Inforce Extract

Overview of Inforce Extract

Introduction

The **Inforce Extract** contains information needed during the valuation process for each policy for which reserves are to be established. It is created each valuation period and contains the fields that appear in Table I.

File Type

In general, the **Inforce Extract** file 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 valuation of reserves for the policy and a valid value must be provided (Note: These fields are identified with a superscript of 'Required' on the attached file description). If one of these fields is missing on a given record of the file, an error message is generated during the valuation process and the policy is bypassed.

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

Table I

Inforce Extract Detail Record Layout

for Traditional Products

Fieldname	Symbol	Format	Required?
Plan Identification Key	PLANID	A25	Required
Policy Number	POLICYNO	A25	Required
Plan Type	PTYPE	I3	Required
Status	STATUS	I3	Required
Issue Date	IDATE	D8	Required
Effective Date	EDATE	D8	Required
Maturity Date	MDATE	D8	Required
Revival Date	RDATE	D8	Required
Termination Date	TDATE	D8	Required
Paid to Date	PTDATE	D8	
Disability Date	DISDATE	D8	
Issue Age - Base - First Insured	X	I3	Required
Issue Age - Base - Second Insured	Y	I3	
Issue Age – Spouse	XS	I3	
Issue Age – Payor	XP	I3	
Sex - Base - First Insured	SEXX	I2	Required
Sex - Base - Second Insured	SEXY	I2	
Sex – Spouse	SEXS	I2	
Sex – Payor	SEXP	I2	
Smoking Classification - Base - First Insured	SMKX	I2	Required
Smoking Classification - Base - Second Insured	SMKY	I2	
Smoking Classification – Spouse	SMKS	I2	
Smoking Classification – Payor	SMKP	I2	
Underwriting Classification - Base - First Insured	UWX	I2	
Underwriting Classification - Base - Second Insured	UWY	I2	
Underwriting Classification - Base – Spouse	UWS	I2	
Substandard Flat Extra – Period	NQDPY	I4	
Substandard Flat Extra – Amount	GPQDØ	F11.2	
Substandard Flat Extra - Spouse – Period	NQDPSY	I4	
Substandard Flat Extra - Spouse – Amount	GPQDSØ	F11.2	
Substandard Table Rating - Factor - Base - First Insured	RQDXØ	F8.4	Required
Substandard Table Rating - Factor - Base - Second Insured	RQDYØ	F8.4	
Substandard Table Rating - Factor – Spouse	RQDSØ	F8.4	
Substandard Table Rating - Period - Base - First Insured	NKQDX	I4	Required
Substandard Table Rating - Period - Base - Second Insured	NKQDY	I4	
Substandard Table Rating - Period – Spouse	NKQDS	I4	
Substandard Rating – Premium	RGPXØ	F8.4	
Substandard Table Rating - Period – Premium	NKGPX	I4	
Rider - Substandard - Period - First Insured	NQDRIDERX	I4	
Rider - Substandard - Period - Second Insured	NQDRIDERY	I4	
Rider - Substandard - Rating - First Insured	RQDRIDERX	F8.4	
Rider - Substandard - Rating - Second Insured	RQDRIDERY	F8.4	

Table I

Inforce Extract Detail Record Layout

for Traditional Products

(Continued)

Fieldname	Symbol	Format	Required?
Rider - Substandard Rating – Premium	RGPRIDER	F8.4	
Premium Mode	MODEØ	I3	Required
Premium Payment Period – Base	MPY	I4	Required
Premium Payment Period - Flexible Term Rider	MPYFTR	I4	
Gross Premium – Base	GPØBASE	F11.2	
Gross Premium - Cash Value Rider	GPØCV	F11.2	
Gross Premium - Flexible Term Rider	GPØFTR	F11.2	
Gross Premium - Accidental Death - Primary Insured	GPØADBP	F11.2	
Gross Premium - Accidental Death – Spouse	GPØADBS	F11.2	
Gross Premium - Waiver of Premium	GPØWP	F11.2	
Gross Premium - Guaranteed Insurability	GPØGIO	F11.2	
Face Amount – Base	FAØBASE	F14.3	Required
Face Amount - Base – Term	FAØBASEOYT	I10	
Face Amount - Base – Additions	FAØBASEPUA	I10	
Face Amount - Cash Value Rider	FAØCV	I10	
Face Amount - Cash Value Rider – Additions	FAØCVPUA	I10	
Face Amount - Flexible Term Rider – Term	FAØFTROYT	I10	
Face Amount - Flexible Term Rider – Additions	FAØFTRPUA	I10	
Face Amount - Term Rider	FAØOYT	I10	
Face Amount - Spouse Term	FAØST	I10	
Face Amount - Accidental Death - Primary Insured	FAØADBP	I10	
Face Amount - Accidental Death – Spouse	FAØADBS	I10	
Face Amount - Child Term	FAØCT	I10	
Endowment Value	ENDOWMENT	I10	Required
Rider Signal - Cash Value Rider	RS_CV	I2	
Rider Signal - Flexible Term Rider	RS_FTR	I2	
Rider Signal - Term Rider	RS_OYT	I2	
Rider Signal - Spouse Term	RS_ST	I2	
Rider Signal - Accidental Death - Primary Insured	RS_ADBP	I2	
Rider Signal - Accidental Death – Spouse	RS_ADBS	I2	
Rider Signal - Waiver of Premium	RS_WP	I2	
Rider Signal - Child Term	RS_CT	I2	
Rider Signal - Guaranteed Insurability	RS_GIO	I2	
Rider Signal – Payor	RS_PAYOR	I2	
Current Cash Value – Input	CVCURRENT	F12.2	Required
Statutory Reserve – Prior Year	STATVPRIOR	F13.2	Required
Company Reported Statutory Reserve - Base	STATVBASE	F13.2	Required
Company Reported Statutory Reserve - Riders	STATVRIDER	F13.2	
Company Reported Statutory Reserve - GIO	STATVGIO	F13.2	
Company Reported Statutory Reserve - IPC	STATVIPC	F13.2	
Company Reported Statutory Reserve - ADB	STATVADB	F13.2	

Fieldname	**Symbol**	**Format**	Required?
Company Reported Statutory Reserve - WP	STATVWP	F13.2	
Company Reported Statutory Reserve - Substandard	STATVSUB	F13.2	
Company Reported Statutory Reserve - Deficiency	STATVDEF	F13.2	
Company Reported Statutory Reserve - Net Premium Reserve	STATVNPR	F13.2	Required
Company Reported Statutory Reserve - Deterministic Reserve	STATVDR	F13.2	Required
Company Reported Statutory Reserve - Stochastic Reserve	STATVSR	F13.2	Required
Company Reported Statutory Reserve – New York Floor	STATVNYF	F13.2	Required
Company Reported Statutory Reserve - UPR	STATVUPR	F13.2	Required
Company Reported Statutory Reserve - Total	STATVCMPNY	F13.2	Required
Deferred Premium Asset Prior to Reinsurance	DPA	F13.2	Required
Face Amount - Prior Year	FACEVPRIOR	F13.2	Required
Valuation Basis Code	VBCODE	A25	Required
Initial Reinsurance Ceded Amount	*CEDED0*	F13.2	Required
Initial Reinsurance Ceded Percentage	*CEDEDPCT0*	F7.4	Required
Reduction to Deferred Premium Asset for Reinsurance Ceded	CEDEDDPA	F13.2	Required
Unearned Premium Reserve Credit	CEDEDUPR	F13.2	Required
Reinsurance Ceded Credit	CededCredit	F13.2	Required

End of Input Record

Order of Fields

If the input file is in CSV format, the fields that are included in the **Inforce Extract** must appear in the same order as they are presented in Table I (Note: This is not required for a dBase file). The fields on the output file will be in the order presented here, regardless of the format of the input file.

Header Record

In order for the system to handle a variable-length **Inforce Extract** in a comma-separated form, a header record must be passed (Note: This is not required for a dBase file). This header record must include the Symbols for the fields that are being passed, separated by commas.

Form of Data

Alphanumeric fields are left-justified, and 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. In Table I, this is shown as 'A25'.

Integer fields are right-justified, and are identified in the Data Dictionary as Data Type: X(nn) where "nn" indicates the maximum number of digits allowed, regardless of sign. For example, a field defined as X(3) would be able to handle a three-digit integer, either positive or negative. In Table I this is shown as 'I4', reflecting the extra byte for the sign.

Floating-point fields right-justified, and are identified in the Data Dictionary as Data Type: X(nn).X(mm) where "nn" indicates the maximum number of digits allowed to the left of the decimal point, regardless of sign, and "mm" indicates the maximum number of digits allowed to the right of the decimal point. These fields must be passed with the decimal point included, such as 123.56 for a field defined as X(3).X(2). In Table I, this is shown as 'F7.2', reflecting the extra byte for the sign.

Date fields are left justified, and are identified in the Data Dictionary as Data Type: Date. They should be passed as MM/DD/YYYY, such as 12/31/1997 for December 31, 1997. In Table I, this is shown as 'D8'.

Padding

The traditional system does not require any padding of input items. However, the output file, if a CSV format has been chosen, will be created with leading zeros for numeric fields and trailing blanks for the alphanumeric fields. This padding, while increasing the necessary size of the output file, allows for easier uploading of the output file to a mainframe system, if desired.

Policies Included

Records must be provided for all policies that are inforce as of the valuation date

Plan Identification Key & Valuation Basis Code

The first field on the **Inforce Extract** is **Plan Identification Key**. This key identifies the group of policies with the same plan structure. During the valuation process, one of the first steps is to match the **Plan Identification Key** from the **Inforce Extract** 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. Note that the **Plan Identification Key** must be in all capital letters.

Sorting

The required sort order of the Inforce Extract is PLANID followed by POLICYNO.

Inforce Extract File Data Dictionary

FIELD NAME: Plan Identification Key

SYMBOL: PLANID
DATA TYPE: A(25)

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.

NOTE

The **Plan Identification Key** must be in all capital letters.

ERROR CONDITION

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: POLICYNO
DATA TYPE: A(25)
SOURCE: Inforce Extract

DESCRIPTION

Policy Number is a number that uniquely identifies the policy.

FIELD NAME: Plan Type

SYMBOL: PTYPE
DATA TYPE: X(2)

DESCRIPTION

Plan Type indicates the type of insurance plan. The values for this field can be user defined, such as 0 for Level Premium Whole Life, 1 for Graded Premium Whole Life, etc., which could then be used for reporting purposes. The only requirement is that plans set up to be used for riders that are passed as separate records should have a **Plan Type** that is greater than 20:

Code	Description
0-20	Base Policies
>20	Riders passed as separate records

NOTE

Records with a **Plan Type** greater than 20 will be counted as riders, not as policies, in the Control Total reports.

FIELD NAME: Status

SYMBOL: STATUS
DATA TYPE: X(2)

DESCRIPTION

Status indicates one the following dispositions for the entire policy:

Code	Description
1	Active
2	Disabled
4	Deferred maturity
8	Active RPU
9	Active ETI
11	Death
12	Surrender
13	Lapse
14	Expire
15	Maturity
16	Not Taken
17	Conversion
18	Terminated to Reduced Paid-Up
19	Terminated to Extended Term
99	Unknown (but not inforce)

NOTE

Only active policies must be included in the initial **Inforce Extract File**.

WARNING

During the valuation process, if the value of this field is a numeric value, but not one of the above values, then it is set equal to '99'. If it is an alphanumeric value, it will be set equal to '0'.

FIELD NAME: Issue Date

SYMBOL: IDATE
DATA TYPE: Date

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 t.y is the integral number of whole policy years from the issue date to some future date. It is used as an index to select the appropriate rate from an array of rates whose elements span a policy year.

ERROR CONDITION

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

"The Valuation Date of <Valuation Date> precedes Issue Date of <Issue Date>."

NOTE

For policies that have been post-dated beyond the **Valuation Date**, it is necessary to cap the **Issue Date** at the **Valuation Date**, in order to process the policy properly.

FIELD NAME: Effective Date

SYMBOL: EDATE
DATA TYPE: Date
SOURCE: Valuation Module

DESCRIPTION

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

NOTE

The value of this field is determined during the valuation process.

FIELD NAME: Maturity Date

SYMBOL: MDATE
DATA TYPE: Date
SOURCE: Valuation Process **or** Inforce Extract

DESCRIPTION

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

NOTE

This field is also used for policies that have a **Status** of '9' (Active ETI).

ERROR CONDITION

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

"The Maturity Date of <Maturity Date> precedes the Valuation Date of <Valuation Date>."

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

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

FIELD NAME: Revival Date

SYMBOL: RDATE
DATA TYPE: Date
SOURCE: Valuation Modules

DESCRIPTION

Revival Date is the first valuation date that a policy was revived (i.e., **Status** switches from a value greater than 10 to a value less than 10).

NOTE

The value of this field is determined during the valuation process.

FIELD NAME: Termination Date

SYMBOL: TDATE
DATA TYPE: Date
SOURCE: Valuation Modules

DESCRIPTION

Termination Date is the first valuation date that a policy has a status code that is not active (i.e. **Status** is greater than 10).

NOTE

The value of this field is determined during the valuation process.

FIELD NAME: Paid to Date

SYMBOL: PTDATE
DATA TYPE: Date
SOURCE: Inforce Extract

DESCRIPTION

Paid to Date is the date on which the next premium is due. It is used to determine the Due Premium asset.

FIELD NAME: Disability Date

SYMBOL: DISDATE
DATA TYPE: Date
SOURCE: Inforce Extract

DESCRIPTION

Disability Date is the date on which the policyholder became disabled. This field will only be utilized for policies with a **Status** of '2'.

FIELD NAME: Issue Age - Base - First Insured

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

DESCRIPTION

Issue Age - Base - First Insured is the insurance age of the first insured life as of the **Issue Date**.

NOTE

If the policy is on a single life, this field is used for the insurance age of the insured as of the **Issue Date**.

ERROR CONDITION

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

"Issue Age is less than zero or greater than 99."

FIELD NAME: Issue Age - Base - Second Insured

SYMBOL: Y
DATA TYPE: X(2)
SOURCE: Inforce Extract

DESCRIPTION

Issue Age - Base - Second Insured is the insurance age of the second insured life as of the **Issue Date** for multiple life policies.

NOTE

For single life policies, this field should be set to 0.

ERROR CONDITION

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

"Issue Age is less than zero or greater than 99."

FIELD NAME: Issue Age - Spouse

SYMBOL: XS
DATA TYPE: X(2)
SOURCE: Inforce Extract

DESCRIPTION

Issue Age - Spouse is the insurance age of the spouse of the primary life insured as of the **Issue Date**.

NOTE

For policies which do not have a Spouse Term rider or an Accidental Death Benefit rider on the spouse, this field should be set to 0.

ERROR CONDITION

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

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

FIELD NAME: Issue Age - Payor

SYMBOL: XP
DATA TYPE: X(2)
SOURCE: Inforce Extract

DESCRIPTION

Issue Age - Payor is the insurance age of the premium payor as of the **Issue Date**.

NOTE

For policies which do not have a Payor rider, this field should be set to 0.

ERROR CONDITION

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

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

FIELD NAME: Sex - Base - First Insured

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

DESCRIPTION

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

Code	Description
1	Male
2	Female

NOTE

If the policy has unisex rates, the actual sex of the insured should still be used. If this information is not available, use '1'. If the policy is on a single life, this field is used for the actual sex of the insured.

FIELD NAME: Sex - Base - Second Insured

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

DESCRIPTION

Sex - Base - Second Insured is the actual sex of the second insured on multiple life policies:

Code	Description
0	Single life policy
1	Male
2	Female

NOTE

If the policy has unisex rates, the actual sex of the insured should still be used. If this information is not available, use '1'.

ERROR CONDITION

If during the valuation process, the **Number of Lives** is greater than one and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Invalid sex code 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 of the primary life insured:

Code	Description
0	No rider covering the spouse
1	Male
2	Female

NOTE

If the policy has unisex rates, the actual sex of the spouse should still be used. If this information is not available, use '2'.

ERROR CONDITION

If during the valuation process, the rider signals indicate that a rider exists on the spouse and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Sex code is less than zero or greater than 99."

FIELD NAME: Sex - Payor

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

DESCRIPTION

Sex - Payor is the actual sex of the premium payor:

Code	Description
0	No rider covering the payor
1	Male
2	Female

NOTE

If the policy has unisex rates, the actual sex of the payor should still be used. If this information is not available, use '1'.

ERROR CONDITION

If during the valuation process, the rider signals indicate that a rider exists on the payor and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Sex code is less than zero or greater than 99."

FIELD NAME: Smoking Classification - Base - First Insured

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

DESCRIPTION

Smoking Classification - Base - First Insured is the smoking classification of the first insured life:

Code	Description
1	Unismoke
2	Nonsmoker
3	Smoker

NOTE

If the policy is on a single life, this field is used for the smoking classification of the insured.

FIELD NAME: Smoking Classification - Base - Second Insured

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

DESCRIPTION

Smoking Classification - Base - Second Insured is the smoking classification of the second insured on multiple life policies:

Code	Description
0	Single life policy
1	Unismoke
2	Nonsmoker
3	Smoker

ERROR CONDITION

If during the valuation process, the **Number of Lives** is greater than one and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Invalid smoking classification code 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 of the primary life insured:

Code	Description
0	No rider covering the spouse
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 '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Smoking classification code is less than zero or greater than 99."

FIELD NAME: Smoking Classification -– Payor

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

DESCRIPTION

Smoking Classification - Payor is the smoking classification of the premium payor:

Code	Description
0	No rider covering the payor
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 '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Smoking classification code is less than zero or greater than 99."

FIELD NAME: Underwriting Classification - Base - First Insured

SYMBOL: UWX
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Underwriting Classification - Base - First Insured is the underwriting classification of the first insured life:

Code	Description
0	Main underwriting class
1	Secondary underwriting class
2	Third underwriting class
3	Fourth underwriting class

NOTE

If the policy is on a single life, this field is used for the underwriting classification of the insured. Class '0' is used for the primary class for the plan. For example, if a plan has no Preferred/Standard breakdown, and all lives are classified as "Standard", they should be given a code of '0'.

FIELD NAME: Underwriting Classification - Base - Second Insured

SYMBOL: UWY
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Underwriting Classification - Base - Second Insured is the underwriting classification of the second insured on multiple life policies:

Code	Description
0	Main underwriting class
1	Secondary underwriting class
2	Third underwriting class
3	Fourth underwriting class

NOTE

Class '0' is used for the primary class for the plan. For example, if a plan has no Preferred/Standard breakdown, and all lives are classified as "Standard", they should be given a code of '0'.

FIELD NAME: Underwriting Classification - Base - Spouse

SYMBOL: UWS
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Underwriting Classification - Base - Spouse is the underwriting classification of the spouse of the primary life insured:

Code	Description
0	Main underwriting class
1	Secondary underwriting class
2	Third underwriting class
3	Fourth underwriting class

NOTE

Class '0' is used for the primary class for the plan. For example, if a plan has no Preferred/Standard breakdown, and all lives are classified as "Standard", they should be given a code of '0'.

FIELD NAME: Substandard Flat Extra - Period

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

DESCRIPTION

Substandard Flat Extra - Period is the number of years from the issue date the **Substandard Flat Extra - Amount** is added to the premium.

NOTE

This should be set to 0 if there is no substandard flat extra.

FIELD NAME: Substandard Flat Extra - Amount

SYMBOL: GPQDØ
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Substandard Flat Extra - Amount is the annual substandard flat extra charge that is added to each premium payment.

NOTE

This should be set to 0.00 if there is no substandard flat extra.

FIELD NAME: Substandard Flat Extra - Spouse - Period

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

DESCRIPTION

Substandard Flat Extra - Spouse - Period is the number of years from the issue date the **Substandard Flat Extra - Spouse - Amount** is added to the premium for any rider covering the spouse.

NOTE

This should be set to 0 if there is no substandard flat extra.

FIELD NAME: Substandard Flat Extra - Spouse - Amount

SYMBOL: GPQDSØ
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Substandard Flat Extra - Spouse - Amount is the annual substandard flat extra charge that is added to each premium payment for any rider covering the spouse.

NOTE

This should be set to 0.00 if there is no substandard flat extra.

FIELD NAME: Substandard Table Rating - Factor - Base - First Insured

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

DESCRIPTION

Substandard Table Rating - Factor - Base - First Insured is the substandard table rating of the first insured. For example, if the rating class is 125%, it should be entered as 1.2500.

NOTE

If the policy is on a single life, this field is used for the substandard table rating factor of the insured. This should be set to 1.0000 if there is no substandard rating.

FIELD NAME: Substandard Table Rating - Factor - Base - Second Insured

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

DESCRIPTION

Substandard Table Rating - Factor - Base - Second Insured is the substandard table rating of the second insured on multiple life policies. For example, if the rating class is 125%, it should be entered as 1.2500.

NOTE

For single life policies, this should be set to 0.0000. For multiple life policies with no substandard rating on the second insured, this should be set to 1.0000.

FIELD NAME: Substandard Table Rating - Factor - Spouse

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

DESCRIPTION

Substandard Table Rating - Factor - Spouse is the substandard table rating of the spouse, if the Spouse Term rider and/or Accidental Death Benefit rider covering the spouse is/are present. If the rating class is 125%, it should be entered as 1.2500.

NOTE

For policies with no riders covering the spouse, this should be set to 0.0000. For policies with riders covering the spouse where there is no substandard rating on the spouse, this should be set to 1.0000.

FIELD NAME: Substandard Table Rating - Period - Base - First Insured

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

DESCRIPTION

Substandard Table Rating - Period - Base - First Insured is the number of years from the **Issue Date** the **Substandard Table Rating - Factor - Base - First Insured** is applied to the premiums and mortality.

NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

FIELD NAME: Substandard Table Rating - Period - Base - Second Insured

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

DESCRIPTION

Substandard Table Rating - Period - Base - Second Insured is the number of years from the **Issue Date** the **Substandard Table Rating - Factor - Base - Second Insured** is applied to the premiums and mortality.

NOTE

This should be set to 0 for single life policies or if the substandard rating on the second insured for multiple life policies is 1.0000.

FIELD NAME: Substandard Table Rating - Period - Spouse

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

DESCRIPTION

Substandard Table Rating - Period - Spouse is the number of years from the **Issue Date** the **Substandard Table Rating - Factor - Spouse** is applied to the premiums and mortality for any rider covering the spouse.

NOTE

This should be set to 0 for policies without a rider covering the spouse, or for policies with a rider covering the spouse where the substandard rating on the spouse is 1.0000.

FIELD NAME: Substandard Rating - Premium

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

DESCRIPTION

Substandard Rating - Premium is the substandard table rating to be applied to the gross premium for the base policy. For example, if the rating class is 125%, it should be entered as 1.2500.

NOTE

This field is only used if the **Processing Formula - Substandard Rating - Premiums** has been set to 'Use separate ratings for premiums'. Otherwise, the **Substandard Table Rating - Factor - Base - First Insured** is used for both mortality and premiums. This should be set to 1.0000 if there is no substandard rating.

FIELD NAME: Substandard Table Rating - Premium - Period

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

DESCRIPTION

Substandard Table Rating - Premium - Period is the number of years from the **Issue Date** the **Rider - Substandard Rating - Premium** is applied to the premiums.

NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

FIELD NAME: Rider - Substandard - Period - First Insured

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

DESCRIPTION

Rider - Substandard - Period - First Insured is the number of years from the **Issue Date** the **Rider - Substandard - Rating - First Insured** is applied to the premiums and mortality for riders.

NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

FIELD NAME: Rider - Substandard - Period - Second Insured

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

DESCRIPTION

Rider - Substandard - Period - Second Insured is the number of years from the **Issue Date** the **Rider - Substandard - Rating - Second Insured** is applied to the premiums and mortality for riders.

NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

FIELD NAME: Rider - Substandard - Rating - First Insured

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

DESCRIPTION

Rider - Substandard - Rating - First Insured is the substandard table rating of the first insured for riders. For example, if the rating class is 125%, it should be entered as 1.2500.

NOTE

If the policy is on a single life, this field is used for the substandard table rating factor of the insured. This should be set to 1.0000 if there is no substandard rating.

FIELD NAME: Rider - Substandard - Rating - Second Insured

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

DESCRIPTION

Rider - Substandard - Rating - Second Insured is the substandard table rating of the second insured for riders. For example, if the rating class is 125%, it should be entered as 1.2500.

NOTE

This should be set to 1.0000 if there is no substandard rating.

FIELD NAME: Rider - Substandard Rating - Premium

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

DESCRIPTION

Rider - Substandard Rating - Premium is the substandard table rating to be applied to the gross premium for riders. For example, if the rating class is 125%, it should be entered as 1.2500.

NOTE

This field is only used if the **Processing Formula - Substandard Rating - Premiums** has been set to 'Use separate ratings for premiums'. Otherwise, the **Rider - Substandard - Rating - First Insured** is used for both mortality and premiums. This should be set to 1.0000 if there is no substandard rating.

FIELD NAME: Premium Mode

SYMBOL: MODEØ
DATA TYPE: X(2)
SOURCE: Inforce Extract

DESCRIPTION

Premium Mode indicates the frequency at which premium notices are sent to the policy owner:

Code	Description
12	Annual or Single
6	Semi-Annual
3	Quarterly
1	Monthly
-1	Electronic Funds Transfer (EFT)

NOTE

If premium notices are sent more frequently than monthly or nine months out of the year, use a code of '1', monthly.

FIELD NAME: Premium Payment Period - Base

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

DESCRIPTION

Premium Payment Period - Base is the number of years from the issue date during which premiums can be paid for the base policy.

NOTE

The value of this field is determined during the valuation process. The value entered in the **Inforce Extract** should match the value determined during the valuation process.

ERROR CONDITIONS

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

"Premium payment period must be greater than zero."

FIELD NAME: Premium Payment Period - Flexible Term Rider

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

DESCRIPTION

Premium Payment Period - Flexible Term Rider is the number of years from the issue date during which premiums can be paid for the Flexible Term Rider.

NOTE

This field should be set to 0 if there is no Flexible Term Rider, or if the premium payment period is the same as the base policy.

FIELD NAME: Gross Premium - Base

SYMBOL: GPØBASE
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Base is the actual dollar amount of premium for the base policy, if it is entered on the **Inforce Extract**, as of the valuation date. This should be the total annualized premium.

NOTE

This field will always be used for joint-life plans. Otherwise, it should be set to 0.00.

FIELD NAME: Gross Premium - Cash Value Rider

SYMBOL: GPØCV
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Cash Value Rider is the actual dollar amount of premium for the Cash Value Rider for the current year.

FIELD NAME: Gross Premium - Flexible Term Rider

SYMBOL: GPØFTR
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Flexible Term Rider is the actual dollar amount of premium for the Flexible Term Rider.

NOTE

This field will always be used for joint-life plans. If the policy does not have a Flexible Term Rider (i.e., **RS_FTR** = 0) or if premiums are being read from a table, this field should be set to 0.

FIELD NAME: Gross Premium - Accidental Death - Primary Insured

SYMBOL: GPØADBP
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Accidental Death - Primary Insured is the actual dollar amount of premium for the Accidental Death Benefit rider covering the primary insured.

NOTE

This field is only used if the value is greater than 0.

FIELD NAME: Gross Premium - Accidental Death - Spouse

SYMBOL: GPØADBS
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Accidental Death - Spouse is the actual dollar amount of premium for the Accidental Death Benefit rider covering the spouse.

NOTE

This field is only used if the value is greater than 0.

FIELD NAME: Gross Premium - Waiver of Premium

SYMBOL: GPØWP
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Waiver of Premium is the actual dollar amount of premium for the Waiver of Premium rider.

NOTE

This field is only used if the value is greater than 0.

FIELD NAME: Gross Premium - Guaranteed Insurability

SYMBOL: GPØGIO
DATA TYPE: X(7).X(2)
SOURCE: Inforce Extract

DESCRIPTION

Gross Premium - Guaranteed Insurability is the actual dollar amount of premium for the Guaranteed Insurability.

NOTE

This field is only used if the value is greater than 0.

FIELD NAME: Face Amount - Base

SYMBOL: FAØBASE
DATA TYPE: X(9).X(3)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Base is the face amount of the base policy as of the valuation date.

NOTE

For a policy that is unit based, this field will represent the number of units for the base policy as of the valuation date.

ERROR CONDITION

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

"Face amount must be greater than zero."

FIELD NAME: Face Amount - Base - Term

SYMBOL: FAØBASEOYT
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Base - Term is the face amount of any One-Year Term insurance purchased with base policy dividends, as of the valuation date.

FIELD NAME: Face Amount - Base - Additions

SYMBOL: FAØBASEPUA
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Base - Additions is the face amount of any paid-up additions purchased with base policy dividends, as of the valuation date.

FIELD NAME: Face Amount -– Cash Value Rider

SYMBOL: FAØCV
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Cash Value Rider is the face amount of the Cash Value Rider as of the valuation date.

NOTE

This field should be set to 0 if the Cash Value Rider is not present.

FIELD NAME: Face Amount - Cash Value Rider - Additions

SYMBOL: FAØCVPUA
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Cash Value Rider - Additions is the face amount of any paid-up additions purchased under the Cash Value Rider, as of the valuation date.

FIELD NAME: Face Amount - Flexible Term Rider - Term

SYMBOL: FAØFTROYT
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Flexible Term Rider - Term is the face amount of One-Year Term insurance that has been purchased under the Flexible Term Rider as of the valuation date.

FIELD NAME: Face Amount - Flexible Term Rider - Additions

SYMBOL: FAØFTRPUA
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Flexible Term Rider - Additions is the face amount of paid-up additions that have been purchased under the Flexible Term Rider as of the valuation date.

FIELD NAME: Face Amount - Term Rider

SYMBOL: FAØOYT
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Term Rider is the face amount of the Term Rider as of the valuation date.

NOTE

This field should be set to 0 if the Term Rider is not present.

FIELD NAME: Face Amount - Spouse Term

SYMBOL: FAØST
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Spouse Term is the face amount of the Spouse Term Rider as of the valuation date.

NOTE

This field should be set to 0 if the Spouse Term Rider is not present.

FIELD NAME: Face Amount - Accidental Death - Primary Insured

SYMBOL: FAØADBP
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Accidental Death - Primary Insured is the face amount of the Accidental Death Benefit Rider on the primary insured as of the valuation date.

NOTE

This field should be set to 0 if there is no Accidental Death Benefit rider on the primary insured present.

FIELD NAME: Face Amount - Accidental Death - Spouse

SYMBOL: FAØADBS
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Accidental Death - Spouse is the face amount of the Accidental Death Benefit Rider on the spouse as of the valuation date.

NOTE

This field should be set to 0 if there is no Accidental Death Benefit rider on the spouse present.

FIELD NAME: Face Amount - Child Term

SYMBOL: FAØCT
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Face Amount - Child Term is the face amount of the Child Term Rider as of the valuation date.

NOTE

This field should be set to 0 if there is no Child Term rider present.

FIELD NAME: Endowment Value

SYMBOL: ENDOWMENT
DATA TYPE: X(9)
SOURCE: Inforce Extract

DESCRIPTION

Endowment Value is the value of the policy at maturity. It will also be used for ETI policies (**Status** = 9), as well as Retirement Income policies (**Retirement Income Indicator** = 1).

FIELD NAME: Rider Signal - Cash Value Rider

SYMBOL: RS_CV
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Rider Signal - Cash Value Rider indicates whether or not this rider is present.

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Flexible Term Rider

SYMBOL: RS_FTR
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Rider Signal - Flexible Term Rider indicates whether or not this rider is present.

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Term Rider

SYMBOL: RS_OYT
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

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

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Spouse Term

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

DESCRIPTION

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

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Accidental Death - Primary Insured

SYMBOL: RS_ADBP
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Rider Signal - Accidental Death - Primary Insured indicates whether or not this rider is present.

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Accidental Death - Spouse

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

DESCRIPTION

Rider Signal - Accidental Death - Spouse indicates whether or not this rider is present.

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Waiver of Premium

SYMBOL: RS_WP
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

Rider Signal - Waiver of Premium indicates whether or not this rider is present.

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Child Term

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

DESCRIPTION

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

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Guaranteed Insurability

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

DESCRIPTION

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

Code	Description
0	Not Present
1	Present

FIELD NAME: Rider Signal - Payor

SYMBOL: RS_PAYOR
DATA TYPE: X(1)
SOURCE: Inforce Extract

DESCRIPTION

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

Code	Description
0	Not Present
1	Present

FIELD NAME: Current Cash Value - Input

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

DESCRIPTION

Current Cash Value - Input is the total cash value for the policy as of the valuation date. This value will only be used if the **Nonforfeiture - Calculation Indicator** has been set to '03. Read current cash value from IFE' or '04. Calc CVs for GAAP/CV from IFE for Stat 7 Tax'.

NOTE

This will be used as the base cash value only, if the **Processing Formula - Nonforfeiture - Base Cash Value** has been set to '01. Read base cash value only from IFE'Cash values for all components need to be combined for this field.

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: 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 – Base
- Face Amount - Base – Term
- Face Amount - Base – Additions

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 - Cash Value Rider
- Face Amount - Cash Value Rider – Additions
- Face Amount - Flexible Term Rider – Term
- Face Amount - Flexible Term Rider – Additions
- Face Amount - Term Rider
- Face Amount - Spouse Term
- Face Amount - Child Term

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** 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 Immediate 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 - Accidental Death - Primary Insured
- Face Amount - Accidental Death – 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 premium reported by the insurer. Reserves for the field are those additionally held when **Rider Signal - Waiver of Premium** is set to 1. If reserves for waiver of premium 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 103.4(c)(1) or 103.7(b)(1) of Regulation 213. Mark "NA" if not applicable.

FIELD NAME: Company Reported Statutory Reserve - UPR

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

DESCRIPTION

Company Reported Statutory Reserve - UPR is the statutory reserve (before reinsurance) associated with the unearned premium reserve reported by the insurer.

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: Deferred Premium Asset Prior to Reinsurance

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

DESCRIPTION

Deferred Premium Asset Prior to Reinsurance is the deferred premium asset prior to any reinsurance ceded at the valuation date.

FIELD NAME: Face Amount – Prior Year

SYMBOL: FACEVPRIOR
DATA TYPE: X(9).X(2)
SOURCE: Inforce Extract
REQUIRED: YES

DESCRIPTION

Face Amount - Prior Year is the total face amount at the end of the previous fiscal year.

NOTE

This field will 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
REQUIRED: YES

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

The **Valuation Basis Code** should agree with the Valuation Basis Code Descriptions filed with the Company's valuation submission.

FIELD NAME: Initial Reinsurance Ceded Amount

SYMBOL: Ceded0
DATA TYPE: X(9).X(2)
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: Reduction to Deferred Premium Asset for Reinsurance Ceded

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

DESCRIPTION:

Reduction to Deferred Premium Asset for Reinsurance Ceded is the actual amount of the reduction in the deferred premium asset for reinsurance ceded at the valuation date.

FIELD NAME: Unearned Premium Reserve Credit

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

DESCRIPTION:

Unearned Premium Reserve Credit is the actual amount of unearned premium reserve credit taken at the valuation date.

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.

END OF INPUT RECORD