GAAP Taxonomy Implementation Guide

Version 1.2
April 2023

Insurance—Long-Duration Contracts

(2023 Taxonomy†)

GAAP Financial Reporting Taxonomy and SEC Reporting Taxonomy

(collectively referred to as the "GAAP Taxonomy")
Implementation Guide Series

Financial Accounting Standards Board

The GAAP Taxonomy Implementation Guide is not authoritative; rather, it is a document that communicates how the GAAP Financial Reporting Taxonomy (GRT) and the SEC Reporting Taxonomy (SRT) (collectively referred to as the "GAAP Taxonomy" are designed. It also provides other information to help a user of the GAAP Taxonomy understand how elements and relationships are structured.

GAAP Taxonomy Implementation Guide on Insurance—Long-Duration Contracts

Overview

The purpose of this GAAP Taxonomy Implementation Guide (Guide) is to demonstrate the modeling for disclosures related to long-duration insurance contracts. These examples are not intended to encompass all of the potential modeling configurations or to dictate the appearance and structure of an entity's extension taxonomy or its financial statements. The examples are provided to help users of the GAAP Financial Reporting Taxonomy and the SEC Reporting Taxonomy (collectively referred to as the "GAAP Taxonomy") understand how the modeling for disclosures of long-duration insurance contracts in FASB Accounting Standards Codification® Topic 944 is structured within the Taxonomy. The examples are based on the assumption that an entity meets the criteria for reporting disclosures of long-duration insurance contracts under Generally Accepted Accounting Principles (GAAP) and/or U.S. Securities and Exchange Commission (SEC) authoritative literature. In addition, the reported line items within the examples do not include all reporting requirements and represent only partial disclosures and statements for illustrative purposes.

While constituents may find the information in the Guide useful, users looking for guidance to conform to SEC eXtensible Business Reporting Language (XBRL) filing requirements should look to the SEC EDGAR Filer Manual and other information provided on the SEC's website at www.sec.gov/structureddata.

This Guide focuses on detail tagging only (Level 4); it does not include any elements for text blocks, policy text blocks, and table text blocks (Levels 1 through 3).

Two sections are included in this Guide:

- **Section 1: Overview of Modeling:** This section provides an overview of the modeling for reporting disclosures of long-duration insurance contracts.
- **Section 2: Examples of Modeling:** This section includes examples of the modeling for reporting disclosures of long-duration insurance contracts.
    - **Deferred Acquisition Costs**
        - Example 1—Disclosure of Information about Deferred Acquisition Costs
    - **Liability for Future Policy Benefits**
        - Example 2a—Disclosure of Information about the Liability for Future Policy Benefits
        - Example 2b—Reconciliation of Liability for Future Policy Benefits to the

General Information

(1) A legend for dimensions and domain members has been provided to associate with facts contained in the notes to the financial statements. Extension elements are coded using "Ex." Legends specific to the examples are provided in Figure x.2 of each example.

Coding	Standard Label	Element Name
A1	**Product and Service [Axis]**	**ProductOrServiceAxis**
	Product and Service [Domain]	ProductsAndServicesDomain
M1	Term Life Insurance [Member]	TermLifeInsuranceMember
M2	Whole Life Insurance [Member]	WholeLifeInsuranceMember
M3	Universal Life [Member]	UniversalLifeMember
M4	Fixed Annuity [Member]	FixedAnnuityMember
M5	Variable Annuity [Member]	VariableAnnuityMember
M6	Long-Duration Insurance, Other [Member]	OtherLongdurationInsuranceProductLineMember
M7	Variable Universal Life [Member]	VariableUniversalLifeMember
M8	Indexed Annuity [Member]	IndexedAnnuityMember
A2	**Statistical Measurement [Axis]**	**RangeAxis**
	Statistical Measurement [Domain]	RangeMember
M9	Minimum [Member]	MinimumMember
M10	Maximum [Member]	MaximumMember
A3	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]**	**PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeAxis**
	Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Domain]	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeDomain
M11	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member]	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeFrom0200To0299Member
M12	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0300 to 0399 [Member]	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeFrom0300To0399Member
M13	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member]	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeFrom0400AndGreaterMember
A4	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]**	**PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateAxis**
	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Domain]	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateDomain
M14	Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member]	PolicyholderAccountBalanceAtGuaranteedMinimumCreditingRateMember
M15	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member]	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateRangeFrom0001To0050Member
M16	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member]	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateRangeFrom0051To0150Member
M17	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member]	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateRangeFrom0151AndGreaterMember

(Continues)

Coding	Standard Label	Element Name
A5	**Equity Components [Axis]**	**StatementEquityComponentsAxis**
	Equity Component [Domain]	EquityComponentDomain
M18	AOCI Attributable to Parent [Member]	AccumulatedOtherComprehensiveIncomeMember
M19	Common Stock [Member]	CommonStockMember
M20	Additional Paid-in Capital [Member]	AdditionalPaidInCapitalMember
M21	Retained Earnings [Member]	RetainedEarningsMember
M22	Noncontrolling Interest [Member]	NoncontrollingInterestMember
A6	**Revision of Prior Period [Axis]**	**RestatementAxis**
	Revision of Prior Period [Domain]	RestatementDomain
M23	Previously Reported [Member]	ScenarioPreviouslyReportedMember
M24	Revision of Prior Period, Accounting Standards Update, Adjustment [Member]	RevisionOfPriorPeriodAccountingStandardsUpdateAdjustmentMember
M25	Effect of Retrospective Application of Accounting Standards Update 2018-12 [Member]	EffectOfRetrospectiveApplicationOfAccountingStandardsUpdate201812Member
M26	Effect of Modified Retrospective Application Accounting Standards Update 2018-12 [Member]	EffectOfModifiedRetrospectiveApplicationAccountingStandardsUpdate201812Member

(Continued)

(2) Elements that have an instant period type and elements that have a duration period type are indicated as such in Figure x.2 of each example. Instant elements have a single date context (such as December 31, 20XX) and duration elements have a starting and ending date as their context (such as January 1 to December 31, 20XX).

(3) The XBRL report view (Figure x.3 in each example) does not include all information that may appear in an entity's instance document. The XBRL report view is provided for illustrative purposes only.

(4) For elements contained in the GAAP Taxonomy, the standard label is as it appears in the Taxonomy. For extension elements, the standard label corresponds to the element name. For information about structuring extension elements, refer to the SEC *EDGAR Filer Manual*.

(5) Values reported in XBRL are generally entered as positive, with the exception of certain concepts such as net income (loss) or gain (loss).

(6) Preferred labels (Figure x.3 in each example) are the labels created and used by the entity to show the line item captions in its financial statements.

(7) Additional information for values reported using extensible enumerations can be found in the GAAP Taxonomy Implementation Guide, *Extensible Enumerations: A Guide for Preparers*.

Section 1: Overview of Modeling

In modeling the new disclosure requirements within the Taxonomy, this Guide illustrates dimensional modeling that includes the use of “Statistical Measurement [Axis]” (**A2**) for a range of values. Specifically, in Example 3a, the “Minimum [Member]” (**M9**) has been used to convey the values for the start of the two ranges and the “Maximum [Member]” (**M10**) to convey the values for the end of the two ranges.

Additionally, this Guide illustrates dimensional modeling with the “Product and Service [Axis]” (**A1**) because the information in the disclosures are disaggregated by more than one product line. If the information in the disclosures are not disaggregated (i.e., there is one product line or one segment provided), then extensible enumeration elements are intended to be used. For instance, if Example 3a included information in the disclosure about the policyholders' account balances for one product or one segment, then the “Policyholder Account Balance, Product and Service [Extensible Enumeration]” element or “Policyholder Account Balance, Segment [Extensible Enumeration]” element are intended to be used for tagging and not the “Product and Service [Axis]” (**A1**) or “Segments [Axis].”

Section 2: Examples of Modeling

Example 1—Disclosure of Information about Deferred Acquisition Costs

This example illustrates the modeling for disclosures of the beginning to the ending balance of unamortized deferred acquisition costs in tabular form.

The balances of and changes in deferred acquisition costs as of December 31, for the years ended:
(in thousands)

		20X3			
		A1:M2	A1:M3	A1:M7	
		Whole Life	Universal Life	Variable Universal Life	Total
Balance, beginning of year	L1	$ 8,045	$ 5,900	$ 13,500	$ 27,445
Capitalizations	L2	1,870	1,550	4,100	7,520
Amortization expense	L3	(670)	(555)	(1,470)	(2,695)
Experience adjustment	L4	(150)	(250)	(900)	(1,300)
Balance, end of year	L1	$ 9,095	$ 6,645	$ 15,230	$ 30,970

		20X2			
		A1:M2	A1:M3	A1:M7	
		Whole Life	Universal Life	Variable Universal Life	Total
Balance, beginning of year	L1	$ 4,000	$ 2,500	$ 4,500	$ 11,000
Capitalizations	L2	4,800	4,000	10,560	19,360
Amortization expense	L3	(480)	(400)	(1,060)	(1,940)
Experience adjustment	L4	(275)	(200)	(500)	(975)
Balance, end of year	L1	$ 8,045	$ 5,900	$ 13,500	$ 27,445

Figure 1.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M2	Whole Life Insurance [Member]		Duration	WholeLifeInsuranceMember
M3	Universal Life [Member]		Duration	UniversalLifeMember
M7	Variable Universal Life [Member]		Duration	VariableUniversalLifeMember
L1	Deferred Policy Acquisition Cost	Debit	Instant	DeferredPolicyAcquisitionCosts
L2	Deferred Policy Acquisition Cost, Capitalization	Debit	Duration	DeferredPolicyAcquisitionCostsAdditions
L3	Deferred Policy Acquisition Costs, Amortization Expense	Debit	Duration	DeferredPolicyAcquisitionCostAmortizationExpense
L4	Deferred Policy Acquisition Cost, Experience Adjustment	Debit	Duration	DeferredPolicyAcquisitionCostExperienceAdjustment

Figure 1.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3				20X2			
	Product and Service [Axis] A1		**Whole Life Insurance [Member]** M2	**Universal Life [Member]** M3	**Variable Universal Life [Member]** M7	**Report-wide Value**	**Whole Life Insurance [Member]** M2	**Universal Life [Member]** M3	**Variable Universal Life [Member]** M7	**Report-wide Value**
L2	**Deferred Policy Acquisition Cost, Capitalization**	**Deferred acquisition cost, Capitalizations**	1870000	1550000	4100000	7520000	4800000	4000000	10560000	19360000
L3	**Deferred Policy Acquisition Costs, Amortization Expense**	**Deferred acquisition cost, Amortization expense**	670000	555000	1470000	2695000	480000	400000	1060000	1940000
L4	**Deferred Policy Acquisition Cost, Experience Adjustment**	**Deferred acquisition cost, Experience adjustment**	150000	250000	900000	1300000	275000	200000	500000	975000
L1	**Deferred Policy Acquisition Cost**	**Deferred acquisition cost, Balance, end of year**	9095000	6645000	15230000	30970000	8045000	5900000	13500000	27445000

Figure 1.3

Notes:

- The modeling for the disclosures related to deferred sales inducements would be similar to the modeling in this example with the use of the same dimensions; however, the deferred sales inducement cost line items (e.g., "Deferred Sale Inducement Cost") would be used in place of the deferred policy acquisition costs line items.

- The XBRL report view represents the date context for the years ended December 31, 20X3 and 20X2, and at December 31, 20X3 and 20X2, respectively; therefore, the beginning balance for the "Deferred Policy Acquisition Cost" (**L1**) element for the period ending December 31, 20X2 is not presented because it would appear in a separate date context.

Example 2a—Disclosure of Information about the Liability for Future Policy Benefits

This example illustrates the modeling for the information that an insurance entity with two long-duration product lines (term life and whole life) discloses in its financial statements for a disaggregated tabular roll forward of the beginning to the ending balance for the liability for future policy benefits, with separate presentation for expected future net premiums and expected future benefits.

The balances of and changes in the liability for future policyholder benefits as of December 31, for the years ended:
(in thousands)

			20X3		20X2	
			A1:M1	A1:M2	A1:M1	A1:M2
			Term Life	Whole Life	Term Life	Whole Life
Present Value of Expected Net Premiums	Balance, beginning of year	L5	$ 549,200	$ 1,847,300	$ 200,000	$ 500,000
	Beginning balance at original discount rate	L6	548,400	1,845,800	195,000	475,000
	Effect of changes in cash flow assumptions	L7	13,400	51,300	12,000	35,000
	Effect of actual variances from expected experience	L8	7,500	10,000	7,000	9,500
	Adjusted beginning of year balance	L9	569,300	1,907,100	214,000	519,500
	Issuances	L10	105,000	300,000	396,400	1,420,000
	Interest accrual	L11	14,300	60,000	16,000	71,300
	Net premiums collected	L12	(57,100)	(142,000)	(58,000)	(150,000)
	Derecognition (lapses)	L13	(30,000)	(25,000)	(20,000)	(15,000)
	Ending balance at original discount rate	L6	601,500	2,100,100	548,400	1,845,800
	Effect of changes in discount rate assumptions	L14	1,500	3,000	800	1,500
	Balance, end of year	L5	$ 603,000	$ 2,103,100	$ 549,200	$ 1,847,300
Present Value of Expected Future Policy Benefits	Balance, beginning of year	L15	$ 740,100	$ 2,524,000	$ 375,000	$ 1,000,000
	Beginning balance at original discount rate	L16	738,850	2,521,000	360,000	945,000
	Effect of changes in cash flow assumptions	L17	18,678	63,400	12,500	46,000
	Effect of actual variances from expected experience	L18	11,000	21,000	10,500	45,000
	Adjusted beginning of year balance	L19	768,528	2,605,400	383,000	1,036,000
	Issuances	L20	90,000	300,000	369,200	1,420,000
	Interest accrual	L21	25,000	95,000	20,000	88,300
	Benefit payments	L22	(4,000)	(4,100)	(8,350)	(8,300)
	Derecognition (lapses)	L23	(22,750)	(27,000)	(25,000)	(15,000)
	Ending balance at original discount rate	L16	856,778	2,969,300	738,850	2,521,000
	Effect of changes in discount rate assumptions	L24	2,000	4,000	1,250	3,000
	Balance, end of year	L15	$ 858,778	$ 2,973,300	$ 740,100	$ 2,524,000
	Net liability for future policy benefits	L25	$ 255,778	$ 870,200	$ 190,900	$ 676,700
	Less: Reinsurance recoverable	L26	10,800	30,000	5,200	14,150
	Net liability for future policy benefits, after reinsurance recoverable	L27	$ 244,978	$ 840,200	$ 185,700	$ 662,550

Figure 2a.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M1	Term Life Insurance [Member]		Duration	TermLifeInsuranceMember
M2	Whole Life Insurance [Member]		Duration	WholeLifeInsuranceMember
L5	Liability for Future Policy Benefit, Expected Net Premium, before Reinsurance, after Discount Rate Change	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumBeforeReinsuranceAfterDiscountRateChange
L6	Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Cash Flow and Reinsurance	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumOriginalDiscountRateBeforeCashFlowAndReinsurance
L7	Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) from Cash Flow Change	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumCumulativeIncreaseDecreaseFromCashFlowChange
L8	Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) of Actual Variance from Expected Experience	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumCumulativeIncreaseDecreaseOfActualVarianceFromExpectedExperience
L9	Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Reinsurance, after Cash Flow Change	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumOriginalDiscountRateBeforeReinsuranceAfterCashFlowChange
L10	Liability for Future Policy Benefit, Expected Net Premium, Issuance	Debit	Duration	LiabilityForFuturePolicyBenefitExpectedNetPremiumIssuance
L11	Liability for Future Policy Benefit, Expected Net Premium, Interest Income	Credit	Duration	LiabilityForFuturePolicyBenefitExpectedNetPremiumInterestIncome
L12	Liability for Future Policy Benefit, Expected Net Premium, Net Premium Collected	Debit	Duration	LiabilityForFuturePolicyBenefitExpectedNetPremiumNetPremiumCollected
L13	Liability for Future Policy Benefit, Expected Net Premium, Derecognition	Credit	Duration	LiabilityForFuturePolicyBenefitExpectedNetPremiumDerecognition
L14	AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax	Credit	Instant	AociLiabilityForFuturePolicyBenefitExpectedNetPremiumBeforeTax
L15	Liability for Future Policy Benefit, Expected Future Policy Benefit, before Reinsurance, after Discount Rate Change	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitBeforeReinsuranceAfterDiscountRateChange
L16	Liability for Future Policy Benefit, Expected Future Policy Benefit, Original Discount Rate, before Cash Flow and Reinsurance	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitOriginalDiscountRateBeforeCashFlowAndReinsurance
L17	Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) from Cash Flow Change	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitCumulativeIncreaseDecreaseFromCashFlowChange
L18	Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) of Actual Variance from Expected Experience	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitCumulativeIncreaseDecreaseOfActualVarianceFromExpectedExperience
L19	Liability for Future Policy Benefit, Expected Future Benefit, Original Discount Rate, before Reinsurance, after Cash Flow Change	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFutureBenefitOriginalDiscountRateBeforeReinsuranceAfterCashFlowChange
L20	Liability for Future Policy Benefit, Expected Future Policy Benefit, Issuance	Credit	Duration	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitIssuance

Figure 2a.2 (continues)

	Standard Label	Balance Type	Period Type	Element Name
L21	Liability for Future Policy Benefit, Expected Future Policy Benefit, Interest Expense	Debit	Duration	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitInterest Expense
L22	Liability for Future Policy Benefit, Expected Future Policy Benefit, Benefit Payment	Credit	Duration	LiabilityForFuturePolicyBenefitsPaymentForBenefits
L23	Liability for Future Policy Benefit, Expected Future Policy Benefit, Derecognition	Debit	Duration	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitDerecog nition
L24	AOCI, Liability for Future Policy Benefit, Expected Future Policy Benefit, before Tax	Credit	Instant	AociLiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitBefo reTax
L25	Liability for Future Policy Benefit, before Reinsurance	Credit	Instant	LiabilityForFuturePolicyBenefits
L26	Liability for Future Policy Benefit, Reinsurance Recoverable, after Allowance	Debit	Instant	LiabilityForFuturePolicyBenefitReinsuranceRecoverableAfterAllowan ce
L27	Liability for Future Policy Benefit, after Reinsurance	Credit	Instant	LiabilityForFuturePolicyBenefitAfterReinsurance

Figure 2a.2 (continued)

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3		20X2	
	Product and Service [Axis] A1		Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2
L7	Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) from Cash Flow Change	Expected net premiums, change in cash flow assumptions			13400000	51300000
L8	Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) of Actual Variance from Expected Experience	Expected net premiums, effect of actual variances from expected experience			7500000	10000000
L9	Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Reinsurance, after Cash Flow Change	Expected net premiums, adjusted beginning of year balance			569300000	1907100000
L10	Liability for Future Policy Benefit, Expected Net Premium, Issuance	Expected net premiums, issuances	105000000	300000000	396400000	1420000000
L11	Liability for Future Policy Benefit, Expected Net Premium, Interest Income	Expected net premiums, interest accrual	14300000	60000000	16000000	71300000
L12	Liability for Future Policy Benefit, Expected Net Premium, Net Premium Collected	Expected net premiums, net premiums collected	57100000	142000000	58000000	150000000
L13	Liability for Future Policy Benefit, Expected Net Premium, Derecognition	Expected net premiums, derecognition (lapses)	30000000	25000000	20000000	15000000
L6	Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Cash Flow and Reinsurance	Expected net premiums, ending balance at original discount rate	601500000	2100100000	548400000	1845800000
L14	AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax	Expected net premiums, effect of new discount rate assumption	1500000	3000000	800000	1500000
L5	Liability for Future Policy Benefit, Expected Net Premium, before Reinsurance, after Discount Rate Change	Expected net premiums, balance, end of year	603000000	2103100000	549200000	1847300000
L17	Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) from Cash Flow Change	Expected future policy benefits, change in cash flow assumptions			18678000	63400000
L18	Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) of Actual Variance from Expected Experience	Expected future policy benefits, effect of actual variances from expected experience			11000000	21000000
L19	Liability for Future Policy Benefit, Expected Future Benefit, Original Discount Rate, before Reinsurance, after Cash Flow Change	Expected future policy benefits, adjusted beginning of year balance			768528000	2605400000
L20	Liability for Future Policy Benefit, Expected Future Policy Benefit, Issuance	Expected future policy benefits, issuances	90000000	300000000	369200000	1420000000

Figure 2a.3 (continues)

	Standard Label	Preferred Label	20X3		20X2	
	Product and Service [Axis] A1		Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2
L21	Liability for Future Policy Benefit, Expected Future Policy Benefit, Interest Expense	Expected future policy benefits, interest accrual	25000000	95000000	20000000	88300000
L22	Liability for Future Policy Benefit, Expected Future Policy Benefit, Benefit Payment	Expected future policy benefits, benefit payments	4000000	4100000	8350000	8300000
L23	Liability for Future Policy Benefit, Expected Future Policy Benefit, Derecognition	Expected future policy benefits, derecognition (lapses)	22750000	27000000	25000000	15000000
L16	Liability for Future Policy Benefit, Expected Future Policy Benefit, Original Discount Rate, before Cash Flow and Reinsurance	Expected future policy benefits, ending balance at original discount rate	856778000	2969300000	738850000	2521000000
L24	AOCI, Liability for Future Policy Benefit, Expected Future Policy Benefit, before Tax	Expected future policy benefits, effect of new discount rate assumption	-2000000	-4000000	-1250000	-3000000
L15	Liability for Future Policy Benefit, Expected Future Policy Benefit, before Reinsurance, after Discount Rate Change	Expected future policy benefits, balance, end of year	858778000	2973300000	740100000	2524000000
L25	Liability for Future Policy Benefit, before Reinsurance	Net liability for future policy benefits	255778000	870200000	190900000	676700000
L26	Liability for Future Policy Benefit, Reinsurance Recoverable, after Allowance	Reinsurance recoverable	10800000	30000000	5200000	14150000
L27	Liability for Future Policy Benefit, after Reinsurance	Net liability for future policy benefits, after reinsurance recoverable	244978000	840200000	185700000	662550000

Figure 2a.3 (continued)

Notes:

- The date contexts for the line items "Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) from Cash Flow Change" (**L7**), "Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) of Actual Variance from Expected Experience" (**L8**), "Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) from Cash Flow Change" (**L17**) and "Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) of Actual Variance from Expected Experience" (**L18**) for adjustments to the opening balances of present value of expected net premiums and present value of expected future policy benefits are at December 31, 20X2 and 20X1; respectively.

- The remaining line items shown in the XBRL report view represent the date context for the years ended December 31, 20X3 and 20X2 and at December 31, 20X3 and 20X2, respectively; therefore, the beginning balances for the period ending December 31, 20X2 are not presented because they would appear in a separate date context.

- The element "AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax" (**L14**) is modeled from the accumulated other comprehensive income perspective. For the calculation to work with the appropriate positive and negative values, the calculation summation parent is "Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Cash Flow and Reinsurance" (**L6**) with children of "AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax" (**L14**) and "Liability for Future Policy Benefit, Expected Net Premium, before Reinsurance, after Discount Rate Change" (**L5**). In this example, "AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax" (**L14**) is a credit to accumulated other comprehensive income and a debit to "Liability for Future Policy Benefit, Expected Future Policy Benefit, Original Discount Rate, before Cash Flow and Reinsurance" (**L16**) and the XBRL value will be positive because it is from the accumulated other comprehensive perspective.

- The element "AOCI, Liability for Future Policy Benefit, Expected Future Policy Benefit, before Tax" (**L24**) is modeled from the accumulated other comprehensive income perspective. For the calculation to work with the appropriate positive and negative values, the calculation summation parent is "Liability for Future Policy Benefit, Expected Future

Policy Benefit, Original Discount Rate, before Cash Flow and Reinsurance" (**L16**) with children of "AOCI, Liability for Future Policy Benefit, Expected Future Policy Benefit, before Tax" (**L24**) and "Liability for Future Policy Benefit, Expected Future Policy Benefit, before Reinsurance, after Discount Rate Change" (**L15**). In this example, "AOCI, Liability for Future Policy Benefit, Expected Future Policy Benefit, before Tax" (**L24**) is a debit to the accumulated other comprehensive income and a credit to "Liability for Future Policy Benefit, Expected Future Policy Benefit, Original Discount Rate, before Cash Flow and Reinsurance" (**L16**) and the XBRL value will be negative because it is from the accumulated other comprehensive perspective.

Example 2b—Reconciliation of Liability for Future Policy Benefits to the Consolidated Statement of Financial Position

This example illustrates the modeling of the reconciliation of the liability for future policy benefits in the consolidated statement of financial position.

The reconciliation of the net liability for future policy benefits in the consolidated statement of financial position at December 31, for the years ended:

Liability for Future Policy Benefits

(in thousands)

		20X3	20X2
Term Life	**L25, A1:M1**	$ 255,778	$ 190,900
Whole Life	**L25, A1:M2**	870,200	676,700
Other	**L25, A1:M6**	50,000	55,000
Balance, End of Year	**L25**	$ 1,175,978	$ 922,600

Figure 2b.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M1	Term Life Insurance [Member]		Duration	TermLifeInsuranceMember
M2	Whole Life Insurance [Member]		Duration	WholeLifeInsuranceMember
M6	Long-Duration Insurance, Other [Member]		Duration	OtherLongdurationInsuranceProductLineMember
L25	Liability for Future Policy Benefit, before Reinsurance	Credit	Instant	LiabilityForFuturePolicyBenefits

Figure 2b.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3				20X2			
	Product and Service [Axis] A1		Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Long-Duration Insurance, Other [Member] M6	Report-wide Value	Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Long-Duration Insurance, Other [Member] M6	Report-wide Value
L25	Liability for Future Policy Benefit, before Reinsurance	Liability for future policy benefits	255778000	870200000	50000000	1175978000	190900000	676700000	55000000	922600000

Figure 2b.3

Example 2c—Disclosure of Ending Balance—Undiscounted Expected Future Benefits and the Discounted and Undiscounted Expected Future Gross Premiums

This example illustrates the modeling for the amount of undiscounted expected future benefit payments and both discounted and undiscounted expected gross premiums.

The amount of undiscounted expected future benefit payments and both discounted and undiscounted expected gross premiums at December 31, for the years ended:					
(in thousands)			**20X3**		**20X2**
Term Life					
Expected future benefit payments, undiscounted	**L28, A1:M1**	$	1,200,000	$	950,000
Expected future gross premiums, undiscounted	**L29, A1:M1**	$	875,000	$	750,000
Expected future gross premiums, discounted	**L30, A1:M1**	$	780,000	$	590,000
Whole Life					
Expected future benefit payments, undiscounted	**L28, A1:M2**	$	4,768,000	$	3,200,000
Expected future gross premiums, undiscounted	**L29, A1:M2**	$	5,550,000	$	5,000,000
Expected future gross premiums, discounted	**L30, A1:M2**	$	4,950,000	$	3,970,000

Figure 2c.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M1	Term Life Insurance [Member]		Duration	TermLifeInsuranceMember
M2	Whole Life Insurance [Member]		Duration	WholeLifeInsuranceMember
L28	Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitUndiscountedBeforeReinsurance
L29	Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedFutureGrossPremiumUndiscountedBeforeReinsurance
L30	Liability for Future Policy Benefit, Expected Future Gross Premium, Discounted, before Reinsurance	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedFutureGrossPremiumDiscountedBeforeReinsurance

Figure 2c.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3		20X2	
	Product and Service [Axis] A1		Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2
L28	Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance	Expected future benefit payments, undiscounted	1200000000	4768000000	950000000	3200000000
L29	Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance	Expected future gross premiums, undiscounted	875000000	5550000000	750000000	5000000000
L30	Liability for Future Policy Benefit, Expected Future Gross Premium, Discounted, before Reinsurance	Expected future gross premiums, discounted	780000000	4950000000	590000000	3970000000

Figure 2c.3

Example 2d—Disclosure of Gross Premium and Interest Expense

This example illustrates the modeling for the amount of gross premium income and interest expense recognized in the statement of operations.

Total gross premium income and interest expense at December 31, for the years ended:							
(in thousands)		Gross Premiums				Interest Expense	
		20X3	**20X2**			**20X3**	**20X2**
Term Life	**L31, A1:M1**	$ 76,000	$ 81,300	Term Life	**L32, A1:M1**	$ 10,700	$ 4,000
Whole Life	**L31, A1:M2**	160,000	168,000	Whole Life	**L32, A1:M2**	35,000	17,000
Other	**L31, A1:M6**	20,000	25,000	Other	**L32, A1:M6**	2,000	1,000
Total	**L31**	$ 256,000	$ 274,300	Total	**L32**	$ 47,700	$ 22,000

Figure 2d.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M1	Term Life Insurance [Member]		Duration	TermLifeInsuranceMember
M2	Whole Life Insurance [Member]		Duration	WholeLifeInsuranceMember
M6	Long-Duration Insurance, Other [Member]		Duration	OtherLongdurationInsuranceProductLineMember
L31	Liability for Future Policy Benefit, Gross Premium Income	Credit	Duration	LiabilityForFuturePolicyBenefitGrossPremiumIncome
L32	Liability for Future Policy Benefit, Interest Expense	Debit	Duration	LiabilityForFuturePolicyBenefitInterestExpense

Figure 2d.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3				20X2			
	Product and Service [Axis] A1		Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Long-Duration Insurance, Other [Member] M6	Report-wide Value	Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Long-Duration Insurance, Other [Member] M6	Report-wide Value
L31	**Liability for Future Policy Benefit, Gross Premium Income**	**Liability for future policy benefits, Gross Premiums**	76000000	160000000	20000000	256000000	81300000	168000000	25000000	274300000
L32	**Liability for Future Policy Benefit, Interest Expense**	**Liability for future policy benefits, Interest Expense**	10700000	35000000	2000000	47700000	4000000	17000000	1000000	22000000

Figure 2d.3

Example 2e—Disclosure of Weighted-Average Interest Rate

This example illustrates the weighted-average interest rate information about the liability for future policy benefits.

The weighted-average interest rate follows.

		20X3	20X2
Term Life			
Interest accretion rate	**L33, A1:M1**	3.65 %	3.65 %
Current discount rate	**L34, A1:M1**	3.89 %	3.69 %
Whole Life			
Interest accretion rate	**L33, A1:M2**	5.05 %	5.05 %
Current discount rate	**L34, A1:M2**	5.40 %	5.20 %

Figure 2e.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M1	Term Life Insurance [Member]		Duration	TermLifeInsuranceMember
M2	Whole Life Insurance [Member]		Duration	WholeLifeInsuranceMember
L33	Liability for Future Policy Benefit, Weighted-Average Interest Accretion Rate		Instant	LiabilityForFuturePolicyBenefitWeightedAverageInterestAccretionRate
L34	Liability for Future Policy Benefit, Current Weighted-Average Discount Rate		Instant	LiabilityForFuturePolicyBenefitCurrentWeightedAverageDiscountRate

Figure 2e.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3		20X2	
	Product and Service [Axis] A1		Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2	Term Life Insurance [Member] M1	Whole Life Insurance [Member] M2
L33	Liability for Future Policy Benefit, Weighted-Average Interest Accretion Rate	Liability for future policy benefits, Interest accretion rate	0.0365	0.0505	0.0365	0.0505
L34	Liability for Future Policy Benefit, Current Weighted-Average Discount Rate	Liability for future policy benefits, Current discount rate	0.0389	0.0540	0.0369	0.0520

Figure 2e.3

Example 3a—Disclosure of Information about the Liability for Policyholders' Account Balances

This example illustrates the modeling for the information of the policyholders' account balance by range of guaranteed minimum crediting rates and the related range of difference, in basis points, between rates being credited to policyholders and the respective guaranteed minimums.

(in thousands)

				20X3								
				L37, A1:M3, A2:M9, A2:M10, A4:M14		L37, A1:M3, A2:M9, A2:M10, A4:M15		L37, A1:M3, A2:M9, A2:M10, A4:M16		L37, A1:M3, A2:M9, A2:M10, A4:M17		
		Range of Guaranteed Minimum Crediting Rates		At Guaranteed Minimum Crediting Rate		1bp-50bps Above Guaranteed Minimum Crediting Rate		51bps-150bps Above Guaranteed Minimum Crediting Rate		151bps and Greater Above Guaranteed Minimum Crediting Rate		Total
Universal Life	L36, A1:M3, A2:M9, A2:M10, A3:M11	2.00% - 2.99%	L35, A1:M3, A3:M11, A4:M14	$ 1,000	L35, A1:M3, A3:M11, A4:M15	$ 2,000	L35, A1:M3, A3:M11, A4:M16	$ 3,100	L35, A1:M3, A3:M11, A4:M17	$ 3,500	L35, A1:M3, A3:M11	$ 9,600
	L36, A1:M3, A2:M9, A2:M10, A3:M12	3.00% - 3.99%	L35, A1:M3, A3:M12, A4:M14	500	L35, A1:M3, A3:M12, A4:M15	350	L35, A1:M3, A3:M12, A4:M16	3,400	L35, A1:M3, A3:M12, A4:M17	115	L35, A1:M3, A3:M12	4,365
	L36, A1:M3, A2:M9, A2:M10, A3:M13	4.00% and Greater	L35, A1:M3, A3:M13, A4:M14	150	L35, A1:M3, A3:M13, A4:M15	1,325	L35, A1:M3, A3:M13, A4:M16	4,000	L35, A1:M3, A3:M13, A4:M17	2,100	L35, A1:M3, A3:M13	7,575
		Total	L35, A1:M3, A4:M14	$ 1,650	L35, A1:M3, A4:M15	$ 3,675	L35, A1:M3, A4:M16	$ 10,500	L35, A1:M3, A4:M17	$ 5,715	L35, A1:M3	$ 21,540
				L37, A1:M4, A2:M9, A2:M10, A4:M14		L37, A1:M4, A2:M9, A2:M10, A4:M15		L37, A1:M4, A2:M9, A2:M10, A4:M16		L37, A1:M4, A2:M9, A2:M10, A4:M17		
Fixed Annuity	L36, A1:M4, A2:M9, A2:M10, A3:M11	2.00% - 2.99%	L35, A1:M4, A3:M11, A4:M14	$ 750	L35, A1:M4, A3:M11, A4:M15	$ 1,475	L35, A1:M4, A3:M11, A4:M16	$ 1,350	L35, A1:M4, A3:M11, A4:M17	$ 1,775	L35, A1:M4, A3:M11	$ 5,350
	L36, A1:M4, A2:M9, A2:M10, A3:M12	3.00% - 3.99%	L35, A1:M4, A3:M12, A4:M14	980	L35, A1:M4, A3:M12, A4:M15	2,160	L35, A1:M4, A3:M12, A4:M16	1,875	L35, A1:M4, A3:M12, A4:M17	2,000	L35, A1:M4, A3:M12	7,015
	L36, A1:M4, A2:M9, A2:M10, A3:M13	4.00% and Greater	L35, A1:M4, A3:M13, A4:M14	1,180	L35, A1:M4, A3:M13, A4:M15	2,175	L35, A1:M4, A3:M13, A4:M16	2,450	L35, A1:M4, A3:M13, A4:M17	1,100	L35, A1:M4, A3:M13	6,905
		Total	L35, A1:M4, A4:M14	$ 2,910	L35, A1:M4, A4:M15	$ 5,810	L35, A1:M4, A4:M16	$ 5,675	L35, A1:M4, A4:M17	$ 4,875	L35, A1:M4	$ 19,270

Figure 3a.1 (continues)

				20X2								
				L37, A1:M3, A2:M9, A2:M10, A4:M14		L37, A1:M3, A2:M9, A2:M10, A4:M15		L37, A1:M3, A2:M9, A2:M10, A4:M16		L37, A1:M3, A2:M9, A2:M10, A4:M17		
		Range of Guaranteed Minimum Crediting Rates		At Guaranteed Minimum Crediting Rate		1bp-50bps Above Guaranteed Minimum Crediting Rate		51bps-150bps Above Guaranteed Minimum Crediting Rate		151bps and Greater Above Guaranteed Minimum Crediting Rate		Total
	L36, A1:M3, A2:M9, A2:M10, A3:M11	2.00% - 2.99%	L35, A1:M3, A3:M11, A4:M14	$ 50	L35, A1:M3, A3:M11, A4:M15	$ 450	L35, A1:M3, A3:M11, A4:M16	$ 650	L35, A1:M3, A3:M11, A4:M17	$ 3,350	L35, A1:M3, A3:M11	$ 4,500
Universal Life	L36, A1:M3, A2:M9, A2:M10, A3:M12	3.00% - 3.99%	L35, A1:M3, A3:M12, A4:M14	2,000	L35, A1:M3, A3:M12, A4:M15	1,700	L35, A1:M3, A3:M12, A4:M16	1,400	L35, A1:M3, A3:M12, A4:M17	95	L35, A1:M3, A3:M12	5,195
	L36, A1:M3, A2:M9, A2:M10, A3:M13	4.00% and Greater	L35, A1:M3, A3:M13, A4:M14	1,500	L35, A1:M3, A3:M13, A4:M15	200	L35, A1:M3, A3:M13, A4:M16	1,800	L35, A1:M3, A3:M13, A4:M17	1,250	L35, A1:M3, A3:M13	4,750
		Total	L35, A1:M3, A4:M14	$ 3,550	L35, A1:M3, A4:M15	$ 2,350	L35, A1:M3, A4:M16	$ 3,850	L35, A1:M3, A4:M17	$ 4,695	L35, A1:M3	$ 14,445
				L37, A1:M4, A2:M9, A2:M10, A4:M14		L37, A1:M4, A2:M9, A2:M10, A4:M15		L37, A1:M4, A2:M9, A2:M10, A4:M16		L37, A1:M4, A2:M9, A2:M10, A4:M17		
	L36, A1:M4, A2:M9, A2:M10, A3:M11	2.00% - 2.99%	L35, A1:M4, A3:M11, A4:M14	$ 400	L35, A1:M4, A3:M11, A4:M15	$ 1,300	L35, A1:M4, A3:M11, A4:M16	$ 1,100	L35, A1:M4, A3:M11, A4:M17	$ 1,650	L35, A1:M4, A3:M11	$ 4,450
Fixed Annuity	L36, A1:M4, A2:M9, A2:M10, A3:M12	3.00% - 3.99%	L35, A1:M4, A3:M12, A4:M14	75	L35, A1:M4, A3:M12, A4:M15	850	L35, A1:M4, A3:M12, A4:M16	2,795	L35, A1:M4, A3:M12, A4:M17	90	L35, A1:M4, A3:M12	3,810
	L36, A1:M4, A2:M9, A2:M10, A3:M13	4.00% and Greater	L35, A1:M4, A3:M13, A4:M14	125	L35, A1:M4, A3:M13, A4:M15	1,250	L35, A1:M4, A3:M13, A4:M16	3,000	L35, A1:M4, A3:M13, A4:M17	950	L35, A1:M4, A3:M13	5,325
		Total	L35, A1:M4, A4:M14	$ 600	L35, A1:M4, A4:M15	$ 3,400	L35, A1:M4, A4:M16	$ 6,895	L35, A1:M4, A4:M17	$ 2,690	L35, A1:M4	$ 13,585

Figure 3a.1 (continued)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M3	Universal Life [Member]		Duration	UniversalLifeMember
M4	Fixed Annuity [Member]		Duration	FixedAnnuityMember
A2	Statistical Measurement [Axis]		Duration	RangeAxis
	Statistical Measurement [Domain]		Duration	RangeMember
M9	Minimum [Member]		Duration	MinimumMember
M10	Maximum [Member]		Duration	MaximumMember
A3	Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]		Duration	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeAxis
	Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Domain]		Duration	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeDomain
M11	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member]		Duration	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeFrom0200To0299Member
M12	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0300 to 0399 [Member]		Duration	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeFrom0300To0399Member
M13	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member]		Duration	PolicyholderAccountBalanceGuaranteedMinimumCreditingRateRangeFrom0400AndGreaterMember
A4	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]		Duration	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateAxis
	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Domain]		Duration	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateDomain
M14	Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member]		Duration	PolicyholderAccountBalanceAtGuaranteedMinimumCreditingRateMember
M15	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member]		Duration	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateRangeFrom0001To0050Member
M16	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member]		Duration	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateRangeFrom0051To0150Member
M17	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member]		Duration	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRateRangeFrom0151AndGreaterMember
L35	Policyholder Account Balance	Credit	Instant	PolicyholderFunds
L36	Policyholder Account Balance, Guaranteed Minimum Credit Rating		Instant	PolicyholderAccountBalanceGuaranteedMinimumCreditRating
L37	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate		Instant	PolicyholderAccountBalanceAboveGuaranteedMinimumCreditingRate

Figure 3a.2

The XBRL report view created using the modeling structure is provided here:

					20X3		
Standard Label	**Product and Service [Axis]** A1	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]** A3	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]** A4	**Statistical Measurement [Axis]** A2	**Policyholder Account Balance** L35	**Policyholder Account Balance, Guaranteed Minimum Credit Rating** L36	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate** L37
Preferred Label					**Policyholder account balance**	**Policyholder account balance at guaranteed minimum credit rate**	**Policyholder account balance above guaranteed minimum crediting rate**
	Universal Life [Member] M3				21540000		
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		1650000		
				Maximum [Member] M10			0
				Minimum [Member] M9			0
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		3675000		
				Maximum [Member] M10			0.0050
				Minimum [Member] M9			0.0001
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		10500000		
				Maximum [Member] M10			0.0150
				Minimum [Member] M9			0.0051
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] M17		5715000		
				Maximum [Member] M10			nil
				Minimum [Member] M9			0.0151
		Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member] M11			9600000		
				Maximum [Member] M10		0.0299	
				Minimum [Member] M9		0.0200	

Figure 3a.3 (continues)

					20X3		
Standard Label	Product and Service [Axis] A1	Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis] A3	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis] A4	Statistical Measurement [Axis] A2	Policyholder Account Balance L35	Policyholder Account Balance, Guaranteed Minimum Credit Rating L36	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate L37
Preferred Label					Policyholder account balance	Policyholder account balance at guaranteed minimum credit rate	Policyholder account balance above guaranteed minimum crediting rate
	Universal Life [Member] M3	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member] M11	Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		1000000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		2000000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		3100000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] M17		3500000		
		Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0300 to 0399 [Member] M12			4365000		
				Maximum [Member] M10		0.0399	
				Minimum [Member] M9		0.0300	
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		500000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		350000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		3400000		

Figure 3a.3 (continues)

					20X3		
Standard Label	**Product and Service [Axis]** A1	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]** A3	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]** A4	**Statistical Measurement [Axis]** A2	**Policyholder Account Balance** L35	**Policyholder Account Balance, Guaranteed Minimum Credit Rating** L36	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate** L37
Preferred Label					**Policyholder account balance**	**Policyholder account balance at guaranteed minimum credit rate**	**Policyholder account balance above guaranteed minimum crediting rate**
	Universal Life [Member] M3	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0300 to 0399 [Member]** M12	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member]** M17		115000		
		Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member] M13			7575000		
				Maximum [Member] M10		nil	
				Minimum [Member] M9		0.0400	
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		150000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		1325000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		4000000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] M17		2100000		
	Fixed Annuity [Member] M4				19270000		
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		2910000		
				Maximum [Member] M10			0
				Minimum [Member] M9			0
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		5810000		
				Maximum [Member] M10			0.0050

Figure 3a.3 (continues)

				20X3		
Standard Label	**Product and Service [Axis]** A1	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]** A3	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]** A4	**Statistical Measurement [Axis]** A2	**Policyholder Account Balance** L35	**Policyholder Account Balance, Guaranteed Minimum Credit Rating** L36	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate** L37
Preferred Label					**Policyholder account balance**	**Policyholder account balance at guaranteed minimum credit rate**	**Policyholder account balance above guaranteed minimum crediting rate**
	Fixed Annuity [Member] M4		**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member]** M15	**Minimum [Member]** M9			0.0001
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		5675000		
				Maximum [Member] M10			0.0150
				Minimum [Member] M9			0.0051
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] M17		4875000		
				Maximum [Member] M10			nil
				Minimum [Member] M9			0.0151
		Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member] M11			5350000		
				Maximum [Member] M10		0.0299	
				Minimum [Member] M9		0.0200	
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		750000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		1475000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		1350000		

Figure 3a.3 (continues)

					20X3		
Standard Label	**Product and Service [Axis]** A1	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]** A3	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]** A4	**Statistical Measurement [Axis]** A2	**Policyholder Account Balance** L35	**Policyholder Account Balance, Guaranteed Minimum Credit Rating** L36	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate** L37
Preferred Label					**Policyholder account balance**	**Policyholder account balance at guaranteed minimum credit rate**	**Policyholder account balance above guaranteed minimum crediting rate**
	Fixed Annuity [Member] M4	**Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member]** M11	**Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member]** M17		1775000		
		Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0300 to 0399 [Member] M12			7015000		
				Maximum [Member] M10		0.0399	
				Minimum [Member] M9		0.0300	
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		980000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		2160000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		1875000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] M17		2000000		
		Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member] M13			6905000		
				Maximum [Member] M10		nil	
				Minimum [Member] M9		0.0400	
			Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] M14		1180000		

Figure 3a.3 (continues)

					20X3		
Standard Label	Product and Service [Axis] A1	Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis] A3	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis] A4	Statistical Measurement [Axis] A2	Policyholder Account Balance L35	Policyholder Account Balance, Guaranteed Minimum Credit Rating L36	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate L37
Preferred Label					Policyholder account balance	Policyholder account balance at guaranteed minimum credit rate	Policyholder account balance above guaranteed minimum crediting rate
	Fixed Annuity [Member] M4	Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member] M13	Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] M15		2175000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150 [Member] M16		2450000		
			Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] M17		1100000		

Figure 3a.3 (continued)

Notes:

- "Policyholder Account Balance, Guaranteed Minimum Credit Rating" (**L36**), "Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis]" (**A3**), and "Statistical Measurement [Axis]" (**A2**) are used to convey the range of the guaranteed minimum crediting rates. Utilizing the line item, the start of the range is entered in a decimal format (e.g., 0.02) and is tagged with "Minimum [Member]" (**M9**). The related end of the range is entered in a decimal format (e.g., 0.0299) and is tagged with "Maximum [Member]" (**M10**).

- "Policyholder Account Balance, above Guaranteed Minimum Crediting Rate" (**L37**), "Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis]" (**A4**), and "Statistical Measurement [Axis]" (**A2**) are used to convey the range for the at or above guaranteed minimum crediting rates. Utilizing that line item, the start of the range is entered in a decimal format (e.g., 0.0001) and is tagged with "Minimum [Member]" (**M9**). The related end of the range is entered as a decimal format (e.g., 0.0050) and is tagged with "Maximum [Member]" (**M10**).

- As an example of the dimension modeling, fact value $1,000,000 (under Universal Life Product) is tagged with the "Policyholder Account Balance" (**L35**) line item and the respective "Universal Life [Member]" (**M3**) under the "Product and Service [Axis]" (**A1**). Additionally, that line item is tagged with members "Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0200 to 0299 [Member]" (**M11**) and "Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member]" (**M14**) for the associated ranges.

- To convey "Greater than" in both "Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member]" (**M13**) and "Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member]" (**M17**), the respective line items ("Policyholder Account Balance, Guaranteed Minimum Credit Rating" (**L36**) and "Policyholder Account Balance, above Guaranteed Minimum Crediting Rate" (**L37**)) are tagged with "nil" values and "Maximum [Member]" (**M10**). Additionally, to convey the start of the ranges for "Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range from 0400 and Greater [Member]" (**M13**) and "Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member]" (**M17**), these line items would also be tagged with "Minimum [Member]" (**M9**) and values of 0.0400 and 0.0151, respectively.

- This example is not intended to be all inclusive due to variations for the ranges of guaranteed minimum crediting rates and the related ranges of difference, in basis points, between rates being credited to policyholders and the respective guaranteed minimums.
- Only the current period (20X3) is provided in the illustration of the XBRL report view due to size constraints.

Example 3b—Disclosure of the Balances of and Changes in Policyholders' Account Balances

This example illustrates the modeling for the balances of and changes in policyholders' account balances.

The balances of and changes in policyholder account balances at December 31, for years ended:

(in thousands)

		20X3			20X2			
		Universal Life		Fixed Annuity		Universal Life		Fixed Annuity
Balance, beginning of year	L35, A1:M3	$ 14,445	L35, A1:M4	$ 13,585	L35, A1:M3	$ 5,600	L35, A1:M4	$ 5,075
Premiums	L38, A1:M3	6,900	L38, A1:M4	4,990	L38, A1:M3	6,545	L38, A1:M4	5,100
Policy charges	L39, A1:M3	(300)	L39, A1:M4	(100)	L39, A1:M3	(150)	L39, A1:M4	(100)
Surrenders and withdrawals	L40, A1:M3	(500)	L40, A1:M4	(750)	L40, A1:M3	(450)	L40, A1:M4	(50)
Benefit payments	L41, A1:M3	(2,000)	L41, A1:M4	(900)	L41, A1:M3	(1,000)	L41, A1:M4	(450)
Net transfers (from) to policyholder account balance	L42, A1:M3	1,640	L42, A1:M4	1,900	L42, A1:M3	3,250	L42, A1:M4	3,750
Interest credited	L43, A1:M3	855	L43, A1:M4	450	L43, A1:M3	555	L43, A1:M4	200
Other	L44, A1:M3	500	L44, A1:M4	95	L44, A1:M3	95	L44, A1:M4	60
Balance, end of year	L35, A1:M3	$ 21,540	L35, A1:M4	$ 19,270	L35, A1:M3	$ 14,445	L35, A1:M4	$ 13,585
Weighted-average crediting rate	L45, A1:M3	6 %	L45, A1:M4	6 %	L45, A1:M3	5 %	L45, A1:M4	5 %
Net amount at risk	L46, A1:M3	$ 150,000	L46, A1:M4	$ 100,000	L46, A1:M3	$ 74,000	L46, A1:M4	$ 45,000
Cash surrender value	L47, A1:M3	$ 11,000	L47, A1:M4	$ 7,000	L47, A1:M3	$ 5,900	L47, A1:M4	$ 3,800

Figure 3b.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M3	Universal Life [Member]		Duration	UniversalLifeMember
M4	Fixed Annuity [Member]		Duration	FixedAnnuityMember
L35	Policyholder Account Balance	Credit	Instant	PolicyholderFunds
L38	Policyholder Account Balance, Premium Received	Debit	Duration	PolicyholderAccountBalancePremiumReceived
L39	Policyholder Account Balance, Policy Charge	Debit	Duration	PolicyholderAccountBalancePolicyCharge
L40	Policyholder Account Balance, Surrender and Withdrawal	Debit	Duration	PolicyholderAccountBalanceSurrenderAndWithdrawal
L41	Policyholder Account Balance, Benefit Payment	Credit	Duration	PolicyholderAccountBalanceBenefitPayment
L42	Transfer to (from) Policyholder Account Balance (to) from Separate Account	Credit	Duration	TransferToFromPolicyholderAccountBalanceToFromSeparateAccou nt
L43	Policyholder Account Balance, Interest Expense	Debit	Duration	InterestCreditedToPolicyholdersAccountBalances
L44	Policyholder Account Balance, Increase (Decrease) from Other Change	Credit	Duration	PolicyholderAccountBalanceIncreaseDecreaseFromOtherChange
L45	Policyholder Account Balance, Weighted Average Crediting Rate		Instant	PolicyholderAccountBalanceWeightedAverageCreditingRate
L46	Policyholder Account Balance, Net Amount at Risk	Credit	Instant	PolicyholderAccountBalanceNetAmountAtRisk
L47	Policyholder Account Balance, Cash Surrender Value	Credit	Instant	CashSurrenderValueDuePolicyholdersAmount

Figure 3b.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3		20X2	
	Product and Service [Axis] A1		Universal Life [Member] M3	Fixed Annuity [Member] M4	Universal Life [Member] M3	Fixed Annuity [Member] M4
L38	Policyholder Account Balance, Premium Received	Policyholder account balances, Premiums	6900000	4990000	6545000	5100000
L39	Policyholder Account Balance, Policy Charge	Policyholder account balances, Policy charges	300000	100000	150000	100000
L40	Policyholder Account Balance, Surrender and Withdrawal	Policyholder account balances, Surrenders and withdrawals	500000	750000	450000	50000
L41	Policyholder Account Balance, Benefit Payment	Policyholder account balances, Benefit payments	2000000	900000	1000000	450000
L42	Transfer to (from) Policyholder Account Balance (to) from Separate Account	Policyholder account balances, Net transfers (from) to policyholder account balance	1640000	1900000	3250000	3750000
L43	Policyholder Account Balance, Interest Expense	Policyholder account balances, Interest credited	855000	450000	555000	200000
L44	Policyholder Account Balance, Increase (Decrease) from Other Change	Policyholder account balances, Other	500000	95000	95000	60000
L35	Policyholder Account Balance	Policyholder account balances, Balance, end of year	21540000	19270000	14445000	13585000
L45	Policyholder Account Balance, Weighted Average Crediting Rate	Policyholder account balances, Weighted average crediting rate	0.0600	0.0600	0.0500	0.0500
L46	Policyholder Account Balance, Net Amount at Risk	Policyholder account balances, Net amount at risk	150000000	100000000	74000000	45000000
L47	Policyholder Account Balance, Cash Surrender Value	Policyholder account balances, Cash surrender value	11000000	7000000	5900000	3800000

Figure 3b.3

Notes:

- "Policyholder Account Balance, Surrender and Withdrawal" (**L40**) is used as part of the reconciliation because the company has disclosed the amount for these two types of reductions against the policyholder account balances as one amount. The following two alternative elements may be used if the amounts of surrenders and withdrawals are separately disclosed: "Policyholder Account Balance, Surrender" and "Policyholder Account Balance, Withdrawal."

- "Transfer to (from) Policyholder Account Balance (to) from Separate Account" (**L42**) is intended for use in both the policyholder account balance roll forward (shown in this example for one filer) and in the separate account liability roll forward (shown in Example 5a for a different filer). This line item element is modeled from the policyholder perspective with a transfer to the policyholder account as a positive (or credit) and a transfer from the policyholder account balance to a separate account as a negative (or debit) which represents movement of funds out of the policyholder account.

- The XBRL report view represents the date context for the years ended December 31, 20X3 and 20X2, and at December 31, 20X3 and 20X2, respectively; therefore, the beginning balances for the "Policyholder Account Balance" (**L35**) element for the period ending December 31, 20X2 are not presented because they would appear in a separate date context.

.

Example 3c—Reconciliation of Policyholders' Account Balances to the Policyholders' Account Balances' Liability

This example illustrates the modeling for the reconciliation of policyholders' account balances to the policyholders' account balances' liability in the consolidated statement of financial position.

The reconciliation of policyholders' account balances to the policyholders' account balances' liability in the consolidated statement of financial position as of December 31, for the years ended:

(in thousands)

		20X3		20X2	
Universal Life	**L35, A1:M3**	$	21,540	$	14,445
Fixed Annuity	**L35, A1:M4**		19,270		13,585
Other	**L35, A1:M6**		2,500		2,250
Balance, end of year	**L35**	$	43,310	$	30,280

Figure 3c.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M3	Universal Life [Member]		Duration	UniversalLifeMember
M4	Fixed Annuity [Member]		Duration	FixedAnnuityMember
M6	Long-Duration Insurance, Other [Member]		Duration	OtherLongdurationInsuranceProductLineMember
L35	Policyholder Account Balance	Credit	Instant	PolicyholderFunds

Figure 3c.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3				20X2			
	Product and Service [Axis] A1		Universal Life [Member] M3	Fixed Annuity [Member] M4	Long-Duration Insurance, Other [Member] M6	Report-wide Value	Universal Life [Member] M3	Fixed Annuity [Member] M4	Long-Duration Insurance, Other [Member] M6	Report-wide Value
L35	Policyholder Account Balance	Policyholders account balances, Balance, end of year	21540000	19270000	2500000	43310000	14445000	13585000	2250000	30280000

Figure 3c.3

Example 4a—Disclosure of the Balances of and Changes in Market Risk Benefits

This example illustrates the modeling for the balances of and changes in market risk benefits disaggregated by product.

The balances of and changes in market risk benefits as of December 31, for the years ended:
(in thousands)

		20X3		20X2	
		A1:M5 Variable Annuity	A1:M8 Indexed Annuity	A1:M5 Variable Annuity	A1:M8 Indexed Annuity
Balance, beginning of year	L48	$ 7,875	$ 1,760	$ 5,825	$ 1,350
Balance, beginning of year, before effect of changes in instrument-specific credit risk	L49	8,275	2,110	5,990	1,200
Issuances	L50	550	390	450	300
Interest accrual	L51	1,700	250	500	250
Attributed fees collected	L52	2,200	90	80	95
Benefit payments	L53	(1,000)	(800)	(500)	(275)
Effect of changes in interest rates	L54	2,475	475	165	50
Effect of changes in equity markets	L55	2,250	750	375	145
Effect of changes in equity index volatility	L56	2,490	250	200	165
Actual policyholder behavior different from expected behavior	L57	6,500	100	820	105
Effect of changes in future expected policyholder behavior	L58	4,500	75	100	50
Effect of change in other future expected assumptions	L59	1,275	25	95	25
Balance, end of year, before effect of changes in instrument-specific credit risk	L49	31,215	3,715	8,275	2,110
Effect of changes in instrument-specific credit risk	L60	(540)	(1,090)	(400)	(350)
Balance, end of year, net of effect of changes in instrument-specific credit risk	L48	30,675	2,625	7,875	1,760
Reinsurance recoverable, end of year	L61	2,200	425	100	150
Balance, end of year, net of reinsurance	L62	$ 28,475	$ 2,200	$ 7,775	$ 1,610

Figure 4a.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M5	Variable Annuity [Member]		Duration	VariableAnnuityMember
M8	Indexed Annuity [Member]		Duration	IndexedAnnuityMember
L48	Market Risk Benefit, after Increase (Decrease) from Instrument-Specific Credit Risk	Credit	Instant	MarketRiskBenefitAfterIncreaseDecreaseFromInstrumentSpecificCreditRisk
L49	Market Risk Benefit, before Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change	Credit	Instant	MarketRiskBenefitBeforeReinsuranceAndCumulativeIncreaseDecreaseFromInstrumentSpecificCreditRiskChange
L50	Market Risk Benefit, Issuance	Credit	Duration	MarketRiskBenefitIssuance
L51	Market Risk Benefit, Interest Expense	Debit	Duration	MarketRiskBenefitInterestExpense
L52	Market Risk Benefit, Attributed Fee Collected	Debit	Duration	MarketRiskBenefitAttributedFeeCollected
L53	Market Risk Benefit, Benefit Payment	Credit	Duration	MarketRiskBenefitBenefitPayment
L54	Market Risk Benefit, Increase (Decrease) from Interest Rate Change	Credit	Duration	MarketRiskBenefitIncreaseDecreaseFromInterestRateChange
L55	Market Risk Benefit, Increase (Decrease) from Equity Market Change	Credit	Duration	MarketRiskBenefitIncreaseDecreaseFromEquityMarketChange
L56	Market Risk Benefit, Increase (Decrease) from Volatility	Credit	Duration	MarketRiskBenefitIncreaseDecreaseFromVolatility
L57	Market Risk Benefit, Increase (Decrease) from Actual Policyholder Behavior Different from Expected	Credit	Duration	MarketRiskBenefitIncreaseDecreaseFromActualPolicyholderBehaviorDifferentFromExpected
L58	Market Risk Benefit, Increase (Decrease) from Future Expected Policyholder Behavior Assumption	Credit	Duration	MarketRiskBenefitIncreaseDecreaseFromFutureExpectedPolicyholderBehaviorAssumption
L59	Market Risk Benefit, Increase (Decrease) from Other Assumption	Credit	Duration	MarketRiskBenefitIncreaseDecreaseFromOtherAssumption
L60	AOCI, Market Risk Benefit, Instrument-Specific Credit Risk, before Tax	Credit	Instant	AociMarketRiskBenefitInstrumentSpecificCreditRiskBeforeTax
L61	Market Risk Benefit, Reinsurance Recoverable, after Allowance	Debit	Instant	MarketRiskBenefitReinsuranceRecoverableAfterAllowance
L62	Market Risk Benefit, after Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change	Credit	Instant	MarketRiskBenefitAfterReinsuranceAndCumulativeIncreaseDecreaseFromInstrumentSpecificCreditRiskChange

Figure 4a.2

The XBRL report view created using the modeling structure is provided here (and continues on the following page):

	Standard Label	Preferred Label		
		20X3		
	Product and Service [Axis] A1		Variable Annuity [Member] M5	Indexed Annuity [Member] M8
L50	Market Risk Benefit, Issuance	Market risk benefits, Issuances	550000	390000
L51	Market Risk Benefit, Interest Expense	Market risk benefits, Interest accrual	1700000	250000
L52	Market Risk Benefit, Attributed Fee Collected	Market risk benefits, Attributed fees collected	2200000	90000
L53	Market Risk Benefit, Benefit Payment	Market risk benefits, Benefit payments	1000000	800000
L54	Market Risk Benefit, Increase (Decrease) from Interest Rate Change	Market risk benefits, Effect of changes in interest rates	2475000	475000
L55	Market Risk Benefit, Increase (Decrease) from Equity Market Change	Market risk benefits, Effect of changes in equity markets	2250000	750000
L56	Market Risk Benefit, Increase (Decrease) from Volatility	Market risk benefits, Effect of changes in equity index volatility	2490000	250000
L57	Market Risk Benefit, Increase (Decrease) from Actual Policyholder Behavior Different from Expected	Market risk benefits, Actual policyholder behavior different from expected behavior	6500000	100000
L58	Market Risk Benefit, Increase (Decrease) from Future Expected Policyholder Behavior Assumption	Market risk benefits, Effect of changes in future expected policyholder behavior	4500000	75000
L59	Market Risk Benefit, Increase (Decrease) from Other Assumption	Market risk benefits, Effect of changes in other future expected assumptions	1275000	25000
L49	Market Risk Benefit, before Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change	Market risk benefits, Balance, end of year, before effect of changes in instrument-specific credit risk	31215000	3715000
L60	AOCI, Market Risk Benefit, Instrument-Specific Credit Risk, before Tax	Market risk benefits, Effect of changes in instrument-specific credit risk	540000	1090000
L48	Market Risk Benefit, after Increase (Decrease) from Instrument-Specific Credit Risk	Market risk benefits, Balance, end of year, net of effect of changes in instrument-specific credit risk	30675000	2625000
L61	Market Risk Benefit, Reinsurance Recoverable, after Allowance	Market risk benefits, Reinsurance recoverable, end of year	2200000	425000
L62	Market Risk Benefit, after Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change	Market risk benefits, Balance, end of year, net of reinsurance	28475000	2200000

Figure 4a.3

Notes:

- The XBRL report view represents the date context for the year ended December 31, 20X3, and at December 31, 20X3; therefore, the beginning balances for the "Market Risk Benefit, after Increase (Decrease) from Instrument-Specific Credit Risk" (**L48**) and "Market Risk Benefit, before Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change" (**L49**) elements for the period ending December 31, 20X2 are not presented because the amounts would appear in a separate date context.

- The element "AOCI, Market Risk Benefit, Instrument-Specific Credit Risk, before Tax" (**L60**) is modeled from the accumulated other comprehensive income perspective. For the calculation to work with the appropriate positive and negative values, the calculation summation parent is "Market Risk Benefit, before Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change" (**L49)** with children of "AOCI, Market Risk Benefit, Instrument-Specific Credit Risk, before Tax" (**L60**) and "Market Risk Benefit, after Increase (Decrease) from Instrument-Specific Credit Risk" (**L48**). In this example, "AOCI, Market Risk Benefit, Instrument-Specific Credit Risk, before Tax" (**L60**) is a credit to accumulated other comprehensive income and a debit to "Market Risk Benefit, before Reinsurance and Cumulative Increase (Decrease) from Instrument-Specific Credit Risk Change" (**L49**) and the XBRL value will be positive because it is from the accumulated other comprehensive perspective.

4b.1,Example 4b—Reconciliation of Market Risk Benefits by Asset and Liability Positions

This example illustrates the modeling for the reconciliation of market risk benefits by amounts that are in an asset position and those that are in a liability position to the market risk benefits amount in the consolidated statement of financial position.

The reconciliation of the market risk benefits (asset) liability in the consolidated statement of financial position as of December 31, for the years ended, are as follows:

(in thousands)

		20X3						20X2				
Contract		Asset		Liability		Net		Asset		Liability		Net
Variable Annuity	L63, A1:M5	$ 2,925	L64, A1:M5	$ 33,600	L48, A1:M5	$ 30,675	L63, A1:M5	$ 2,225	L64, A1:M5	$ 10,100	L48, A1:M5	$ 7,875
Indexed Annuity	L63, A1:M8	1,000	L64, A1:M8	3,625	L48, A1:M8	2,625	L63, A1:M8	40	L64, A1:M8	1,800	L48, A1:M8	1,760
Balance, End of Year	L63	$ 3,925	L64	$ 37,225	L48	$ 33,300	L63	$ 2,265	L64	$ 11,900	L48	$ 9,635

Figure 4b.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M5	Variable Annuity [Member]		Duration	VariableAnnuityMember
M8	Indexed Annuity [Member]		Duration	IndexedAnnuityMember
L48	Market Risk Benefit, after Increase (Decrease) from Instrument-Specific Credit Risk	Credit	Instant	MarketRiskBenefitAfterIncreaseDecreaseFromInstrumentSpecificCreditRisk
L63	Market Risk Benefit, Asset, Amount	Debit	Instant	MarketRiskBenefitAssetAmount
L64	Market Risk Benefit, Liability, Amount	Credit	Instant	MarketRiskBenefitLiabilityAmount

Figure 4b.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3			20X2		
	Product and Service [Axis] A1		Variable Annuity [Member] M5	Indexed Annuity [Member] M8	Report-wide Value	Variable Annuity [Member] M5	Indexed Annuity [Member] M8	Report-wide Value
L63	Market Risk Benefit, Asset, Amount	Market risk benefits, Asset	2925000	1000000	3925000	2225000	40000	2265000
L64	Market Risk Benefit, Liability, Amount	Market risk benefits, Liability	33600000	3625000	37225000	10100000	1800000	11900000
L48	Market Risk Benefit, after Increase (Decrease) from Instrument-Specific Credit Risk	Market risk benefits, Net	30675000	2625000	33300000	7875000	1760000	9635000

Figure 4b.3

Example 5a—Disclosure of the Balances of and Changes in Separate Account Liability

This example illustrates the modeling for the balances of and changes in separate account balances.

The balances of and changes in separate account liabilities as of December 31, for the years ended:
(in thousands)

		20X3			20X2		
		Variable Universal Life	Variable Annuity	Other	Variable Universal Life	Variable Annuity	Other
		A1:M7	A1:M5	A1:M6	A1:M7	A1:M5	A1:M6
Balance, beginning of year	L65	$ 47,400	$ 890,640	$ 19,510	$ 25,000	$ 550,000	$ 15,000
Premiums and deposits	L66	65,880	489,550	2,000	23,410	318,200	5,000
Policy charges	L67	(6,000)	(75,000)	(880)	(1,600)	(30,000)	(675)
Surrenders and withdrawals	L68	(1,000)	(2,000)	(560)	(900)	(2,100)	(400)
Benefit payments	L69	(5,000)	(10,000)	(350)	(2,500)	(7,500)	(300)
Invested performance	L70	14,360	110,000	1,125	3,600	70,000	900
Net transfers (from) to separate account	L42	(4,300)	760	—	500	(7,510)	10
Other charges	L71	(90)	(750)	(85)	(110)	(450)	(25)
Balance, end of year	L65	$ 111,250	$ 1,403,200	$ 20,760	$ 47,400	$ 890,640	$ 19,510
Cash surrender value	L72	$ 104,480	$ 1,113,832	$ 12,750	$ 43,000	$ 600,000	$ 11,000

Figure 5a.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M5	Variable Annuity [Member]		Duration	VariableAnnuityMember
M6	Long-Duration Insurance, Other [Member]		Duration	OtherLongdurationInsuranceProductLineMember
M7	Variable Universal Life [Member]		Duration	VariableUniversalLifeMember
L42	Transfer to (from) Policyholder Account Balance (to) from Separate Account	Credit	Duration	TransferToFromPolicyholderAccountBalanceToFromSeparateAccount
L65	Separate Account, Liability	Credit	Instant	SeparateAccountsLiability
L66	Separate Account, Liability, Premium and Deposit	Debit	Duration	SeparateAccountLiabilityPremiumAndDeposit
L67	Separate Account, Liability, Policy Charge	Debit	Duration	SeparateAccountLiabilityPolicyCharge
L68	Separate Account, Liability, Surrender and Withdrawal	Debit	Duration	SeparateAccountLiabilitySurrenderAndWithdrawal
L69	Separate Account, Liability, Benefit Payment	Credit	Duration	SeparateAccountLiabilityBenefitPayment
L70	Separate Account, Liability, Increase (Decrease) from Invested Performance	Credit	Duration	SeparateAccountLiabilityIncreaseDecreaseFromInvestedPerformance
L71	Separate Account, Liability, Increase (Decrease) from Other Change	Credit	Duration	SeparateAccountLiabilityIncreaseDecreaseFromOtherChange
L72	Separate Account, Liability, Cash Surrender Value, Amount	Credit	Instant	SeparateAccountLiabilityCashSurrenderValueAmount

Figure 5a.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3			20X2		
	Product and Service [Axis] A1		Variable Universal Life [Member] M7	Variable Annuity [Member] M5	Long-Duration Insurance, Other [Member] M6	Variable Universal Life [Member] M7	Variable Annuity [Member] M5	Long-Duration Insurance, Other [Member] M6
L66	Separate Account, Liability, Premium and Deposit	Separate account liabilities, Premiums and deposits	65880000	489550000	2000000	23410000	318200000	5000000
L67	Separate Account, Liability, Policy Charge	Separate account liabilities, Policy charges	6000000	75000000	880000	1600000	30000000	675000
L68	Separate Account, Liability, Surrender and Withdrawal	Separate account liabilities, Surrenders and withdrawals	1000000	2000000	560000	900000	2100000	400000
L69	Separate Account, Liability, Benefit Payment	Separate account liabilities, Benefit payments	5000000	10000000	350000	2500000	7500000	300000
L70	Separate Account, Liability, Increase (Decrease) from Invested Performance	Separate account liabilities, Invested performance	14360000	110000000	1125000	3600000	70000000	900000
L42	Transfer to (from) Policyholder Account Balance (to) from Separate Account	Separate account liabilities, Net transfers (from) to separate account	4300000	-760000	0	-500000	7510000	-10000
L71	Separate Account, Liability, Increase (Decrease) from Other Change	Separate account liabilities, Other charges	-90000	-750000	-85000	-110000	-450000	-25000
L65	Separate Account, Liability	Separate account liabilities, Balance, end of year	111250000	1403200000	20760000	47400000	890640000	19510000
L72	Separate Account, Liability, Cash Surrender Value, Amount	Separate account liabilities, Cash surrender value	104480000	1113832000	12750000	43000000	600000000	11000000

Figure 5a.3

Notes:

- "Separate Account, Liability, Premium and Deposit" (**L66**) is used in the reconciliation because the company has disclosed the amount for these two types of additions to the separate account balances as one amount. The following two alternative elements may be used if the amounts of premiums and deposits are separately disclosed: "Separate Account, Liability, Premium" and "Separate Account, Liability, Deposit."

- "Separate Account, Liability, Surrender and Withdrawal" (**L68**) is used in the reconciliation because the company has disclosed the amount for these two types of reductions to the separate account balances as one amount. The following two alternative elements may be used if the amounts of surrenders and withdrawals are separately disclosed: "Separate Account, Liability, Surrender" and "Separate Account, Liability, Withdrawal."

- "Transfer to (from) Policyholder Account Balance (to) from Separate Account" (**L42**) is intended for use in both the separate account liability roll forward (shown in this example for one filer) and in the policyholder account balance roll forward (shown in Example 3b for a different filer). This line item element is modeled from the policyholder perspective with a transfer from the separate account as a positive (credit to policyholder account) which represents a movement of funds out of the separate account and a transfer to the separate account as a negative (or debit to policyholder account) which represents movement of funds into the separate account.

- The XBRL report view represents the date context for the years ended December 31, 20X3 and 20X2, and at December 31, 20X3 and 20X2, respectively; therefore, the beginning balances for the "Separate Account, Liability" (**L65**) element for the period ending December 31, 20X2 are not presented because they would appear in a separate date context.

Example 5b—Reconciliation of Separate Account Liability

This example illustrates the modeling for the reconciliation of separate account liabilities to the separate account liability balance in the consolidated statement of financial position.

The reconciliation of separate account liabilities in the consolidated statement of financial position as of December 31, for the years ended:

(in thousands)

		20X3	20X2
Variable Universal Life	**L65, A1:M7**	$ 111,250	$ 47,400
Variable Annuity	**L65, A1:M5**	1,403,200	890,640
Other	**L65, A1:M6**	20,760	19,510
Balance, end of year	**L65**	$ 1,535,210	$ 957,550

Figure 5b.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Product and Service [Axis]		Duration	ProductOrServiceAxis
	Product and Service [Domain]		Duration	ProductsAndServicesDomain
M5	Variable Annuity [Member]		Duration	VariableAnnuityMember
M6	Long-Duration Insurance, Other [Member]		Duration	OtherLongdurationInsuranceProductLineMember
M7	Variable Universal Life [Member]		Duration	VariableUniversalLifeMember
L65	Separate Account, Liability	Credit	Instant	SeparateAccountsLiability

Figure 5b.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X3				20X2			
	Product and Service [Axis] A1		Variable Universal Life [Member] M7	Variable Annuity [Member] M5	Long-Duration Insurance, Other [Member] M6	Report-wide Value	Variable Universal Life [Member] M7	Variable Annuity [Member] M5	Long-Duration Insurance, Other [Member] M6	Report-wide Value
L65	Separate Account, Liability	Separate accounts liabilities, Balance, end of year	111250000	1403200000	20760000	1535210000	47400000	890640000	19510000	957550000

Figure 5b.3

Example 6a—Statement of Stockholders' Equity with Transition Adjustments on Initial Application of the New Guidance

This example provides a Statement of Stockholders' Equity to illustrate the modeling for the values for transition adjustments to retained earnings and Accumulated Other Comprehensive Income (AOCI) for application to the earliest period presented.

Consolidated Statements of Stockholders' Equity

(in thousands)		Outstanding shares		A5:M19 Common stock	A5:M20 Additional paid-in capital	A5:M21 Retained Earnings	A5:M18 Accumulated other comprehensive (loss) income	A5:M22 Noncontrolling interest	Total
Balance at December 31, 20X0	L77, A6:M23	100,000	L75, A6:M23	$ 1,000	$ 840,000	$ 1,703,715	$ (106,400)	$ (10,000)	$ 2,428,315
Adoption of ASU 2018-12 [1]			L75, A6:M24			(40,000)			(40,000)
Adjusted Balance at December 31, 20X0	L77	100,000	L75	1,000	840,000	1,663,715	(106,400)	(10,000)	2,388,315
Net income			L73			60,840		10,160	71,000
Other comprehensive income, net of tax			L74				3,050	5,960	9,010
Compensation under stock-based plans, net			L76		20,000				20,000
Balance at December 31, 20X1	L77	100,000	L75	1,000	860,000	1,724,555	(103,350)	6,120	2,488,325
Net income			L73			68,445		11,430	79,875
Other comprehensive income, net of tax			L74				4,350	4,690	9,040
Compensation under stock-based plans, net			L76		25,000				25,000
Balance at December 31, 20X2	L77	100,000	L75	1,000	885,000	1,793,000	(99,000)	22,240	2,602,240
Net income			L73			76,050		12,700	88,750
Other comprehensive income, net of tax			L74				5,750	3,275	9,025
Compensation under stock-based plans, net			L76		15,000				15,000
Balance at December 31, 20X3	L77	100,000	L75	$ 1,000	$ 900,000	$ 1,869,050	$ (93,250)	$ 38,215	$ 2,715,015

Legend: This legend is provided to illustrate the elements associated with values or to provide context. This information is not part of disclosure.

[1] XL78

Figure 6a.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A5	Equity Components [Axis]		Duration	StatementEquityComponentsAxis
	Equity Component [Domain]		Duration	EquityComponentDomain
M18	AOCI Attributable to Parent [Member]		Duration	AccumulatedOtherComprehensiveIncomeMember
M19	Common Stock [Member]		Duration	CommonStockMember
M20	Additional Paid-in Capital [Member]		Duration	AdditionalPaidInCapitalMember
M21	Retained Earnings [Member]		Duration	RetainedEarningsMember
M22	Noncontrolling Interest [Member]		Duration	NoncontrollingInterestMember
A6	Revision of Prior Period [Axis]		Duration	RestatementAxis
	Revision of Prior Period [Domain]		Duration	RestatementDomain
M23	Previously Reported [Member]		Duration	ScenarioPreviouslyReportedMember
M24	Revision of Prior Period, Accounting Standards Update, Adjustment [Member]		Duration	RevisionOfPriorPeriodAccountingStandardsUpdateAdjustmentMember
L73	Net Income (Loss), Including Portion Attributable to Noncontrolling Interest	Credit	Duration	ProfitLoss
L74	Other Comprehensive Income (Loss), Net of Tax	Credit	Duration	OtherComprehensiveIncomeLossNetOfTax
L75	Equity, Including Portion Attributable to Noncontrolling Interest	Credit	Instant	StockholdersEquityIncludingPortionAttributableToNoncontrollingInterest
L76	APIC, Share-Based Payment Arrangement, Increase for Cost Recognition	Credit	Duration	AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue
L77	Common Stock, Shares, Outstanding		Instant	CommonStockSharesOutstanding
XL78	Accounting Standards Update [Extensible Enumeration]		Duration	AccountingStandardsUpdateExtensibleList

Figure 6a.2

The XBRL report views created using the modeling structure are provided here:

	Standard Label	Preferred Label	20X0													
	Equity Components [Axis] A5		Common Stock [Member] M19		Additional Paid-in Capital [Member] M20		Retained Earnings [Member] M21			AOCI Attributable to Parent [Member] M18		Noncontrolling Interest [Member] M22				Report-wide Value
	Revision of Prior Period [Axis] A6		Previously Reported [Member] M23		Previously Reported [Member] M23		Previously Reported [Member] M23	Revision of Prior Period, Accounting Standards Update, Adjustment [Member] M24		Previously Reported [Member] M23		Previously Reported [Member] M23		Previously Reported [Member] M23	Revision of Prior Period, Accounting Standards Update, Adjustment [Member] M24	
L77	Common Stock, Shares, Outstanding	Outstanding shares												100000000		100000000
L75	Equity, Including Portion Attributable to Noncontrolling Interest	Consolidated statement of stockholders' equity, ending balance	1000000	1000000	840000000	840000000	1703715000	-40000000	1663715000	-106400000	-106400000	-10000000	-10000000	2428315000	-40000000	2388315000

Figure 6a.3a (continues)

	Standard Label	Preferred Label	20X1					
	Equity Components [Axis] A5		Common Stock [Member] M19	Additional Paid-in Capital [Member] M20	Retained Earnings [Member] M21	AOCI Attributable to Parent [Member] M18	Noncontrolling Interest [Member] M22	Report-wide Value
L73	Net Income (Loss), Including Portion Attributable to Noncontrolling Interest	Net income			60840000		10160000	71000000
L76	APIC, Share-Based Payment Arrangement, Increase for Cost Recognition	Compensation under stock-based plans, net		20000000				20000000
L74	Other Comprehensive Income (Loss), Net of Tax	Other comprehensive income, net of tax				3050000	5960000	9010000
L77	Common Stock, Shares, Outstanding	Outstanding shares						100000000
L75	Equity, Including Portion Attributable to Noncontrolling Interest	Consolidated statement of stockholders' equity, ending balance	1000000	860000000	1724555000	-103350000	6120000	2488325000

Figure 6a.3a (continued)

	Standard Label	Preferred Label	
	Date Context		**20X0-01-01 to 20X0-12-31**
XL78	**Accounting Standards Update [Extensible Enumeration]**		http://fasb.org/us-gaap/20X0#AccountingStandardsUpdate201812Member

Figure 6a.3b

Notes:

- The XBRL report views represent the date context for 20X0 and 20X1. The other reporting periods would be similarly structured.

- The example would apply to either transition method—Retrospective Transition Method or Modified Retrospective Transition Method because the guidance is applied to beginning of the earliest period presented under both transition methods.

- An extensible enumeration element is used to convey the amendment from one ASU. "Accounting Standards Update [Extensible Enumeration]" (**XL78**) is used to tag the fact value indicating which ASU is affecting retained earnings in the Statement of Shareholders' Equity. The value of the extensible enumeration element is the member representing the specific ASU. If a filer reports values from more than one ASU within the filing, then the "Accounting Standards Update [Axis]" is intended to be used.

Example 6b—Disclosure of Reconciliation of Liability for Future Policy Benefits with Incremental Effects of Modified Retrospective Transition Method under Retrospective Transition Method on Initial Application of the New Guidance

This example illustrates the modeling for the disaggregation of the liability for future policy benefits with the incremental effects of the modified retrospective transition method if a filer elects the retrospective transition method.

Sample of liability for future policy benefits roll forward:
(in thousands)

	Adoption of ASU 2018-12			
Present Value of Expected Net Premiums	Balance, end of year December 31, 20X0		L5, A6:M23	$ 195,000
	Effect of changes in cash flow assumptions, effect of retrospective application		L7, A6:M25	3,000
	Effect of changes in cash flow assumptions, effect of modified retrospective application		L7, A6:M26	2,000
	Effect of changes in cash flow assumptions, total	[1]	L7, A6:M24	5,000
	Adjusted Balance, end of year December 31, 20X0		L5	$ 200,000
Present Value of Expected Future Policy Benefits	Balance, end of year December 31, 20X0		L15, A6:M23	$ 330,000
	Effect of changes in cash flow assumptions, effect of retrospective application		L17, A6:M25	18,000
	Effect of changes in cash flow assumptions, effect of modified retrospective application		L17, A6:M26	27,000
	Effect of changes in cash flow assumptions, total	[1]	L17, A6:M24	45,000
	Adjusted Balance, end of year December 31, 20X0		L15	$ 375,000

Legend: This legend is provided to illustrate the elements associated with values or to provide context. This information is not part of disclosure.

[1] **XL78**

Figure 6b.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A6	Revision of Prior Period [Axis]		Duration	RestatementAxis
	Revision of Prior Period [Domain]		Duration	RestatementDomain
M23	Previously Reported [Member]		Duration	ScenarioPreviouslyReportedMember
M24	Revision of Prior Period, Accounting Standards Update, Adjustment [Member]		Duration	RevisionOfPriorPeriodAccountingStandardsUpdateAdjustmentMember
M25	Effect of Retrospective Application of Accounting Standards Update 2018-12 [Member]		Duration	EffectOfRetrospectiveApplicationOfAccountingStandardsUpdate201812Member
M26	Effect of Modified Retrospective Application Accounting Standards Update 2018-12 [Member]		Duration	EffectOfModifiedRetrospectiveApplicationAccountingStandardsUpdate201812Member
L5	Liability for Future Policy Benefit, Expected Net Premium, before Reinsurance, after Discount Rate Change	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumBeforeReinsuranceAfterDiscountRateChange
L7	Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) from Cash Flow Change	Debit	Instant	LiabilityForFuturePolicyBenefitExpectedNetPremiumCumulativeIncreaseDecreaseFromCashFlowChange
L15	Liability for Future Policy Benefit, Expected Future Policy Benefit, before Reinsurance, after Discount Rate Change	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitBeforeReinsuranceAfterDiscountRateChange
L17	Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) from Cash Flow Change	Credit	Instant	LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitCumulativeIncreaseDecreaseFromCashFlowChange
XL78	Accounting Standards Update [Extensible Enumeration]		Duration	AccountingStandardsUpdateExtensibleList

Figure 6b.2

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	20X0				
	Revision of Prior Period [Axis] A6		Previously Reported [Member] M23	Revision of Prior Period, Accounting Standards Update, Adjustment [Member] M24	Effect of Retrospective Application of Accounting Standards Update 2018-12 [Member] M25	Effect of Modified Retrospective Application Accounting Standards Update 2018-12 [Member] M26	Report-wide Value
L5	Liability for Future Policy Benefit, Expected Net Premium, before Reinsurance, after Discount Rate Change	Present value of expected net premiums, balance, end of year	195000000				200000000
L7	Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) from Cash Flow Change	Present value of expected net premiums, effect of changes in cash flow assumptions, total		5000000	3000000	2000000	
L15	Liability for Future Policy Benefit, Expected Future Policy Benefit, before Reinsurance, after Discount Rate Change	Present value of expected future policy benefits, balance, end of year	330000000				375000000
L17	Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) from Cash Flow Change	Present value of expected future policy benefits, effect of changes in cash flow assumptions, total		45000000	18000000	27000000	

Figure 6b.3a

	Standard Label	Preferred Label	
	Date Context		20X0-01-01 to 20X0-12-31
XL78	Accounting Standards Update [Extensible Enumeration]		http://fasb.org/us-gaap/20X0#AccountingStandardsUpdate201812Member

Figure 6b.3b

Notes:

- The example includes only a portion of the disaggregated roll forward for the liability for future policy benefits to illustrate the intended modeling for the transition effects. The date context would be expected to be consistent with a revision of a prior period and be the ending of the reporting period before the beginning of the earliest period presented.

- If the information in the example was disaggregated by multiple product lines, the "Product and Service [Axis]" may be used.

- An extensible enumeration element is used to convey the amendment from one ASU. "Accounting Standards Update [Extensible Enumeration]" (**XL78**) is used to tag the fact value indicating which ASU is affecting the financial statements. The value of the extensible enumeration element is the member representing the specific ASU. If a filer reports values from more than one ASU within the filing, then the "Accounting Standards Update [Axis]" is intended to be used.