX* and *RQDY*.)

NOTE:

The first two characters of this field should match the following:

Issue Age - Primary Insured - Additional Insureds
Sex - Primary Insured - Additional Insureds
Smoking Classification - Primary Insured - Additional Insureds

and if they exist:

Substandard Table Rating - Period - Primary Insured - Additional Insureds
Substandard Table Rating - Factor - Waiver - Additional Insureds

FIELD NAME: **Substandard Table Rating - Period - Primary Insured - Additional Insureds**

SYMBOL: *NRQDZ*
DATA TYPE: A(14)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Period - Primary Insured - Additional Insureds is a field that contains the number of insureds on a joint life policy beyond the second, as well as the table rating periods for the additional insureds.

Each table rating period indicates the number of years from the issue date that the corresponding rating coded in **Substandard Table Rating - Factor - Primary Insured - Additional Insureds** is applied to the cost of insurance rates, mortality rates, etc. If the table rating period is coded as zero for any insured, the rating will apply for the life of the policy.

For single life policies or joint life policies covering exactly two lives, this field should be blank. Otherwise, it should be coded as shown below.

Position	Description
1	Letter 'Z'
2	Number of additional lives (1-4)
3-5	Substandard table rating period of third insured
6-8	Substandard table rating period of fourth insured (blank if not applicable)
9-11	Substandard table rating period of fifth insured (blank if not applicable)
12-14	Substandard table rating period of sixth insured (blank if not applicable)

Each period is coded as 3 digits. For example, if a policy covers six lives, and the table rating periods for the third through sixth insureds are 20 years, 25 years, life (**Number of Years to Maturity** equals 55) and 30 years, respectively, this field would contain either Z4020025000030 or Z4020025055030. (The first and second insureds' table rating periods are coded in fields *NRQDX* and *NRQDY*.)

NOTE:

The first two characters of this field should match the following:

Issue Age - Primary Insured - Additional Insureds
Sex - Primary Insured - Additional Insureds
Smoking Classification - Primary Insured - Additional Insureds
Substandard Table Rating - Factor - Primary Insured - Additional Insureds

and if it exists:

Substandard Table Rating - Factor - Waiver - Additional Insureds

FIELD NAME: **Substandard Table Rating - Factor - Waiver - Additional Insureds**

SYMBOL: *RWDZ*
DATA TYPE: A(26)
SOURCE: Inforce Extract

DESCRIPTION:

Substandard Table Rating - Factor - Waiver - Additional Insureds is a field which contains the number of insureds on a joint life policy beyond the second, as well as the substandard table ratings for waiver benefits covering the additional insureds.

For each insured, one plus the rating is multiplied times the morbidity rates and the cost of rider charges. For example, if the rating is 0.2500, then 1.2500 would be multiplied times the cost of rider charges.

For single life policies or joint life policies covering exactly two lives, this field should be blank. Otherwise, it should be coded as shown below.

Position	Description
1	Letter 'Z'
2	Number of additional lives (1-4)
3-8	Substandard waiver rating of third insured
9-14	Substandard waiver rating of fourth insured (blank if not applicable)
15-20	Substandard waiver rating of fifth insured (blank if not applicable)
21-26	Substandard waiver rating of sixth insured (blank if not applicable)

Each rating is coded in X(1).X(4) format. For example, if a policy covers four lives, and the substandard waiver table ratings for the third and fourth insureds are 250% of standard and standard, respectively, this field would contain Z21.50000.0000. (The first and second insureds' waiver ratings are coded in fields *RWDX* and *RWDY*.)

NOTE:

The first two characters of this field should match the following:

Issue Age - Primary Insured - Additional Insureds
Sex - Primary Insured - Additional Insureds
Smoking Classification - Primary Insured - Additional Insureds

and if they exist:

Substandard Table Rating - Factor - Primary Insured - Additional Insureds
Substandard Table Rating - Period - Primary Insured - Additional Insureds

FIELD NAME: **Group Conversion Indicator**

SYMBOL: *GroupConv*
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION:

Group Conversion Indicator signifies whether group conversion reserves should be calculated for this policy.

Code	Description
0	Do not calculate group conversion reserves
1	Calculate group conversion reserves

FIELD NAME: **Disability Date**

SYMBOL: *DisDate*
DATA TYPE: MM/DD/YYYY
SOURCE: Inforce Extract

DESCRIPTION:

Disability Date is the date on which the insured became disabled. This field will be used only for policies with **Status** = 2.

NOTE:

This date should always be on or after the **Issue Date**.

FIELD NAME: **First to Die Waiver Benefit**

SYMBOL: *FAFTDW0*
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION:

First to Die Waiver Benefit is the monthly benefit that would be deposited in the fund value on each monthly processing day, if this rider is present and a covered insured becomes disabled. If this rider is not present, set this field to zero.

FIELD NAME: **Statutory Reserve - Prior Year**

SYMBOL: *StatVPrior*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Statutory Reserve - Prior Year is the total statutory reserve (before reinsurance) at the end of the previous fiscal year.

NOTE:

This field may be passed through to the reserve results file, but is not used in any reserve calculations.

FIELD NAME: **Face Amount - Prior Year**

SYMBOL: *FAPrior*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Face Amount - Prior Year is the face amount in force on the primary insured at the end of the previous fiscal year.

NOTE:

This field may be passed through to the reserve results file, but is not used in any reserve calculations.

FIELD NAME: **Company Reported Statutory Reserve - Base**

SYMBOL: *StatVBase*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve - Base is the statutory reserve (before reinsurance) associated with the base policy reported by the insurer. Reserves for the field are those in correlation with the following:

- **Face Amount – Primary Insured**
- **Face Amount - Additional Term**

FIELD NAME: **Company Reported Statutory Reserve - Riders**

SYMBOL: *StatVRider*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – Riders is the statutory reserve (before reinsurance) associated with the policy riders reported by the insurer. Reserves for the field are those in correlation with the following:

- Face Amount – Estate Preservation
- Face Amount – Joint Life
- Face Amount - Spouse Term
- Face Amount - Child Term
- Face Amount – Other Insured

FIELD NAME: **Company Reported Statutory Reserve - GIO**

SYMBOL: *StatVGIO*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – GIO is the statutory reserve (before reinsurance) associated with the policy rider for Guaranteed Insurability reported by the insurer. Reserves for the field are those additionally held when the **Rider Signal - Guaranteed Insurability Option** is set to 1.

FIELD NAME: **Company Reported Statutory Reserve - IPC**

SYMBOL: *StatVIPC*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve - IPC is the statutory reserve (before reinsurance) reported by the insurer for Immeidate Payment of Claims. If reserves for IPC are included within **Company Reported Statutory Reserve – Base**, or if the policy is valued on a continuous basis, this field should be set to 0.

FIELD NAME: Company Reported Statutory Reserve - ADB

SYMBOL: *StatVADB*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve - ADB is the statutory reserve (before reinsurance) associated with the Accidental Death Benefit Riders reported by the insurer. Reserves for the field are those in correlation with the following:

- Face Amount - ADB - Primary Insured
- Face Amount - ADB – Spouse

FIELD NAME: Company Reported Statutory Reserve - WP

SYMBOL: *StatVWP*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – WP is the statutory reserve (before reinsurance) associated with the policy rider for waiver of monthly deductions. Reserves for the field are those additionally held when **Rider Signal - Waiver of Monthly Deductions** is set to present (either code 1, 2 or 3). If reserves for waiver of montly deductions are included within **Company Reported Statutory Reserve – Base,** this field should be set to 0.

FIELD NAME: **Company Reported Statutory Reserve – Substandard**

SYMBOL: *StatVSub*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve - Substandard is the statutory reserve (before reinsurance) reported by the insurer to cover the excess of liability on rated policies and riders and group conversions over the reserves on corresponding business computed according to the bases applicable to standard risks. If substandard reserves are included within **Company Reported Statutory Reserve – Base,** this field should be set to 0.

FIELD NAME: **Company Reported Statutory Reserve – Deficiency**

SYMBOL: *StatVDef*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve - Deficiency is the statutory reserve (before reinsurance) reported by the insurer for excess of valuation net premiums over corresponding gross premiums on respective policies.

FIELD NAME: **Company Reported Statutory Reserve – Net Premium Reserve**

SYMBOL: *StatVNPR*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – Net Premium Reserve is the statutory reserve calculated per Section 3 of VM-20 of the Valuation Manual. Mark "NA" if not applicable.

FIELD NAME: **Company Reported Statutory Reserve – Deterministic Reserve**

SYMBOL: *StatVDR*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – Deterministic Reserve is the statutory reserve calculated per Section 4 of VM-20 of the Valuation Manual. Mark "NA" if not applicable.

FIELD NAME: **Company Reported Statutory Reserve – Stochastic Reserve**

SYMBOL: *StatVSR*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – Stochastic Reserve is the statutory reserve calculated per Section 5 of VM-20 of the Valuation Manual. Mark "NA" if not applicable.

FIELD NAME: **Company Reported Statutory Reserve – New York Floor**

SYMBOL: *StatVNYF*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – New York Floor is the statutory reserve (before reinsurance) calculated per Section 103.7(b)(1) of Regulation 213. Mark "NA" if not applicable.

FIELD NAME: **Company Reported Statutory Reserve - Total**

SYMBOL: *StatVCmpny*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve is the total statutory reserve (before reinsurance) reported by the insurer.

NOTE:

This field may be passed through to the reserve results file, but is not used in any reserve calculations.

FIELD NAME: **Valuation Basis Code**

SYMBOL: *VBCode*
DATA TYPE: A(25)
SOURCE: Inforce Extract

DESCRIPTION:

Valuation Basis Code is the unique code is used to distinguish groups of policies that possess a similar valuation basis structure. Each combination of mortality table, valuation interest rate and valuation method constitutes a separate valuation basis.

NOTE:

This field may be passed through to the reserve results file, but is not used in any reserve calculations.

FIELD NAME: **Reinsurance Ceded Credit**

SYMBOL: *CededCredit*
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract

DESCRIPTION:

Reinsurance Ceded Credit is the actual amount of reserve credit taken for reinsurance ceded at the valuation date.