



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

Reliance Standard Life Insurance Company

NAIC Group Code 3098 (Current) 3098 (Prior) NAIC Company Code 68381 Employer's ID Number 36-0883760

Organized under the Laws of Illinois, State of Domicile or Port of Entry IL

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 04/02/1907 Commenced Business 04/15/1907

Statutory Home Office 1100 East Woodfield Road, Two Woodfield Lake, Suite 437 (Street and Number) Schaumburg, IL, US 60173 (City or Town, State, Country and Zip Code)

Main Administrative Office 1700 Market Street, Suite 1200 (Street and Number) Philadelphia, PA, US 19103 (City or Town, State, Country and Zip Code) 267-256-3500 (Area Code) (Telephone Number)

Mail Address 1700 Market Street, Suite 1200 (Street and Number or P.O. Box) Philadelphia, PA, US 19103 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1700 Market Street, Suite 1200 (Street and Number) Philadelphia, PA, US 19103 (City or Town, State, Country and Zip Code) 267-256-3500 (Area Code) (Telephone Number)

Internet Website Address www.reliancestandard.com

Statutory Statement Contact Paul Van Haren (Name) 267-256-3664 (Area Code) (Telephone Number) paul.van.haren@rsl.com (E-mail Address) 267-256-3522 (FAX Number)

OFFICERS

President Christopher Anthony Fazzini Treasurer Thomas Arthur Lutter
Secretary Charles Thomas Denaro Appointed Actuary Harry Shissler, FSA, MAAA

OTHER

John Michael Albanese, Senior Vice President Scott Howard Boutin, Senior Vice President Thomas William Burghart, Executive Vice President
Chad William Coulter, Senior Vice President Charles Thomas Denaro, Vice President Todd Stephen Elliott, Senior Vice President
Luce Giroux, Senior Vice President Robin Dale Harris, Senior Vice President Thomas Arthur Lutter, Senior Vice President
Mark Paul Marsters, Senior Vice President David Joseph Shaw, Senior Vice President David Milton Whitehead, Senior Vice President

DIRECTORS OR TRUSTEES

Thomas William Burghart Christopher Anthony Fazzini Steven Andrew Hirsh
Seigo Ishimaru # Stephan Arthur Kiratsous James Michael Litvack
James Norbert Meehan Nita Ione Savage Donald Alan Sherman
Daisuke Ugaeri #

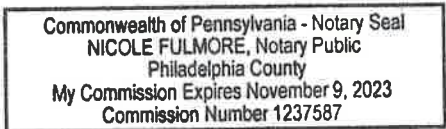
State of Pennsylvania SS
County of Philadelphia

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Signatures of Christopher Anthony Fazzini (President), Charles Thomas Denaro (Secretary), and Thomas Arthur Lutter (Treasurer)

Subscribed and sworn to before me this 8th day of February 2022
Nicole Fulmore, Notary Public, My Commission Expires 11/09/2023

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	10,435,068,434		10,435,068,434	10,085,564,390
2. Stocks (Schedule D):				
2.1 Preferred stocks	42,762,586		42,762,586	35,085,177
2.2 Common stocks	601,988,754		601,988,754	398,778,678
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	7,001,826,986		7,001,826,986	5,944,164,079
3.2 Other than first liens	634,240,747		634,240,747	623,918,335
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)	499	499		
4.3 Properties held for sale (less \$ encumbrances)	13,706,730		13,706,730	24,578,553
5. Cash (\$ 42,425,045 , Schedule E - Part 1), cash equivalents (\$ 106,664,169 , Schedule E - Part 2) and short-term investments (\$ 27,228,381 , Schedule DA)	176,317,595		176,317,595	292,126,862
6. Contract loans (including \$ premium notes)	585,668		585,668	400,241
7. Derivatives (Schedule DB)	46,974,280		46,974,280	142,735,014
8. Other invested assets (Schedule BA)	589,480,635		589,480,635	377,717,939
9. Receivables for securities	146,085,708		146,085,708	445,116,683
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	19,689,038,622	499	19,689,038,123	18,370,185,951
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	172,045,102	1,316,693	170,728,409	119,039,339
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	88,019,070	1,253,015	86,766,055	73,144,548
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	143,168		143,168	166,803
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,836,844		3,836,844	5,782,838
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	986,274		986,274	1,744,661
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	37,827,874		37,827,874	54,410,401
18.2 Net deferred tax asset	148,363,742	82,149,590	66,214,152	54,436,969
19. Guaranty funds receivable or on deposit	446,162		446,162	1,454,543
20. Electronic data processing equipment and software	75,095,733	73,848,186	1,247,547	1,219,369
21. Furniture and equipment, including health care delivery assets (\$)	12,302,701	12,302,701		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	2,536,896	128,406	2,408,490	431,829
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	28,279,296	27,275,488	1,003,808	1,003,808
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	20,258,921,484	198,274,578	20,060,646,906	18,683,021,059
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	245,988,615		245,988,615	260,575,439
28. Total (Lines 26 and 27)	20,504,910,099	198,274,578	20,306,635,521	18,943,596,498
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Prepaid fees and suspense debits	24,990,727	24,990,727		
2502. Miscellaneous accounts receivable	1,003,808		1,003,808	1,003,808
2503. Other than invested assets nonadmitted	2,272,461	2,272,461		
2598. Summary of remaining write-ins for Line 25 from overflow page	12,300	12,300		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	28,279,296	27,275,488	1,003,808	1,003,808

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 11,114,754,420 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	11,114,754,420	9,936,643,344
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	1,364,885,751	1,268,142,582
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	1,499,523,074	1,489,823,526
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	112,762,285	113,529,188
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	345,811,125	458,836,052
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 103,774 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	107,688	97,546
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ 1,189,931 accident and health experience rating refunds of which \$ 1,189,931 is for medical loss ratio rebate per the Public Health Service Act	1,189,931	824,634
9.3 Other amounts payable on reinsurance, including \$ 536,278 assumed and \$ 2,415,726 ceded	2,952,004	2,914,187
9.4 Interest maintenance reserve (IMR, Line 6)	107,540,833	95,582,568
10. Commissions to agents due or accrued-life and annuity contracts \$ 1,240,591 accident and health \$ and deposit-type contract funds \$	1,240,591	1,393,729
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	172,425,202	150,278,890
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	(353,269)	(175,093)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	3,680,894	4,336,100
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	(645,980)	2,699,600
18. Amounts held for agents' account, including \$ 1,440,359 agents' credit balances	1,440,359	1,262,835
19. Remittances and items not allocated	60,192,405	59,617,077
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid	2,000,000	2,000,000
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	363,396,858	466,700,235
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	1,830,231,503	1,828,202,549
24.04 Payable to parent, subsidiaries and affiliates	2,574,669	3,769,224
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	822,323,222	676,184,142
24.08 Derivatives	45,764,033	1,986,098
24.09 Payable for securities	93,761,940	256,583,077
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	14,103,953	18,713,016
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	17,961,663,491	16,839,945,106
27. From Separate Accounts Statement	245,988,615	260,575,439
28. Total liabilities (Lines 26 and 27)	18,207,652,106	17,100,520,545
29. Common capital stock	6,003,113	6,003,113
30. Preferred capital stock	50,000,000	50,000,000
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	100,000,000	100,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	302,876,387	302,876,387
34. Aggregate write-ins for special surplus funds		1,086,920
35. Unassigned funds (surplus)	1,640,103,915	1,383,109,533
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	2,042,980,302	1,787,072,840
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	2,098,983,415	1,843,075,953
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	20,306,635,521	18,943,596,498
DETAILS OF WRITE-INS		
2501. Retained assets program liability to claimants and other miscellaneous liabilities	11,617,270	10,622,382
2502. Deferred revenue - renewal rights	2,397,933	4,795,867
2503. Liability for pension and postretirement benefits	88,750	3,294,767
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	14,103,953	18,713,016
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Affordable Care Act 9010 fee assessment		1,086,920
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		1,086,920

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	2,910,010,027	2,057,284,239
2. Considerations for supplementary contracts with life contingencies	5,784,885	1,818,508
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,082,899,819	785,587,525
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	19,381,010	13,329,245
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	13,592,539	12,698,838
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,742,309	1,725,315
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income		2,066
9. Total (Lines 1 to 8.3)	4,033,410,589	2,872,445,736
10. Death benefits	85,570,747	83,182,736
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	180,383,686	165,394,415
13. Disability benefits and benefits under accident and health contracts	430,069,265	528,356,693
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	751,619,948	453,310,923
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	124,934,511	101,145,471
18. Payments on supplementary contracts with life contingencies	2,466,478	2,465,037
19. Increase in aggregate reserves for life and accident and health contracts	1,275,219,542	869,821,913
20. Totals (Lines 10 to 19)	2,850,264,177	2,203,677,188
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	215,386,277	179,191,078
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,158,094	1,246,344
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	282,502,580	258,690,118
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	46,792,845	42,029,044
25. Increase in loading on deferred and uncollected premiums	1,750,085	1,275,702
26. Net transfers to or (from) Separate Accounts net of reinsurance	(4,206)	(5,020)
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	3,397,849,852	2,686,104,454
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	635,560,737	186,341,282
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	635,560,737	186,341,282
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	137,065,475	54,682,928
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	498,495,262	131,658,354
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (11,579,125) (excluding taxes of \$ 8,330,693 transferred to the IMR)	(117,691,842)	158,119,726
35. Net income (Line 33 plus Line 34)	380,803,420	289,778,080
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,843,075,953	1,577,174,280
37. Net income (Line 35)	380,803,420	289,778,080
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (43,296,226)	(71,581,499)	62,226,454
39. Change in net unrealized foreign exchange capital gain (loss)	(47,640,636)	3,080,092
40. Change in net deferred income tax	3,324,027	(20,375,416)
41. Change in nonadmitted assets	(42,929,980)	3,732,654
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	103,303,377	(144,108,348)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		75,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(71,904,000)	(4,000,000)
53. Aggregate write-ins for gains and losses in surplus	2,532,753	568,157
54. Net change in capital and surplus for the year (Lines 37 through 53)	255,907,462	265,901,673
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	2,098,983,415	1,843,075,953
DETAILS OF WRITE-INS		
08.301. Miscellaneous income		2,066
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)		2,066
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)		
5301. Unassigned funds - pension and postretirement benefits	2,532,753	568,157
5302. Affordable Care Act 9010 fee assessment	1,086,920	(374,186)
5303. Reclassification of Affordable Care Act 9010 fee assessment to special surplus funds	(1,086,920)	374,186
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	2,532,753	568,157

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,900,457,096	2,044,879,295
2. Net investment income	926,068,681	676,017,684
3. Miscellaneous income	15,157,197	14,406,181
4. Total (Lines 1 through 3)	3,841,682,974	2,735,303,160
5. Benefit and loss related payments	1,562,545,967	1,253,351,680
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	3,682	4,875
7. Commissions, expenses paid and aggregate write-ins for deductions	536,410,491	454,395,299
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	104,504,037	51,953,000
10. Total (Lines 5 through 9)	2,203,464,177	1,759,704,854
11. Net cash from operations (Line 4 minus Line 10)	1,638,218,797	975,598,306
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	685,409,276	2,451,905,957
12.2 Stocks	123,296,661	100,985,994
12.3 Mortgage loans	1,913,326,805	1,984,462,256
12.4 Real estate	15,366,375	4,093,516
12.5 Other invested assets	197,022,037	150,640,996
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	917,066	(123,768)
12.7 Miscellaneous proceeds	154,139,431	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,089,477,651	4,691,964,951
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,527,927,748	2,559,937,770
13.2 Stocks	280,041,726	98,480,820
13.3 Mortgage loans	2,770,675,865	2,743,887,422
13.4 Real estate		
13.5 Other invested assets	213,060,024	182,865,117
13.6 Miscellaneous applications		139,353,474
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,791,705,363	5,724,524,603
14. Net increase (decrease) in contract loans and premium notes	185,427	7,294
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,702,413,140)	(1,032,566,946)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		75,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	42,013,674	(3,102,216)
16.5 Dividends to stockholders	71,904,000	4,000,000
16.6 Other cash provided (applied)	(21,724,598)	(3,206,043)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(51,614,924)	64,691,741
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(115,809,267)	7,723,101
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	292,126,862	284,403,761
19.2 End of year (Line 18 plus Line 19.1)	176,317,595	292,126,862

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Non-cash acquisitions from invested asset exchanges - bonds, stocks, mortgage loans and investment receivables	(337,326,663)	(261,046,666)
20.0002. Non-cash proceeds from invested asset exchanges - bonds, stocks, real estate other invested assets and short-term investments	(321,093,888)	(261,150,972)
20.0003. Tax credit bonds	(10,087,789)	(10,154,726)
20.0004. Capitalization of mortgage interest	(87,220,696)	(55,980,717)
20.0005. Capitalization of bond interest	(9,125,094)	(8,637,563)
20.0006. Real estate acquired in satisfaction of debt	(46,406,958)	(2,958,166)
20.0007. Reclassification of residual bond tranches to other invested assets	(266,675,132)	
20.0008. Transfer of common stock to other invested assets		(2,609,532)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	672,101		672,101									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	539,047		432,211			106,836						
4. Amortization of Interest Maintenance Reserve (IMR)	12,520		10,039			2,481						
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	154,083		154,083									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,742,309								1,742,309			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	3,120,060		1,268,434			109,317			1,742,309			
10. Death benefits	3,046,898		3,046,898									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	3,942		3,942									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	116,238		116,238									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	18,048		18,048									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(318,255)		(384,445)			66,190						
20. Totals (Lines 10 to 19)	2,866,871		2,800,681			66,190						
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	154,083		154,083									XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	1,151,859		280,900			280,900			590,059			
24. Insurance taxes, licenses and fees, excluding federal income taxes	28,135		28,135									
25. Increase in loading on deferred and uncollected premiums	(8,463)		(8,463)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(4,206)								(4,206)			
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	4,188,279		3,255,336			347,090			585,853			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,068,219)		(1,986,902)			(237,773)			1,156,456			
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,068,219)		(1,986,902)			(237,773)			1,156,456			
32. Federal income taxes incurred (excluding tax on capital gains)	(230,373)		(428,497)			(51,278)			249,402			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(837,846)		(1,558,405)			(186,495)			907,054			
34. Policies/certificates in force end of year	17,833		16,008			1,822			3			
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)												
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)												

(a) Include premium amounts for preneed plans included in Line 1
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

6.1

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	183,093,884		183,093,884						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	24,461,107		24,461,107						
4. Amortization of Interest Maintenance Reserve (IMR)	568,117		568,117						
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	(2,039,728)		(2,039,728)						
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	206,083,380		206,083,380						
10. Death benefits	82,523,849		82,523,849						
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	197,691		197,691						
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	1,168,085		1,168,085						
20. Totals (Lines 10 to 19)	83,889,625		83,889,625						
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	47,452,995		47,452,995						XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	70,183,320		70,183,320						
24. Insurance taxes, licenses and fees, excluding federal income taxes	14,599,536		14,599,536						
25. Increase in loading on deferred and uncollected premiums	366,678		366,678						
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	216,492,154		216,492,154						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(10,408,774)		(10,408,774)						
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(10,408,774)		(10,408,774)						
32. Federal income taxes incurred (excluding tax on capital gains)	(2,244,764)		(2,244,764)						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(8,164,010)		(8,164,010)						
34. Policies/certificates in force end of year	17,626		17,626						
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24

(b) Include premium amounts for preneed plans included in Line 1

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	1,666,193,019	1,274,775,078	391,417,941				
2. Considerations for supplementary contracts with life contingencies	5,784,885	XXX	XXX	XXX	XXX	5,784,885	XXX
3. Net investment income	602,446,125	314,289,531	287,878,400			278,194	
4. Amortization of Interest Maintenance Reserve (IMR)	13,992,004	7,299,475	6,686,068			6,461	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	2,288,416,033	1,596,364,084	685,982,409			6,069,540	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	155,259,305	88,462,764	66,796,541				
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	635,463,063	290,042,518	345,420,545				
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	1,104,528	694,509	409,888			131	
18. Payments on supplementary contracts with life contingencies	2,466,478					2,466,478	
19. Increase in aggregate reserves for life and accident and health contracts	1,095,582,850	1,091,379,073	1,046,569			3,157,208	
20. Totals (Lines 10 to 19)	1,889,876,224	1,470,578,864	413,673,543			5,623,817	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	61,255,344	39,977,621	21,277,723				
22. Commissions and expense allowances on reinsurance assumed	794,131	794,131					
23. General insurance expenses	14,918,134	5,966,152	8,633,504			318,478	
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,823,898	1,651,321	1,172,577				
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	1,969,667,731	1,518,968,089	444,757,347			5,942,295	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	318,748,302	77,395,995	241,225,062			127,245	
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	318,748,302	77,395,995	241,225,062			127,245	
32. Federal income taxes incurred (excluding tax on capital gains)	68,741,483	16,691,275	52,022,766			27,442	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	250,006,819	60,704,720	189,202,296			99,803	
34. Policies/certificates in force end of year	110,458	67,618	42,406			434	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	184,146,199	184,146,199					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	73,755,286	73,755,286					
4. Amortization of Interest Maintenance Reserve (IMR)	1,712,990	1,712,990					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	259,614,475	259,614,475					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	25,124,381	25,124,381					
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	116,040,647	116,040,647					
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	85,570	85,570					
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	81,678,396	81,678,396					
20. Totals (Lines 10 to 19)	222,928,994	222,928,994					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,616,774	5,616,774					
22. Commissions and expense allowances on reinsurance assumed	282,741	282,741					
23. General insurance expenses	9,045,653	9,045,653					
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	237,874,162	237,874,162					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	21,740,313	21,740,313					
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	21,740,313	21,740,313					
32. Federal income taxes incurred (excluding tax on capital gains)	4,688,531	4,688,531					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	17,051,782	17,051,782					
34. Policies/certificates in force end of year	15,919	15,919					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	875,904,824				2,990,322	13,392,384					704,107,136		155,414,982
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	131,842,805					291,646					122,313,086		9,238,073
4. Amortization of Interest Maintenance Reserve (IMR)	3,062,091					6,469					2,840,760		214,862
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	4,459,913				814,695	3,296,552							348,666
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)	1,015,269,633				3,805,017	16,987,051					829,260,982		165,216,583
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	430,065,323				1,678,399	8,406,045					381,381,254		38,599,625
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	83,027												83,027
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	97,108,466					(117,870)					92,446,506		4,779,830
20. Totals (Lines 10 to 19)	527,256,816				1,678,399	8,288,175					473,827,760		43,462,482
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	99,307,081				1,168,328	4,814,715					63,257,495		30,066,543
22. Commissions and expense allowances on reinsurance assumed	81,222												81,222
23. General insurance expenses	184,247,016				1,062,620	4,840,823					145,345,802		32,997,771
24. Insurance taxes, licenses and fees, excluding federal income taxes	29,341,276				282,243	1,701,014					22,474,199		4,883,820
25. Increase in loading on deferred and uncollected premiums	1,391,870										591,064		800,806
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)	841,625,281				4,191,590	19,644,727					705,496,320		112,292,644
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	173,644,352				(386,573)	(2,657,676)					123,764,662		52,923,939
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	173,644,352				(386,573)	(2,657,676)					123,764,662		52,923,939
32. Federal income taxes incurred (excluding tax on capital gains)	37,448,263				(83,369)	(573,156)					26,691,174		11,413,614
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	136,196,089				(303,204)	(2,084,520)					97,073,488		41,510,325
34. Policies/certificates in force end of year	32,315				1,814	1,924					22,521		6,056
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)													
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	6,348,025		4,852,556			1,495,469						
2. Tabular net premiums or considerations	672,101		672,101									
3. Present value of disability claims incurred												
4. Tabular interest	295,812		221,039			74,773						
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)												
8. Totals (Lines 1 to 7)	7,315,938		5,745,696			1,570,242						
9. Tabular cost	556,609		548,026			8,583						
10. Reserves released by death	609,380		609,380									
11. Reserves released by other terminations (net)	116,238		116,238									
12. Annuity, supplementary contract and disability payments involving life contingencies	3,942		3,942									
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	1,286,169		1,277,586			8,583						
15. Reserve December 31 of current year	6,029,769		4,468,110			1,561,659						
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	4,721,623		3,159,964			1,561,659						
17. Amount Available for Policy Loans Based upon Line 16 CSV	4,135,955		2,574,296			1,561,659						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	115,006,517		115,006,517						
2. Tabular net premiums or considerations	159,291,679		159,291,679						
3. Present value of disability claims incurred	1,850,221		1,850,221						
4. Tabular interest	3,955,194		3,955,194						
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)									
8. Totals (Lines 1 to 7)	280,103,611		280,103,611						
9. Tabular cost	162,471,570		162,471,570						
10. Reserves released by death									
11. Reserves released by other terminations (net)	1,457,439		1,457,439						
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	163,929,009		163,929,009						
15. Reserve December 31 of current year	116,174,602		116,174,602						
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year									
17. Amount Available for Policy Loans Based upon Line 16 CSV									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	8,702,857,277	4,370,437,978	4,315,859,867			16,559,432	
2. Tabular net premiums or considerations	1,671,977,905	1,274,775,079	391,417,941			5,784,885	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	465,059,411	317,844,747	145,950,643			1,264,021	
5. Tabular less actual reserve released	(883,728,682)	(412,777,987)	(469,525,475)			(1,425,220)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	9,956,165,911	5,550,279,817	4,383,702,976			22,183,118	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	157,725,784	88,462,766	66,796,540			2,466,478	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	157,725,784	88,462,766	66,796,540			2,466,478	
15. Reserve December 31 of current year	9,798,440,127	5,461,817,051	4,316,906,436			19,716,640	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	9,493,296,542	5,189,373,089	4,303,923,453				
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	1,112,431,525	1,112,431,525				
2. Tabular net premiums or considerations	184,146,199	184,146,199				
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	51,048,635	51,048,635				
5. Tabular less actual reserve released	(128,392,058)	(128,392,058)				
6. Increase in reserve on account of change in valuation basis						
7. Other increases (net)						
8. Totals (Lines 1 to 7)	1,219,234,301	1,219,234,301				
9. Tabular cost						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)						
12. Annuity, supplementary contract and disability payments involving life contingencies	25,124,381	25,124,381				
13. Net transfers to or (from) Separate Accounts						
14. Total Deductions (Lines 9 to 13)	25,124,381	25,124,381				
15. Reserve December 31 of current year	1,194,109,920	1,194,109,920				
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	1,133,090,304	1,133,090,304				
17. Amount Available for Policy Loans Based upon Line 16 CSV						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 10,470,161	10,542,027
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 547,860,479	583,636,094
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 2,258,859	2,319,875
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	10,689,166	10,329,762
2.21 Common stocks of affiliates	29,788,880	29,788,880
3. Mortgage loans	(c) 466,373,784	473,881,855
4. Real estate	(d)	
5. Contract loans	11,468	11,468
6. Cash, cash equivalents and short-term investments	(e) 12,274,960	12,654,235
7. Derivative instruments	(f) 249,138	(174,408)
8. Other invested assets	114,127,714	114,836,566
9. Aggregate write-ins for investment income	5,160,262	5,160,262
10. Total gross investment income	1,199,264,871	1,242,986,616
11. Investment expenses		(g) 154,409,813
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 303,995
13. Interest expense		(h) 5,372,988
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		160,086,796
17. Net investment income (Line 10 minus Line 16)		1,082,899,820
DETAILS OF WRITE-INS		
0901. Miscellaneous Income	1,413,717	1,413,717
0902. Securities Lending Income	3,746,545	3,746,545
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	5,160,262	5,160,262
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 71,431,243 accrual of discount less \$ 43,788,925 amortization of premium and less \$ 11,199,017 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ 26,900,133 accrual of discount less \$ 15,724,639 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 1,560,215 accrual of discount less \$ 431,481 amortization of premium and less \$ 8,474 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 5,069,444 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	8,257,164	(551,211)	7,705,953		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(41,198,919)	(46,405,611)	(87,604,530)	(3,169,447)	(20,658,621)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	208,337		208,337	(1,477,001)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	67,194	(10,354,197)	(10,287,003)	19,536,281	(16,643)
2.21 Common stocks of affiliates				42,345,165	
3. Mortgage loans	(2,365,867)	(34,587,833)	(36,953,700)		
4. Real estate	7,084,932		7,084,932		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	917,066	2,373,913	3,290,979		284,479
7. Derivative instruments	(23,901,390)	63,660,934	39,759,544	(126,626,719)	(26,917,335)
8. Other invested assets	(693,227)	(12,112,281)	(12,805,508)	(45,485,999)	(332,517)
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(51,624,711)	(37,976,286)	(89,600,997)	(114,877,719)	(47,640,637)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			4 Life Insurance	Individual Annuities		6 Life Insurance	7 Annuities	9 Group	9 Credit (Group and Individual)	10 Other			
FIRST YEAR (other than single)													
1. Uncollected													
2. Deferred and accrued													
3. Deferred , accrued and uncollected:													
3.1 Direct													
3.2 Reinsurance assumed													
3.3 Reinsurance ceded													
3.4 Net (Line 1 + Line 2)													
4. Advance													
5. Line 3.4 - Line 4													
6. Collected during year:													
6.1 Direct	346,975		346,975										
6.2 Reinsurance assumed													
6.3 Reinsurance ceded	181,857		181,857										
6.4 Net	165,118		165,118										
7. Line 5 + Line 6.4	165,118		165,118										
8. Prior year (uncollected + deferred and accrued - advance)													
9. First year premiums and considerations:													
9.1 Direct	346,975		346,975										
9.2 Reinsurance assumed													
9.3 Reinsurance ceded	181,857		181,857										
9.4 Net (Line 7 - Line 8)	165,118		165,118										
SINGLE													
10. Single premiums and considerations:													
10.1 Direct	1,848,760,661			1,664,943,298			183,817,363						
10.2 Reinsurance assumed													
10.3 Reinsurance ceded													
10.4 Net	1,848,760,661			1,664,943,298			183,817,363						
RENEWAL													
11. Uncollected	101,818,390		224,646			35,260,943		66,332,801					
12. Deferred and accrued	143,168		143,168										
13. Deferred, accrued and uncollected:													
13.1 Direct	110,315,406		997,575			37,116,213		72,201,618					
13.2 Reinsurance assumed	23,832		23,832										
13.3 Reinsurance ceded	8,377,680		653,593			1,855,270		5,868,817					
13.4 Net (Line 11 + Line 12)	101,961,558		367,814			35,260,943		66,332,801					
14. Advance	107,688		3,914					103,774					
15. Line 13.4 - Line 14	101,853,870		363,900			35,260,943		66,229,027					
16. Collected during year:													
16.1 Direct	1,431,714,612		2,618,410	1,466,814		491,150,945	22,600	936,352,725		103,118			
16.2 Reinsurance assumed	3,080,048		2,077,568	696,244			306,236						
16.3 Reinsurance ceded	389,048,228		4,202,495	913,336		312,172,859		71,759,538					
16.4 Net	1,045,746,432		493,483	1,249,722		178,978,086	328,836	864,593,187		103,118			
17. Line 15 + Line 16.4	1,147,600,302		857,383	1,249,722		214,239,029	328,836	930,822,214		103,118			
18. Prior year (uncollected + deferred and accrued - advance)	86,516,054		350,401			31,145,145		55,020,508					
19. Renewal premiums and considerations:													
19.1 Direct	1,447,415,973		2,605,471	1,466,814		495,456,702	22,600	947,761,268		103,118			
19.2 Reinsurance assumed	3,076,989		2,074,509	696,244			306,236						
19.3 Reinsurance ceded	389,408,715		4,172,998	913,336		312,362,819		71,959,562					
19.4 Net (Line 17 - Line 18)	1,061,084,247		506,982	1,249,722		183,093,883	328,836	875,801,706		103,118			
TOTAL													
20. Total premiums and annuity considerations:													
20.1 Direct	3,296,523,609		2,952,446	1,666,410,112		495,456,702	183,839,963	947,761,268		103,118			
20.2 Reinsurance assumed	3,076,989		2,074,509	696,244			306,236						
20.3 Reinsurance ceded	389,590,572		4,354,855	913,336		312,362,819		71,959,562					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	2,910,010,026		672,100	1,666,193,020		183,093,883	184,146,199	875,801,706		103,118			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other	21,339		21,339									
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	147,773		147,773									
23.2 Reinsurance assumed	303,000			303,000								
23.3 Net ceded less assumed	(155,227)		147,773	(303,000)								
24. Single:												
24.1 Reinsurance ceded	11,018,272									11,018,272		
24.2 Reinsurance assumed	773,872			491,131			282,741					
24.3 Net ceded less assumed	10,244,400			(491,131)			(282,741)			11,018,272		
25. Renewal:												
25.1 Reinsurance ceded	2,426,494		6,310		(2,039,728)		4,459,912					
25.2 Reinsurance assumed	81,222						81,222					
25.3 Net ceded less assumed	2,345,272		6,310		(2,039,728)		4,378,690					
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	13,592,539		154,083		(2,039,728)		4,459,912			11,018,272		
26.2 Reinsurance assumed (Page 6, Line 22)	1,158,094			794,131			282,741		81,222			
26.3 Net ceded less assumed	12,434,445		154,083	(794,131)		(2,039,728)	(282,741)		4,378,690	11,018,272		
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	267,773		147,773	120,000								
28. Single	65,189,658			59,581,809			5,607,849					
29. Renewal	148,328,846		6,310	1,553,535		47,452,995	8,925	99,307,081				
30. Deposit-type contract funds	1,600,000									1,600,000		
31. Totals (to agree with Page 6, Line 21)	215,386,277		154,083	61,255,344		47,452,995	5,616,774	99,307,081		1,600,000		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	3,870,343		6,092,892	38,567	9,732,146		19,733,948
2. Salaries and wages	52,435,938		80,195,972	388,436	78,393,678		214,130,808
3.11 Contributions for benefit plans for employees	5,918,039	606,861	8,194,817	38,162	7,681,594		22,439,473
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	633,098	69,211	956,616	4,618	396,483		2,060,026
3.32 Other agent welfare							
4.1 Legal fees and expenses	198,256		331,342	664,868	286,789		1,481,255
4.2 Medical examination fees	156,261		8,224				164,485
4.3 Inspection report fees	45,151		68,231				113,382
4.4 Fees of public accountants and consulting actuaries	759,510		865,471	1,244,500	501,691		3,371,172
4.5 Expense of investigation and settlement of policy claims	814,086	13,085,932	4,654,270	160	1,099		18,555,547
5.1 Traveling expenses	1,203,743	2,130	1,991,081	16,709	818,420		4,032,083
5.2 Advertising	1,183,217		1,143,839	1,413	5,415		2,333,884
5.3 Postage, express, telegraph and telephone	1,156,989		1,499,778	11,032	461,832		3,129,631
5.4 Printing and stationery	175,895		165,041	17,079	121,646		479,661
5.5 Cost or depreciation of furniture and equipment	5,055,936		11,240,714	122,756	1,881,525		18,300,931
5.6 Rental of equipment	80,061		106,006	821	946,314		1,133,202
5.7 Cost or depreciation of EDP equipment and software	228,370		532,048	5,642	18,651		784,711
6.1 Books and periodicals	431,901	645	142,724	404,682	121,560		1,101,512
6.2 Bureau and association fees	98,986	88	87,901	4,062	226,104		417,141
6.3 Insurance, except on real estate	578,593		13,546	116,675	1,801,872		2,510,686
6.4 Miscellaneous losses							
6.5 Collection and bank service charges	256,644		55,741	48,941	713,870		1,075,196
6.6 Sundry general expenses	2,608,724		3,397,619	3,037	617,000		6,626,380
6.7 Group service and administration fees	4,923,188		26,687,605				31,610,793
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)	42,754		88,757	661	2,185		134,357
7.3 Agency conferences other than local meetings	454,260		718,960	2,358	7,794		1,183,372
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					3,746,546		3,746,546
9.3 Aggregate write-ins for expenses	11,989,022		18,526,172	(178,583)	45,925,599		76,262,210
10. General expenses incurred	95,298,965	16,481,651	167,765,367	2,956,596	154,409,813	(b)	(a) 436,912,392
11. General expenses unpaid Dec. 31, prior year	17,464,559		55,655,692		77,158,639		150,278,890
12. General expenses unpaid Dec. 31, current year	21,184,890		64,719,882		86,520,430		172,425,202
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	91,578,634	16,481,651	158,701,177	2,956,596	145,048,022		414,766,080
DETAILS OF WRITE-INS							
09.301. Computer Services	10,647,499		12,827,197	202,042	26,096,815		49,773,553
09.302. Consulting	1,341,523		5,698,975	(380,625)	19,828,784		26,488,657
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	11,989,022		18,526,172	(178,583)	45,925,599		76,262,210

(a) Includes management fees of \$ 19,417,785 to affiliates and \$ 94,761,388 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	2,277,237	3,349,537				5,626,774
3. State taxes on premiums	8,277,670	15,338,762				23,616,432
4. Other state taxes, including \$ for employee benefits	3,652,880	5,390,399		12,492		9,055,771
5. U.S. Social Security taxes	3,291,120	5,248,205		291,503		8,830,828
6. All other taxes (47,337)		14,373				(32,964)
7. Taxes, licenses and fees incurred	17,451,570	29,341,276		303,995		47,096,841
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,237,910	3,097,151		1,037		4,336,098
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,271,872	2,407,683		1,338		3,680,893
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	17,417,608	30,030,744		303,694		47,752,046

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		21,339
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		21,339
6. Paid in cash		3,316
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		(24,655)
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801. Dividends - Reinsurance Ceded		(24,655)
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		(24,655)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	AE	3.00% NLP	216,431		216,431		
0100002.	AE	3.50% NLP	1,778,127		1,778,127		
0100003.	AM MEN	3.50% NLP	60,062	60,062			
0100004.	41 CSO	2.50% NLP	2,347,454		2,347,454		
0100005.	41 CSO	3.00% NLP	557,099		557,099		
0100006.	58 CET	2.25% NLP	14,304		14,304		
0100007.	58 CET	2.75% NLP	15,191		15,191		
0100008.	58 CET	3.00% NLP	57,698		57,698		
0100009.	58 CET	3.50% NLP	208,870		208,870		
0100010.	58 CET	4.00% NLP	27,265		27,265		
0100011.	58 CET	4.25% NLP	65,003		65,003		
0100012.	58 CET	4.50% NLP	344		344		
0100013.	58 CSO	2.25% NLP	705,649		705,649		
0100014.	58 CSO	2.25% CRVM	812,625		812,625		
0100015.	58 CSO	2.75% NLP	62,674		62,674		
0100016.	58 CSO	3.00% NLP	2,565,087		2,565,087		
0100017.	58 CSO	3.00% CRVM	3,726,621		3,726,621		
0100018.	58 CSO	3.50% NLP	263,877		263,877		
0100019.	58 CSO	3.50% CRVM	5,418,565		5,418,565		
0100020.	58 CSO	3.75% NLP	1,212		1,212		
0100021.	58 CSO	3.75% CRVM	110,968		110,968		
0100022.	58 CSO	4.00% NLP	231,465		231,465		
0100023.	58 CSO	4.00% CRVM	3,336,090		3,336,090		
0100024.	58 CSO	4.25% NLP	132,526		132,526		
0100025.	58 CSO	4.25% CRVM	5,940,236		5,940,236		
0100026.	58 CSO	4.50% NLP	55,267		55,267		
0100027.	58 CSO	4.50% CRVM	281,048		281,048		
0100028.	58 CSO	5.50% CRVM	8,248,916		8,248,916		
0100029.	58 CSO	6.00% CRVM	1,165,932		1,165,932		
0100030.	80 CET	4.00% NLP	4,184		4,184		
0100031.	80 CET	4.50% NLP	9,217		9,217		
0100032.	80 CET	5.50% NLP	20,890		20,890		
0100033.	80 CSO	4.00% NLP	15,639		15,639		
0100034.	80 CSO	4.00% CRVM	435,816		435,816		
0100035.	80 CSO	4.50% NLP	29,180		29,180		
0100036.	80 CSO	4.50% CRVM	2,557,507		2,557,507		
0100037.	80 CSO	5.00% CRVM	2,026,722		2,026,722		
0100038.	80 CSO	5.50% CRVM	8,172,596		8,172,596		
0100039.	80 CSO	5.50% NLP	5,907		5,907		
0100040.	80 CSO	6.00% CRVM	772,024		772,024		
0100041.	80 CSO	6.50% CRVM	236,359		236,359		
0100042.	2001 CSO	3.50% CRVM (NB)	315,987		315,987		
0100043.	2001 CSO	4.00% CRVM	194,139		194,139		
0100044.	2017 CSO	3.00% CRVM (NB)	10,903		10,903		
0100045.	2017 CSO	3.50% CRVM (NB)	38,841		38,841		
0100046.	STD IND	3.00% NLP	26,241	26,241			
0100047.	STD IND	3.50% NLP	173,774	173,774			
0100048.	SUB STD IND	3.50% NLP	72,369	72,369			
0100049.	41 STD IND	3.00% NLP	752,309	752,309			
0100050.	41 STD IND	3.50% NLP	4,756	4,756			
0100051.	SUB STD IND	3.00% NLP	178,444	178,444			
0100052.	61 CSI	3.00% NLP	489,246	489,246			
0100053.	80 CSO 4.00% NLP		1,054,267				1,054,267
0100054.	80 CSO 4.50% NLP		1,430,566				1,430,566
0100055.	2001 CSO 3.00% NLP (NB)		303,784				303,784
0100056.	2001 CSO 3.50% NLP (NB)		1,863,613				1,863,613
0100057.	2001 CSO 4.0% NLP		193,409				193,409
0100058.	2001 CSO 4.25% NLP		16,076				16,076
0100059.	2001 CSO 4.50% NLP		20,266				20,266
0100060.	UNEARNED PREMIUM		1,457,439				1,457,439
0100061.	1960 BASIC GROUP TABLE 6%		2,735,420				2,735,420
0199997.	Totals (Gross)		64,024,496	1,757,201	53,192,455		9,074,840
0199998.	Reinsurance ceded		49,871,825	1,757,201	48,114,624		
0199999.	Life Insurance: Totals (Net)		14,152,671		5,077,831		9,074,840
0200001.	37 SA	3.50% IMM	498,621	XXX	498,621	XXX	
0200002.	A - 1949	3.50% DEF	100,444	XXX	100,444	XXX	
0200003.	71 IAM	4.00% DEF	861,936	XXX	861,936	XXX	
0200004.	71 IAM	4.50% DEF (NB)	53,354,215	XXX	53,354,215	XXX	
0200005.	71 IAM	5.50% DEF	65,218,960	XXX	65,218,960	XXX	
0200006.	71 IAM	8.25% DEF	12,231,363	XXX	886,843	XXX	11,344,520
0200007.	71 IAM	9.25% DEF (NB)	8,979,888	XXX	8,979,888	XXX	
0200008.	71 IAM	6.00% IMM	591,028	XXX	591,028	XXX	
0200009.	71 IAM	7.50% IMM	1,111,210	XXX	1,111,210	XXX	
0200010.	2012 IAR	3.00% DEF	1,064,014,536	XXX	951,327,804	XXX	112,686,732
0200011.	2012 IAR	3.25% DEF (NB)	3,191,573,587	XXX	2,879,759,268	XXX	311,814,319
0200012.	2012 IAR	3.50% DEF	2,108,792,305	XXX	2,101,947,455	XXX	6,844,850
0200013.	2012 IAR	3.75% DEF	3,206,648,267	XXX	2,822,713,118	XXX	383,935,149
0200014.	2012 IAR	4.00% DEF	214,341,152	XXX	138,794,539	XXX	75,546,613
0200015.	A-2000	3.75% DEF	209,260,378	XXX	169,255,282	XXX	40,005,096
0200016.	A-2000	4.00% DEF	339,193,046	XXX	254,219,524	XXX	84,973,522
0200017.	A-2000	4.25% DEF	37,060,780	XXX	31,011,653	XXX	6,049,127
0200018.	A-2000	4.50% DEF	84,602,419	XXX	62,565,245	XXX	22,037,174
0200019.	A-2000	4.75% DEF	107,251,895	XXX	73,000,804	XXX	34,251,091
0200020.	A-2000	5.00% DEF	107,965,691	XXX	69,958,401	XXX	38,007,290
0200021.	A-2000	5.25% DEF	12,723,710	XXX	9,288,057	XXX	3,435,653
0200022.	A-2000	5.50% DEF	56,585,713	XXX	37,924,278	XXX	18,661,435
0200023.	A-2000	5.75% DEF	4,203,305	XXX	1,244,509	XXX	2,958,796
0200024.	A-2000	6.00% DEF	19,551,277	XXX	12,902,281	XXX	6,648,996
0200025.	A-2000	6.25% DEF	6,405,648	XXX	4,412,593	XXX	1,993,055
0200026.	83 IAM	5.00% DEF	8,115,996	XXX	8,115,996	XXX	
0200027.	83 IAM	5.25% DEF	11,823,149	XXX	9,300,563	XXX	2,522,586
0200028.	83 IAM	5.50% DEF	3,853,553	XXX	3,816,366	XXX	37,187

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200029.	83 IAM	5.75% DEF	5,725,275	XXX	4,700,469	XXX	1,024,806
0200030.	83 IAM	6.00% DEF	6,183,403	XXX	4,665,932	XXX	1,517,471
0200031.	83 IAM	6.25% DEF	3,276,057	XXX	1,855,591	XXX	1,420,466
0200032.	83 IAM	6.50% DEF	7,453,472	XXX	6,845,660	XXX	607,812
0200033.	83 IAM	6.75% DEF	4,034,798	XXX	1,607,528	XXX	2,427,270
0200034.	83 IAM	7.00% DEF	44,527	XXX	44,527	XXX	
0200035.	83 IAM	7.25% DEF	9,175,449	XXX	9,175,449	XXX	
0200036.	83 IAM	8.00% DEF	1,048,392	XXX	1,048,392	XXX	
0200037.	83 IAM	8.50% DEF	6,890,940	XXX	6,890,940	XXX	
0200038.	83 IAM	8.75% DEF	120,899	XXX	120,899	XXX	
0200039.	83 IAM	10.00% DEF	15,614	XXX	15,614	XXX	
0200040.	83 GAM	5.25% DEF	1,663,180	XXX		XXX	1,663,180
0200041.	83 GAM	5.75% DEF	589,518	XXX		XXX	589,518
0200042.	83 GAM	6.00% DEF	6,170,914	XXX		XXX	6,170,914
0200043.	83 GAM	6.25% DEF	1,501,717	XXX		XXX	1,501,717
0200044.	83 GAM	6.50% DEF	2,576,553	XXX		XXX	2,576,553
0200045.	83 GAM	6.75% DEF	289,335	XXX		XXX	289,335
0200046.	83 GAM	7.00% DEF	112,737	XXX		XXX	112,737
0200047.	83 GAM	7.25% DEF	2,659,601	XXX		XXX	2,659,601
0200048.	83 GAM	7.50% DEF	4,488,552	XXX		XXX	4,488,552
0200049.	83 GAM	7.75% DEF	235,810	XXX		XXX	235,810
0200050.	83 GAM	8.00% DEF	889,139	XXX		XXX	889,139
0200051.	83 GAM	8.25% DEF	678,811	XXX		XXX	678,811
0200052.	83 GAM	8.75% DEF	29,266	XXX		XXX	29,266
0200053.	83 GAM	6.75% IMM	40,190	XXX		XXX	40,190
0200054.	83 GAM	7.00% IMM	201,104	XXX		XXX	201,104
0200055.	83 GAM	7.75% IMM	19,203	XXX		XXX	19,203
0200056.	83 GAM	8.00% IMM	303,670	XXX		XXX	303,670
0200057.	83 GAM	8.25% IMM	745,911	XXX		XXX	745,911
0200058.	83 GAM	8.75% IMM	8,136	XXX		XXX	8,136
0200059.	83 GAM	9.25% IMM	62,482	XXX		XXX	62,482
0200060.	83 GAM	11.00% IMM	92,419	XXX		XXX	92,419
0200061.	83 GAM	11.25% IMM	655	XXX		XXX	655
0299997.	Totals (Gross)		11,004,241,801	XXX	9,810,131,882	XXX	1,194,109,919
0299998.	Reinsurance ceded		31,408,393	XXX	31,408,393	XXX	
0299999.	Annuities: Totals (Net)		10,972,833,408	XXX	9,778,723,489	XXX	1,194,109,919
0300001.	2012 IAR	1.00%	66,950		66,950		
0300002.	2012 IAR	1.50%	346,238		346,238		
0300003.	2012 IAR	1.75%	518,756		518,756		
0300004.	2012 IAR	2.00%	88,565		88,565		
0300005.	2012 IAR	2.25%	592,637		592,637		
0300006.	2012 IAR	2.50%	1,966,986		1,966,986		
0300007.	2012 IAR	2.75%	212,150		212,150		
0300008.	2012 IAR	3.00%	1,367,870		1,367,870		
0300009.	2012 IAR	3.25%	262,799		262,799		
0300010.	2012 IAR	3.50%	202,785		202,785		
0300011.	2012 IAR	3.75%	2,253,965		2,253,965		
0300012.	2012 IAR	4.00%	3,263,522		3,263,522		
0300013.	2012 IAR	4.25%	1,064,482		1,064,482		
0300014.	37 S.A.	2.25%	788		788		
0300015.	37 S.A.	2.50%	985		985		
0300016.	83 IAM	4.50%	12,051		12,051		
0300017.	83 IAM	5.00%	14,732		14,732		
0300018.	83 IAM	5.50%	3,019		3,019		
0300019.	83 IAM	6.25%	23,543		23,543		
0300020.	83 IAM	6.50%	24,028		24,028		
0300021.	83 IAM	6.75%	106,929		106,929		
0300022.	83 IAM	7.00%	200,500		200,500		
0300023.	83 IAM	7.25%	184,653		184,653		
0300024.	83 IAM	7.50%	205,363		205,363		
0300025.	83 IAM	7.75%	79,096		79,096		
0300026.	83 IAM	8.25%	953,166		953,166		
0300027.	83 IAM	8.75%	24,071		24,071		
0300028.	A2000	3.00%	716,600		716,600		
0300029.	A2000	4.00%	763,634		763,634		
0300030.	A2000	4.25%	210,239		210,239		
0300031.	A2000	4.50%	1,072,108		1,072,108		
0300032.	A2000	5.00%	692,931		692,931		
0300033.	A2000	5.25%	715,158		715,158		
0300034.	A2000	5.50%	600,080		600,080		
0300035.	A2000	6.00%	567,821		567,821		
0300036.	A2000	6.25%	67,069		67,069		
0300037.	A2000	6.50%	111,854		111,854		
0300038.	A2000	6.75%	140,556		140,556		
0300039.	A2000	7.00%	17,961		17,961		
0399997.	Totals (Gross)		19,716,640		19,716,640		
0399998.	Reinsurance ceded						
0399999.	SCWLC: Totals (Net)		19,716,640		19,716,640		
0400001.	1959 ADB - 1958 CSO 4.5%		6,478		6,478		
0499997.	Totals (Gross)		6,478		6,478		
0499998.	Reinsurance ceded		6,478		6,478		
0499999.	Accidental Death Benefits: Totals (Net)						
0500001.	1952 INTERCO DISA - 1958 CSO 3%		332,302		332,302		
0599997.	Totals (Gross)		332,302		332,302		
0599998.	Reinsurance ceded		332,302		332,302		
0599999.	Disability-Active Lives: Totals (Net)						
0600001.	1952 INTERCO DISA - 1958 CSO 3%		930,915		930,915		
0600002.	Group		783,459				783,459
0600003.	70 Intercompany Disa 3.00%		19,367,294				19,367,294

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total ^(a)	Industrial	Ordinary		Group
0600004. 2005 Group Term Life Waiver Reserve Table 4.00%	13,432,400				13,432,400
0600005. 2005 Group Term Life Waiver Reserve Table 3.50%	61,080,764				61,080,764
0600006. 2005 Group Term Life Waiver Reserve Table 3.00%	25,906,340				25,906,340
0699997. Totals (Gross)	121,501,172		930,915		120,570,257
0699998. Reinsurance ceded	14,386,052		915,556		13,470,496
0699999. Disability-Disabled Lives: Totals (Net)	107,115,120		15,359		107,099,761
0700001. IMMEDIATE CLAIM PAYMENT	636,843		636,843		
0700002. SPECIAL CLASS EXTRA	1,431		1,431		
0700003. FOR NON DEDUCTION OF FRACTIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	177,924		177,924		
0700004. FOR SURRENDER VALUES IN EXCESS OF RESERVES OTHERWISE CARRIED IN THIS EXHIBIT	2,834,426		2,834,426		
0799997. Totals (Gross)	3,650,624		3,650,624		
0799998. Reinsurance ceded	2,714,045		2,714,045		
0799999. Miscellaneous Reserves: Totals (Net)	936,579		936,579		
9999999. Totals (Net) - Page 3, Line 1	11,114,754,418		9,804,469,898		1,310,284,520

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$; Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$; Miscellaneous Reserves \$

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
NON-PARTICIPATING
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	6,240,108					64,667					2,389,527		3,785,914
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	6,240,108					64,667					2,389,527		3,785,914
8. Reinsurance ceded	34,511					34,511							
9. Totals (Net)	6,205,597					30,156					2,389,527		3,785,914
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,429,164,854					7,113,681					1,379,110,821		42,940,352
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	1,429,164,854					7,113,681					1,379,110,821		42,940,352
15. Reinsurance ceded	70,484,700					4,865,333					64,869,529		749,838
16. Totals (Net)	1,358,680,154					2,248,348					1,314,241,292		42,190,514
17. TOTAL (Net)	1,364,885,751					2,278,504					1,316,630,819		45,976,428
18. TABULAR FUND INTEREST	35,414,109										35,414,109		
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	3,866,211,926			88,480,517		3,777,731,409
2. Deposits received during the year	2,511,022,922			21,022,922		2,490,000,000
3. Investment earnings credited to the account	99,744,727			2,379,233		97,365,494
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	2,448,986,829			20,727,296		2,428,259,533
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	4,027,992,746			91,155,376		3,936,837,370
10. Reinsurance balance at the beginning of the year	(2,376,388,401)			3,467,986		(2,379,856,387)
11. Net change in reinsurance assumed	321,406			321,406		
12. Net change in reinsurance ceded	152,402,677					152,402,677
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(2,528,469,672)			3,789,392		(2,532,259,064)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,499,523,074			94,944,768		1,404,578,306

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$
2. Reported as Annuities Certain (captured in column 3)	\$
3. Reported as Supplemental Contracts (captured in column 4)	\$
4. Reported as Dividend Accumulations or Refunds (captured in column 5)	\$
5. Reported as Premium or Other Deposit Funds (captured in column 6)	\$ 1,414,458,103
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ 1,414,458,103

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	305,267,990		1,216,804				17,508,562		286,542,624		
2.22 Reinsurance assumed	35,342,331								35,342,331		
2.23 Reinsurance ceded	18,057,059		488,972				1,241,000		16,327,087		
2.24 Net	322,553,262		(b) 727,832	(b)		(b)	(b) 16,267,562		(b) 305,557,868	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	137,097,712		369,054				96,747,514		39,981,144		
3.2 Reinsurance assumed	1,365,880								1,365,880		
3.3 Reinsurance ceded	2,443,445		172,798				1,176,880		1,093,767		
3.4 Net	136,020,147		(b) 196,256	(b)		(b)	(b) 95,570,634		(b) 40,253,257	(b)	(b)
4. TOTALS											
4.1 Direct	442,365,702		1,585,858				114,256,076		326,523,768		
4.2 Reinsurance assumed	36,708,211								36,708,211		
4.3 Reinsurance ceded	20,500,504		661,770				2,417,880		17,420,854		
4.4 Net	458,573,409	(a)	(a) 924,088				(a) 111,838,196		345,811,125		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ 107,099,762
 Individual Annuities \$ 1,358,680,153 , Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	1,173,926,649		8,629,924	155,259,306	2,287,626	391,195,024	25,124,381	591,395,694		34,694	
1.2 Reinsurance assumed	24,406,986		280,139		201,624			23,925,223			
1.3 Reinsurance ceded	387,997,622		5,840,655		22,772	309,608,436		72,525,759			
1.4 Net	(d) 810,336,013		3,069,408	155,259,306	2,466,478	81,586,588	25,124,381	542,795,158		34,694	
2. Liability December 31, current year from Part 1:											
2.1 Direct	442,365,702		1,585,858			114,256,076		326,523,768			
2.2 Reinsurance assumed	36,708,211							36,708,211			
2.3 Reinsurance ceded	20,500,504		661,770			2,417,880		17,420,854			
2.4 Net	458,573,409		924,088			111,838,196		345,811,125			
3. Amounts recoverable from reinsurers December 31, current year	3,836,844					1,453,017		2,383,827			
4. Liability December 31, prior year:											
4.1 Direct	551,334,502		1,872,163			115,149,999		434,312,340			
4.2 Reinsurance assumed	53,292,843							53,292,843			
4.3 Reinsurance ceded	32,262,106		929,507			2,563,468		28,769,131			
4.4 Net	572,365,239		942,656			112,586,531		458,836,052			
5. Amounts recoverable from reinsurers December 31, prior year	5,782,838					3,138,613		2,644,225			
6. Incurred Benefits											
6.1 Direct	1,064,957,849		8,343,619	155,259,306	2,287,626	390,301,101	25,124,381	483,607,122		34,694	
6.2 Reinsurance assumed	7,822,354		280,139		201,624			7,340,591			
6.3 Reinsurance ceded	374,290,026		5,572,918		22,772	307,777,252		60,917,084			
6.4 Net	698,490,177		3,050,840	155,259,306	2,466,478	82,523,849	25,124,381	430,030,629		34,694	

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 395,736 in Line 1.1, \$ in Line 1.4.
 \$ 395,736 in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ 3,942 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....	499	499	
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	499	499	
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	1,316,693	9,006,338	7,689,645
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,253,015	1,193,826	(59,189)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	82,149,590	47,979,784	(34,169,806)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	73,848,186	58,123,550	(15,724,636)
21. Furniture and equipment, including health care delivery assets	12,302,701	15,032,818	2,730,117
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	128,406	113,640	(14,766)
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	27,275,488	23,894,143	(3,381,345)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	198,274,578	155,344,598	(42,929,980)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	198,274,578	155,344,598	(42,929,980)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Other expenses and suspense debits	24,990,727	23,001,548	(1,989,179)
2502. Other than invested assets nonadmitted	2,272,461	880,215	(1,392,246)
2503. Other assets nonadmitted	12,300	12,380	80
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	27,275,488	23,894,143	(3,381,345)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of Reliance Standard Life Insurance Company (the "Company") have been prepared in conformity with statutory accounting practices ("SAP") as set forth in the National Association of Insurance Commissioners ("NAIC") Accounting Practices and Procedures manuals and the NAIC Annual Statement Instructions manuals and with accounting practices prescribed by the State of Illinois.

	SSAP #	F/S Page	F/S Line #	2022	2021
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 380,803,420	\$ 289,778,080
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 380,803,420	\$ 289,778,080
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,098,983,415	\$ 1,843,075,953
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 2,098,983,415	\$ 1,843,075,953

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. SAP also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

C. Accounting Policy

Ordinary life insurance premiums are recognized as income over the premium-paying period of the related policies. Group life and accident and health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Considerations for annuity and supplementary contracts with mortality or morbidity risk are recognized as revenue when received. Funds received from deposit-type contracts, annuity and supplementary contracts without mortality or morbidity risk, are recorded as an addition to policy reserves and are not recognized as revenue. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost or amortized cost except for those in reserve class six, which are stated at the lower of amortized cost or market value.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method, except for those in reserve class six, which are stated at the lower of amortized cost or market value.
- (3) Common stocks are stated at market value, except common stocks of affiliated companies, which are valued as stated in item (7) of this Note 1(C) and Note 10 below.
- (4) Preferred stocks are stated at cost, except for those in reserve classes four through six which are stated at the lower of cost or market value.
- (5) Mortgage loans on real estate are stated at amortized cost using the interest method.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value using the interest method; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method.
- (7) The Company owns 100% of the common stock of First Reliance Standard Life Insurance Company ("FRSLIC"). The Company's carrying value of the stock is equal to the statutory capital and surplus of FRSLIC.
- (8) The Company has certain ownership interests in limited partnerships and limited liability companies. The Company carries these interests based on the underlying audited GAAP equity of the investee.
- (9) The Company's derivative instruments that do not meet the criteria to qualify for hedge accounting are accounted for at fair value and the related changes in fair values during the holding period are recorded as unrealized gains and losses.
- (10) The Company considers anticipated investment income in its review of reserves for potential premium deficiencies.
- (11) Unpaid claims and claim adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not applicable.

The amounts reported in this statement that pertain to the entire business of the Company include, as appropriate, the activity of the Company's separate account business.

D. Going Concern

Management has no substantial doubt about the Company's ability to continue as a going concern based on current capitalization levels, historical profitable operating results, significant operating cash flows, as well as the existence of a capital support agreement for the Company's benefit with its parent company, Tokio Marine & Nichido Fire Insurance Company, Ltd, an insurance company domiciled in Japan ("TMNF").

NOTE 2 Accounting Changes and Corrections of Errors

The Company has not made any material changes in its accounting policies during the year ended December 31, 2022. No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2022.

On August 16, 2022, President Biden signed into law the Inflation Reduction Act ("ACT"), which included a new corporate alternative minimum tax ("CAMT"). The ACT and CAMT is effective for tax years beginning after 2022. On October 24, 2022, the NAIC adopted interpretive accounting guidance in response to the ACT entitled, Interpretation ("INT") 22-02: Third Quarter 2022 Reporting of the Inflation Reduction Act – Corporate Alternative Minimum Tax, which clarifies the required disclosures for third quarter 2022 reporting. On November 16, 2022, NAIC adopted revisions to INT 22-02 to extend it to December 31, 2022, and first quarter 2023 statutory financial statements. The Company has provided all required disclosures. See Note 22 –Subsequent Events.

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

The Company purchased 100% of the common stock of SSL effective January 1, 2022. SSL, a New York domiciled life insurer, is licensed in all 50 states, the District of Columbia, the Virgin Islands and Puerto Rico and primarily sells paid family leave insurance products and a statutory short-term disability insurance product in New York State.

NOTES TO FINANCIAL STATEMENTS

The transaction was accounted for as a statutory purchase, and reflects the following:

1 Purchased Entity	2 Acquisition Date	3 Cost of Acquired Entity	4 Original Amount of Goodwill	5 Original Amount of Admitted Goodwill
Standard Security Life Insurance Company of New York	01/01/2022	\$ 196,576,853	\$ 117,921,332	\$ 117,921,332
Total	XXX	\$ 196,576,853	\$ 117,921,332	\$ 117,921,332

1 Purchased Entity	6 Admitted Goodwill as of the Reporting Date	7 Amount of Goodwill Amortized During the Reporting Period	8 Book Value of SCA	9 Admitted Goodwill as a % of SCA BACV, Gross of Admitted Goodwill Col. 6/Col. 8
Standard Security Life Insurance Company of New York	\$ 106,129,199	\$ 11,792,133	\$ 101,948,755	104.1%
Total	\$ 106,129,199	\$ 11,792,133	\$ 101,948,755	XXX

B-C. Not applicable.

D. Impairment Loss

The company did not recognize an impairment loss on the transaction described above.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	\$ 2,017,328,573	XXX
Less:		
(2) Admitted Positive Goodwill	\$ 109,077,232	XXX
(3) Admitted EDP Equipment & Operating System Software	\$ 900,457	XXX
(4) Admitted Net Deferred Taxes	\$ 61,502,790	XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	\$ 1,845,848,094	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	\$ 184,584,809	XXX
(7) Current period reported Admitted Goodwill	XXX	\$ 106,129,199
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	5.7%

NOTE 4 Discontinued Operations

Not applicable.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) During 2022, the Company acquired commercial and other mortgage loans with a maximum and minimum lending rate of 29.30% and 0.00%, respectively.
- (2) The maximum percentage of any one loan to the value of security at the time of the loan was 100.0%.
- (3) Not applicable.
- (4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current		269,943,359	921,831,278		5,502,943,390	634,240,747	7,328,958,774
(b) 30 - 59 Days Past Due		80,366,349	38,840,116				119,206,465
(c) 60 - 89 Days Past Due		23,457,912	16,257,432				39,715,344
(d) 90 - 179 Days Past Due		26,077,620	17,644,361				43,721,981
(e) 180+ Days Past Due		87,823,546	11,783,922		4,857,702		104,465,170
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		26,077,620	17,644,361				43,721,981
(b) Interest Accrued		78,128	246,436				324,564
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		87,823,546	11,783,922		4,857,702		104,465,170
(b) Interest Accrued		1,180,463	136,231				1,316,694
4. Interest Reduced							
(a) Recorded Investment							-
(b) Number of Loans							-
(c) Percent Reduced							
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					5,457,590,004	377,374,159	5,834,964,163

NOTES TO FINANCIAL STATEMENTS

b. Prior Year						
1. Recorded Investment (All)						
(a) Current	317,750,809	669,155,132		4,538,963,630	590,206,896	6,116,076,467
(b) 30 - 59 Days Past Due	60,421,338	4,806,426				65,227,764
(c) 60 - 89 Days Past Due	29,402,209	579,646				29,981,855
(d) 90 - 179 Days Past Due	46,059,213					46,059,213
(e) 180+ Days Past Due	305,137,125			5,599,990		310,737,115
Due						
(a) Recorded Investment	46,059,213					46,059,213
(b) Interest Accrued	246,249					246,249
3. Accruing Interest 180+ Days Past Due						
(a) Recorded Investment	305,137,125			5,599,990		310,737,115
(b) Interest Accrued	9,006,338					9,006,338
4. Interest Reduced						
(a) Recorded Investment						-
(b) Number of Loans						-
(c) Percent Reduced						
5. Participant or Co-lender in a Mortgage Loan Agreement						
(a) Recorded Investment				4,489,946,792	347,185,851	4,837,132,643

(5-8) Not applicable.

(9) The Company recognizes interest income on its impaired loans upon receipt. Cash receipts are recorded on the day the payments are received by the Company.

B-C Not applicable.

D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi-class mortgage-backed and asset-backed securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate environment. The prospective adjustment method is used to value all securities.

(2) Not applicable.

(3) The Company experienced other-than-temporary impairments based on either a) the Company's intent to sell or inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis or b) basis that the present value of cash flows expected to be collected is less than the amortized cost basis of the security. These impairments are presented in the table below:

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than-Temporary Impairment	5 Amortized Cost After Other-Than-Temporary Impairment	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
00703Q-BG-6	\$ 300,594	\$ 143,092	\$ (157,502)	\$ 143,092	\$ 77,203	03/31/2021
02150A-AE-1	980,215	914,362	(65,854)	914,362	750,820	03/31/2022
026931-AC-9	997,070	914,930	(82,141)	914,930	782,270	03/31/2022
12667G-R8-8	911,280	562,262	(349,018)	562,262	562,262	03/31/2022
12667G-ZE-6	586,123	477,511	(108,612)	477,511	301,933	03/31/2022
12668B-XG-3	1,355,571	1,145,954	(209,617)	1,145,954	952,420	03/31/2022
149837-AK-2	916,249	717,290	(198,958)	717,290	649,820	03/31/2022
225458-5U-8	1,795,947	1,587,098	(208,849)	1,587,098	1,394,639	03/31/2022
23242W-AN-9	2,169,158	1,954,404	(214,754)	1,954,404	1,954,404	03/31/2022
32051G-3A-1	1,178,081	969,830	(208,251)	969,830	969,830	03/31/2022
52521D-AP-7	5,210,156	4,124,090	(1,086,066)	4,124,090	4,124,090	03/31/2022
00110X-AA-2	982,358	839,969	(142,389)	839,969	839,969	06/30/2022
00110X-AB-0	98,256	81,859	(16,397)	81,859	81,859	06/30/2022
00176A-BE-4	700,000	657,158	(42,842)	657,158	657,158	06/30/2022
02147F-AQ-9	1,592,729	1,452,273	(140,455)	1,452,273	1,273,063	06/30/2022
02150N-AY-9	885,635	683,699	(201,936)	683,699	683,699	06/30/2022
03290A-AA-8	500,000	454,010	(45,990)	454,010	454,010	06/30/2022
03290A-AB-6	250,000	226,762	(23,238)	226,762	226,762	06/30/2022
03290A-AJ-9	1,001,072	905,683	(95,389)	905,683	905,683	06/30/2022
03290A-AL-4	250,000	223,573	(26,427)	223,573	223,573	06/30/2022
033295-AA-4	1,750,000	1,698,846	(51,154)	1,698,846	1,690,320	06/30/2022
033295-AC-0	500,000	449,298	(50,702)	449,298	449,298	06/30/2022
03329T-AG-9	1,750,000	1,622,807	(127,193)	1,622,807	1,622,807	06/30/2022
03329T-AJ-3	500,000	445,407	(54,593)	445,407	445,407	06/30/2022
03330E-AJ-3	500,000	469,336	(30,664)	469,336	469,336	06/30/2022
03330E-AN-4	250,000	224,742	(25,258)	224,742	224,742	06/30/2022
03330P-AQ-2	500,000	467,837	(32,163)	467,837	467,837	06/30/2022
03330P-AS-8	250,000	223,806	(26,194)	223,806	223,806	06/30/2022
038779-AB-0	2,124,264	1,953,172	(171,092)	1,953,172	1,898,005	06/30/2022
04015H-AJ-6	3,992,954	3,724,320	(268,634)	3,724,320	3,189,937	06/30/2022
06760Y-AC-6	1,703,340	1,487,197	(216,144)	1,487,197	1,487,197	06/30/2022
06761R-AA-4	2,901,937	2,560,140	(341,797)	2,560,140	2,548,735	06/30/2022
07383U-JY-2	87,501	65,000	(22,501)	65,000	65,000	06/30/2022
12502Y-AP-8	29,762	29,632	(130)	29,632	29,632	06/30/2022
12510H-AR-1	99,960	90,488	(9,472)	90,488	90,488	06/30/2022
12550T-BC-8	5,250,000	4,908,714	(341,286)	4,908,714	4,891,650	06/30/2022
12570A-AA-0	4,326,908	4,222,486	(104,422)	4,222,486	4,189,000	06/30/2022
12575A-AE-7	300,862	261,673	(39,188)	261,673	261,673	06/30/2022
12575A-AF-4	102,418	85,161	(17,258)	85,161	85,161	06/30/2022
12668B-XG-3	1,106,481	884,643	(221,838)	884,643	884,643	06/30/2022
13875L-AQ-1	298,297	286,622	(11,674)	286,622	286,622	06/30/2022
14315Q-AC-7	2,075,062	1,963,347	(111,716)	1,963,347	1,560,000	06/30/2022
Total	XXX	XXX	\$ (42,479,351)	XXX	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

(4) The gross unrealized losses and fair value of loan-backed securities aggregated by the length of time the individual securities have been in a continuous temporarily impaired position are as follows:

a) The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ (196,362,446)
2. 12 Months or Longer	\$ (160,619,337)
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 1,827,570,960
2. 12 Months or Longer	\$ 982,848,753

(5) Declines in the fair value of investments that are considered in the judgment of management to be other than temporary are reported as realized losses. Management evaluates, among other things, the financial position and prospects of the issuer, conditions in the issuer's industry and geographical area, liquidity of the investment, changes in the amount or timing of expected future cash flows from the investment and recent changes in the credit ratings of the issuer by a ratings agency to determine if and when a decline in the fair value of an investment below amortized cost is other than temporary. The length of time and extent to which the fair value of the investment is lower than its amortized cost, the Company's ability and intent to retain the investment to allow for anticipated recovery in the investment's fair value and whether the Company has made a decision to sell the investment are other factors also considered.

E-I. Not applicable.

J. Real Estate

(1) Not applicable.

(2) The Company foreclosed on various residential properties during 2021. The total fair value of these properties was \$2,883,369 as of December 31, 2022.

During the third quarter of 2022, the Company foreclosed upon a commercial mortgage loan collateralized by a property located in Houston, Texas. During the fourth quarter of 2022, the Company sold this property and recognized a gain on the sale of \$5,456,724.

K. Not applicable.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					-	-	-
c. Subject to repurchase agreements					-	-	-
d. Subject to reverse repurchase agreements					-	-	-
e. Subject to dollar repurchase agreements					-	-	-
f. Subject to dollar reverse repurchase agreements					-	-	-
g. Placed under option contracts					-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					-	-	-
i. FHLB capital stock	47,945,000				47,945,000	43,595,000	4,350,000
j. On deposit with states	13,649,542				13,649,542	13,661,405	(11,863)
k. On deposit with other regulatory bodies					-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	3,477,704,708				3,477,704,708	2,748,314,134	729,390,574
m. Pledged as collateral not captured in other categories	309,512,846				309,512,846	230,120,454	79,392,392
n. Other restricted assets	39,740,164				39,740,164	17,887,037	21,853,127
o. Total Restricted Assets (Sum of a through n)	\$3,888,552,260	\$ -	\$ -	\$ -	\$3,888,552,260	\$3,053,578,030	\$834,974,230

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		-	0.000%	0.000%
c. Subject to repurchase agreements		-	0.000%	0.000%
d. Subject to reverse repurchase agreements		-	0.000%	0.000%
e. Subject to dollar repurchase agreements		-	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		-	0.000%	0.000%
g. Placed under option contracts		-	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		-	0.000%	0.000%
i. FHLB capital stock		47,945,000	0.234%	0.236%
j. On deposit with states		13,649,542	0.067%	0.067%
k. On deposit with other regulatory bodies		-	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		3,477,704,708	16.960%	17.126%
m. Pledged as collateral not captured in other categories		309,512,846	1.509%	1.524%
n. Other restricted assets		39,740,164	0.194%	0.196%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$3,888,552,260	18.964%	19.149%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8 Total Current Year Admitted Restricted	Percentage	
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)		9 Gross (Admitted & Non-admitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
Mortgage related securities pled	133,927,652	-	-	-	133,927,652	96,926,430	37,001,222	133,927,652	0.653%	0.660%
Reinsurance	136,596,514	-	-	-	136,596,514	144,384,619	(32,801,948)	(32,801,947)	1.491%	1.504%
Derivatives	34,071,805	-	-	-	34,071,805	10,159,681	23,912,124	34,071,805	0.166%	0.168%
Total (c)	309,512,846	-	-	-	309,512,846	230,120,453	79,392,393	309,512,846	1.509%	1.524%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8 Total Current Year Admitted Restricted	Percentage	
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)		9 Gross (Admitted & Non-admitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
Restricted cash	\$39,740,164	-	-	-	\$39,740,164	\$17,887,037	\$21,853,127	\$39,740,164	0.194%	0.196%
Total (c)	\$39,740,164	\$ -	\$ -	\$ -	\$39,740,164	\$17,887,037	\$21,853,127	\$39,740,164	0.194%	0.196%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

4. Not applicable.

M-N. Not applicable.

NOTES TO FINANCIAL STATEMENTS

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	84	12	\$ 118,825,888	\$ 15,760,599	\$ 118,825,888	\$ 15,760,599
(2) LB&SS - AC	17	18	15,395,181	23,279,688	16,310,117	27,291,773
(3) Preferred Stock - AC						
(4) Preferred Stock - FV						
(5) Total (1+2+3+4)	101	30	\$ 134,221,069	\$ 39,040,287	\$ 135,136,005	\$ 43,052,372

AC - Amortized Cost FV - Fair Value

P. Short Sales

(1) Unsettled Short Sale Transactions (Outstanding as of Reporting Date)

	Proceeds Received	Current Fair Value of Securities Sold Short	Unrealized Gain or Loss	Expected Settlement (# of Days)	Fair Value of Short Sales Exceeding (or expected to exceed) 3 Settlement Days	Fair Value of Short Sales Expected to be Settled by Secured Borrowing
a. Bonds	\$ (59,836,602)	\$ (59,142,290)	\$ 694,312	12	\$ (59,142,290)	
b. Preferred Stock						
c. Common Stock						
d. Totals (a+b+c)	\$ (59,836,602)	\$ (59,142,290)	\$ 694,312	13	\$ (59,142,290)	-

(2) Settled Short Sale Transactions

	Proceeds Received	Current Fair Value of Securities Sold Short	Realized Gain or Loss on Transaction	Fair Value of Short Sales that Exceeded 3 Settlement Days	Fair Value of Short Sales Settled by Secured Borrowing
a. Bonds	\$ 13,000,367	\$ 12,328,636	\$ 671,731	-	
b. Preferred Stock					
c. Common Stock					
d. Totals (a+b+c)	\$ 13,000,367	\$ 12,328,636	\$ 671,731	-	-

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	6	
2. Aggregate Amount of Investment Income	\$ 300,394	

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. Not applicable.

B. The Company recorded impairments on a limited liability company investment, SLF Media LBI Aggregator LLC, totaling \$1,390,957 during the year ended December 31, 2022. The underlying investments held by the fund are not expected to recover in value. On December 1, 2022, this asset was transferred from Schedule BA – Other Invested Assets to Schedule D - Part 2 – Section 2 – Common Stock with a book adjusted carrying value of \$131,967.

NOTE 7 Investment Income

A. Due and accrued income was excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

B. The total amount excluded was \$1,316,693.

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1-3) A currency forward is an agreement to buy or sell a foreign currency, in return for U.S. dollars, at an exchange rate agreed upon today, to settle on a specific future date. All of the Company's forward contracts are traded over-the-counter, which exposes the Company to counterparty risk to the extent there are unrealized gains on open positions. To minimize counterparty risk, the Company evaluates all counterparties based on credit ratings and maintains master agreements with netting provisions and collateral requirements.

An option is an agreement that gives the buyer the right to buy (call option) or sell (put option) a financial instrument at a specified price within a specified time period. The buyer of an option pays a premium to the seller on the settlement date. This premium is the buyer's only cash requirement and represents the maximum amount at risk. The seller (or writer) of an option receives a premium from the buyer on the settlement date. The seller settles changes in the market value daily in cash. The Company is exposed to counterparty risk with respect to any over-the-counter options and minimizes this risk by requiring collateral from counterparties in an amount equal to any unrealized gains.

An interest rate futures contract is an agreement to buy or sell U.S. Treasury Bonds to settle on a specific future date. All of the Company's futures contracts are exchange traded which minimize counterparty risk. The Company satisfies the initial margin requirements with cash.

Interest rate swaps are used by the Company to reduce market risks from changes in interest rates and to protect against variability in future cash flows. In an interest rate swap, the Company agrees with another party to exchange, at specific intervals, the difference between fixed rate and floating rate interest amounts as calculated based upon an agreed upon notional amount.

During 2022, the Company used currency forward contracts to reduce the currency risk inherent in certain bond investments denominated in foreign currencies. The Company also used interest rate futures contracts to reduce interest rate-related risk related to certain bond investments.

(4) Not applicable.

(5) For the year ended December 31, 2022, net realized gains on derivatives were \$39,759,544. The portion of unassigned surplus represented by cumulative net unrealized losses on derivatives totaled \$95,185,218 for the year ended December 31, 2022.

(6-8) Not applicable.

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	175,477,348	49,815,559	225,292,907	148,808,052	23,738,406	172,546,458	26,669,296	26,077,153	52,746,449
(b) Statutory Valuation Allowance Adjustment		30,778,704	30,778,704			-	-	30,778,704	30,778,704
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	175,477,348	19,036,855	194,514,203	148,808,052	23,738,406	172,546,458	26,669,296	(4,701,551)	21,967,745
(d) Deferred Tax Assets Nonadmitted	82,149,590		82,149,590	36,252,717	11,727,066	47,979,783	45,896,873	(11,727,066)	34,169,807
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	93,327,758	19,036,855	112,364,613	112,555,335	12,011,340	124,566,675	(19,227,577)	7,025,515	(12,202,062)
(f) Deferred Tax Liabilities	27,113,606	19,036,855	46,150,461	58,118,366	12,011,340	70,129,706	(31,004,760)	7,025,515	(23,979,245)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$66,214,152	\$ -	\$66,214,152	\$54,436,969	\$ -	\$54,436,969	\$11,777,183	\$ -	\$11,777,183

2.

	As of End of Current Period			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	66,214,152		66,214,152	54,436,969		54,436,969	11,777,183	-	11,777,183
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	66,215,152		66,215,152	54,436,969		54,436,969	11,778,183	-	11,778,183
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	308,081,013	XXX	XXX	283,516,859	XXX	XXX	24,564,154
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	27,113,606	19,035,855	46,149,461	58,118,366	12,011,340	70,129,706	(31,004,760)	7,024,515	(23,980,245)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	93,327,758	19,035,855	112,363,613	112,555,335	12,011,340	124,566,675	(19,227,577)	7,024,515	(12,203,062)

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	801.000%	847.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 2,397,300,196	\$ 1,782,443,284

4.

	As of End of Current Period		12/31/2021		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 175,477,348	\$ 19,036,855	\$ 148,808,052	\$ 23,738,406	\$ 26,669,296	\$ (4,701,551)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 93,327,758	\$ 19,036,855	\$ 112,555,335	\$ 12,011,340	\$ (19,227,577)	\$ 7,025,515
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes No

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 137,067,853	\$ 54,682,927	\$ 82,384,926
(b) Foreign	(2,379)		(2,379)
(c) Subtotal (1a+1b)	137,065,474	54,682,927	82,382,547
(d) Federal income tax on net capital gains	(11,579,125)	(18,017,519)	6,438,394
(e) Utilization of capital loss carry-forwards			-
(f) Other			-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 125,486,349	\$ 36,665,408	\$ 88,820,941
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 92,633,310	\$ 90,757,225	\$ 1,876,085
(2) Unearned premium reserve			-
(3) Policyholder reserves			-
(4) Investments	6,200,794	3,426,331	2,774,463
(5) Deferred acquisition costs	45,029,875	39,615,687	5,414,188
(6) Policyholder dividends accrual			-
(7) Fixed assets	11,413,928	564,813	10,849,115
(8) Compensation and benefits accrual	10,359,430	5,230,115	5,129,315
(9) Pension accrual		4,382,029	(4,382,029)
(10) Receivables - nonadmitted			-
(11) Net operating loss carry-forward			-
(12) Tax credit carry-forward			-
(13) Other	9,840,010	4,831,852	5,008,158
(99) Subtotal (sum of 2a1 through 2a13)	175,477,347	148,808,052	26,669,295
(b) Statutory valuation allowance adjustment			-
(c) Nonadmitted	82,149,589	36,252,717	45,896,872
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	93,327,758	112,555,335	(19,227,577)
(e) Capital:			
(1) Investments	48,570,198	15,392,852	33,177,346
(2) Net capital loss carry-forward	321,290	1,764,391	(1,443,101)
(3) Real estate			-
(4) Other	924,072	6,581,163	(5,657,091)
(99) Subtotal (2e1+2e2+2e3+2e4)	49,815,560	23,738,406	26,077,154
(f) Statutory valuation allowance adjustment	30,778,705		30,778,705
(g) Nonadmitted		11,727,066	(11,727,066)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	19,036,855	12,011,340	7,025,515
(i) Admitted deferred tax assets (2d + 2h)	\$ 112,364,613	\$ 124,566,675	\$ (12,202,062)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 2,494,084	\$ 28,027,652	\$ (25,533,568)
(2) Fixed assets	798,867		798,867
(3) Deferred and uncollected premium			-
(4) Policyholder reserves	21,741,674	27,923,309	(6,181,635)
(5) Other	2,078,981	2,167,405	(88,424)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 27,113,606	\$ 58,118,366	\$ (31,004,760)
(b) Capital:			
(1) Investments	12,051,589	11,744,382	307,207
(2) Real estate	6,985,266	266,958	6,718,308
(3) Other			-
(99) Subtotal (3b1+3b2+3b3)	19,036,855	12,011,340	7,025,515
(c) Deferred tax liabilities (3a99 + 3b99)	46,150,461	70,129,706	(23,979,245)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 66,214,152	\$ 54,436,969	\$ 11,777,183

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	\$ 106,320,852	21.0%
Proration of tax-exempt investment income	(2,326,971)	-0.5%
Amortization of interest maintenance reserves	(4,070,012)	-0.8%
Change in nonadmitted assets	(1,839,626)	-0.4%
Current Year Permanent Difference	(6,739,107)	-1.3%
Provision to return adjustments - perm differences	(1,050,988)	-0.2%
Deferred only adjustment - Valuation Allowance	30,778,704	6.1%
Other permanent differences	1,089,481	0.2%
Total	<u>\$ 122,162,323</u>	<u>24.1%</u>
Federal and foreign income tax incurred	\$ 140,117,167	27.6%
Provision to return adjustments	(3,051,692)	-0.6%
Realized capital gains (losses) tax	(16,938,558)	-3.3%
Provision to return adjustments - Capital	5,359,433	1.1%
Change in net deferred income taxes	(3,324,027)	-0.7%
Total statutory income taxes	<u>\$ 122,162,323</u>	<u>24.1%</u>

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, 2022, the Company had net capital loss carryforwards of \$1,529,951 which expire in 2027.

2. The following are income taxes incurred in the current and prior year that will be available for recoupment in the event of future net losses:

NOTES TO FINANCIAL STATEMENTS

Year	Amount of Tax		
	Ordinary	Capital	Total
December 2022	\$ -	\$ -	\$ -
December 2021	\$ -	\$ -	\$ -
December 2020	\$ -	\$ -	\$ -

F. 1) The Company consolidates its federal income tax return with the return of its ultimate domestic parent, Delphi Financial Group, Inc. ("DFG"). DFG and all of its direct and indirect subsidiaries are members of the consolidated tax group. See Schedule Y, Part 1 for a list of the members of the consolidated tax group.

2) The method of allocation between the companies is subject to a written tax allocation agreement approved by the Company's Board of Directors. The agreement requires the Company to accrue federal taxes based on the amount of tax it would have paid or received if it had filed on a separate return basis with the Internal Revenue Service ("IRS") with the exception of operating losses which are reimbursed by the parent company. Intercompany tax balances are settled within 15 days after filing a tax return or receipt of a refund. If the amount of federal income taxes paid by the Company to DFG exceeds the amount of federal income taxes paid by DFG to the Internal Revenue Service, the excess of the amount will be placed in an escrow account. Escrow assets may be released to DFG from the escrow account when the permissible period for loss carryback has elapsed. Tax years 2013 and subsequent are still subject to audit by the IRS.

G-I. Not applicable.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A-B. On December 21, 2011, the Company's ultimate parent, DFG, entered into an Agreement and Plan of Merger with Tokio Marine Holdings, Inc., a Japanese corporation ("Tokio Marine"), and TM Investment (Delaware) Inc. ("TM Sub"), a Delaware corporation which was wholly owned by TMNF which is a subsidiary of Tokio Marine. After being approved by DFG's stockholders and by the relevant regulatory authorities in Japan and the U.S., the merger transaction closed on May 15, 2012, pursuant to which TM Sub was merged with and into DFG, the surviving corporation in the merger. As a result, DFG became a subsidiary of TMNF and Tokio Marine became DFG's ultimate parent.

The outstanding shares of the Company's preferred stock are owned by DFG, Reliance Standard Life Insurance Company of Texas ("RSL-Texas"), the Company's direct parent, and Safety National Casualty Corporation ("SNCC"), a subsidiary of DFG. During the year ended December 31, 2022, the Company paid cash dividends on its cumulative preferred stock issued to SNCC, DFG and RSL-Texas totaling \$2,000,000, \$1,600,000 and \$400,000, respectively.

During 2018, the Company entered into a reinsurance agreement with Tokio Marine RSL Re PIC, Ltd. ("TM RSL Re"), a Cayman Islands portfolio insurance company controlled by Safety National Re SPC, a Cayman Islands exempted company which is a wholly-owned subsidiary of SNCC, under which the Company ceded to TM RSL Re, on an indemnity coinsurance with funds withheld basis, funding agreements previously issued by the Company on various dates in connection with the Company's funding agreement-backed note program. As of December 31, 2022, the Company ceded funding agreements in an aggregate principal amount of \$1,800,000,000 to TM RSL Re under this agreement, of which \$1,100,000,000 and \$700,000,000 in aggregate principal amount are ceded on an 84.5% and 81.5% quota share basis, respectively.

As of January 1, 2018, the Company entered into a reinsurance agreement with HCC Life Insurance Company ("HCC Life"), an indirect subsidiary of Tokio Marine, under which the Company agreed to cede to HCC Life, on a quota share basis, 30% of liabilities under all new and renewal medical stop loss policies up to the first \$1,000,000 per covered person per policy period and 100% of liabilities greater than \$1,000,000 per person per policy period. In 2019, the Company amended this agreement to increase retention to 30% of the first \$2,000,000, including the policyholder's self-insured retention and 100% in excess of \$2,000,000 for medical stop-loss policies. Effective October 1, 2021, the Company further amended this reinsurance agreement. Pursuant to this amendment, the Company increased the ceded portion of liabilities to 100% for all medical stop loss policies. The Company also executed a renewal rights agreement whereby HCC Life paid the Company \$5,395,350 for renewal rights with respect to the existing block of medical stop loss policies. In connection therewith, the Company transferred to HCC a cash amount commensurate with the claim liabilities ceded to HCC Life for the medical stop loss policies. The purpose of the amendment was to facilitate the Company's exit from the medical stop loss line of business by selling this business to HCC Life. The reinsurance agreement will be terminated following the run-off of the reinsured policies. These transactions will not have a material impact on the Company's financial statements.

On October 1, 2015, the Company received a contribution to its surplus from its immediate parent company, RSL-Texas, of 36 shares of common stock of DFG which had an admitted value of \$62,926,198. The amount deducted from the market value of this common stock in accordance with the NAIC Securities Valuation Office Purposes and Procedures Manual ("SVO Manual") was \$22,872,653 at December 31, 2015.

On December 1, 2022, the Company transferred to SNCC various corporate loans and residential mortgage-backed securities having an aggregate book adjusted carrying value of \$241,335,418 along with a cash payment in the amount of \$1,872,766 in exchange for various corporate loans having an aggregate book adjusted carrying value of \$243,208,184.

On December 15, 2015, the Company issued a 5.00% fixed rate surplus note with a principal amount of \$100,000,000 to SNCC in exchange for cash. For more information, related to this surplus note, please see Note 13(K).

In 2014, the Company's parent, RSL-Texas, issued various funding agreements in an aggregate principal amount of \$300,000,000 to the Federal Home Loan Bank of Dallas ("FHLB Dallas"), the liabilities under which have been ceded by RSL-Texas to the Company under an indemnity reinsurance agreement. The Company has collateralized its obligations under this reinsurance agreement by pledging certain investment securities to RSL-Texas, which have in turn been pledged by RSL-Texas to the FHLB Dallas to collateralize RSL-Texas' obligations under the funding agreements issued to the FHLB Dallas. During the first quarter of 2017, RSL-Texas repaid \$100,000,000 in aggregate principal amount of the funding agreements at their maturity. During the first quarter of 2021, RSL-Texas repaid \$100,000,000 in aggregate principal amount of the funding agreements at their maturity.

DFG has entered into a revolving loan agreement with the Company, under which DFG can obtain loans from time to time in a total amount of up to \$150,000,000. At DFG's option, early repayment may be made without penalty. Interest is payable monthly at a variable money market rate. The loan agreement does not contain any collateral requirements or financial covenants. There were no outstanding loans under this agreement at December 31, 2022, and 2021, respectively.

On December 31, 2014, SNCC issued to the Company a surplus note in the principal amount of \$40,000,000 in exchange for a cash payment by the Company in such amount. The maturity date of the surplus note is January 15, 2045. Interest is payable semi-annually at a rate of 5.0% per annum. As of December 31, 2022, the Company earned \$2,027,778 of interest income related to this surplus note.

On June 18, 2020, the Company, as borrower, entered into a Master Securities Loan Agreement with Philadelphia Indemnity Insurance Company ("PIIC"), an affiliate of the Company, as lender. Under such agreement, the Company may, from time to time, borrow certain securities as described therein, with the aggregate principal amount of the securities borrowed at any one time being limited to \$700,000,000. The terms of each loan made thereunder are to be agreed upon by the Company and PIIC. On February 17, 2022, the Company borrowed securities having an aggregate market value of \$103,130,486 and pledged to secure such borrowing securities collateral having an aggregate market value of \$106,810,000.

On November 16, 2022, the Company returned the borrowed securities to PIIC and the collateral pledged for these borrowings was returned to the Company. There were no outstanding loans under this agreement at December 31, 2022, and December 31, 2021, respectively.

On April 14, 2021, the Company entered into an agreement to acquire Standard Security Life Insurance Company of New York ("SSL"), a New York domiciled life insurer subsidiary of Independence Holding Company, which agreement was amended and restated on July 29, 2021, for a purchase price of \$180.0 million, with such amount subject to upward or downward adjustment to the extent that SSL's statutory capital and surplus as of the closing date exceeded or was less than \$57.0 million (such acquisition, the "SSL Acquisition"). The SSL Acquisition was consummated effective January 1, 2022, whereupon SSL became a wholly-owned subsidiary of the Company.

C. Not applicable.

D. The Company does not have any material receivables or payables with affiliates other than the items disclosed in Note 10A-C, Note 11B and Schedule D, Part 1.

NOTES TO FINANCIAL STATEMENTS

- E. There are no guarantees or undertakings for the benefit of any affiliate which result in a material contingent exposure to the Company's assets.
- F. Pursuant to an investment consulting agreement, the Company paid to Acorn Advisory Capital, L.P., a subsidiary of DFG, certain fixed fees associated with the formulation of the business and investment strategies of the Company. For the year ended December 31, 2022, these fees amounted to \$20,438,508.

In May 2015, the Company, along with certain of its affiliated insurers, entered into floating rate commercial mortgage loan investment management agreements with ACORE Capital, LP ("ACORE"), a SEC-registered investment adviser in which certain directors and officers of the Company hold a majority of the financial interests and since such time, these agreements have been amended from time to time, most recently by amendments and restatements of such agreements implemented in February 2022, to among other things, increase the capital commitment thereunder. Fees payable under these agreements include a management fee and a performance-based fee. In April 2019, the Company, along with certain of its affiliated insurers, entered into separate fixed rate commercial mortgage loan investment management agreements with ACORE and in October 2020, the Company, along with certain of its affiliated insurers, made capital commitments to ACORE Special Situations Fund, L.P., a private investment fund focusing primarily on commercial real estate debt and equity whose general partner is an affiliate of ACORE, pursuant to which investments in such fund will be made by the Company and such affiliates from time to time. For the services rendered to the Company during the year ended December 31, 2022, the total fees payable to ACORE amounted to \$46,889,148.

All other contracts and cost sharing arrangements are based on generally accepted accounting principles.

- G. All of the outstanding common shares of the Company are owned by RSL-Texas, a life insurance company domiciled in Texas. The outstanding shares of the Company's preferred stock are owned by SNCC (250,000 shares), DFG (200,000 shares) and RSL-Texas (50,000 shares).
- H. As of December 31, 2022, the Company owned 36 shares of the common stock of DFG. The amount deducted from the market value of this common stock in accordance with the SVO Manual was \$63,170,572 at December 31, 2022.
- I. Not applicable.
- J. The Company did not recognize any impairment write down for its investment in FRSLIC during the year ended December 31, 2022.
- K-L. Not applicable.
- M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	3.2%	\$ 141,988,496	\$ 141,988,496	
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 141,988,496	\$ 141,988,496	\$ -
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 141,988,496	\$ 141,988,496	\$ -
f. Aggregate Total (a+ e)	XXX	\$ 141,988,496	\$ 141,988,496	\$ -

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	S2	09/09/2022	\$ 131,337,100	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 131,337,100	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 131,337,100	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 131,337,100	XXX	XXX	XXX

* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N-0. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 11 Debt

A. Debt and Holding Company Obligations

- (1) The Company has entered into a revolving loan agreement with DFG, under which the Company can obtain loans from time to time in a total amount of up to \$300,000,000. At the option of the Company, early repayment may be made without penalty. Interest is payable monthly at a variable money market rate. The loan agreement does not contain any collateral requirements or financial covenants. As of December 31, 2022 and December 31, 2021, respectively, the Company did not have any outstanding borrowings under this agreement.

The Company did not have any reverse repurchase agreements outstanding at December 31, 2022.

B. FHLB (Federal Home Loan Bank) Agreements

The Company is a member of the FHLB Chicago. The Company has also in the past conducted business activities with (i.e., borrowings from) RSLIC-Texas, which is a member of the FHLB Dallas, the terms of which corresponded to RSLIC-Texas' borrowing transactions with the FHLB Dallas. At December 31, 2022, the Company holds stock of the FHLB Chicago and has issued funding agreements to the FHLB Chicago. It is part of the Company's strategy to utilize these funds to support spread-based business.

In December 2019, the Company issued a funding agreement in the principal amount of \$500,000,000 to the FHLB Chicago. During 2020, the Company issued five funding agreements to the FHLB Chicago in an aggregate principal amount of \$1,136,000,000 and repaid five funding agreements previously issued to the FHLB Chicago in an aggregate principal amount of \$1,016,000,000.

During 2021, the Company issued eight funding agreements to the FHLB Chicago in an aggregate principal amount of \$1,345,000,000 and repaid seven funding agreements previously issued to the FHLB Chicago in an aggregate principal amount of \$909,000,000. During 2022, the Company issued eleven funding agreements to the FHLB Chicago in an aggregate principal amount of \$2,090,000,000 and repaid nine funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$1,935,000,000.

The following table indicates the amount of FHLB Chicago stock purchased, collateral pledged, assets and liabilities related to the agreement with the FHLB Chicago.

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	-		
(c) Activity Stock	42,945,000	42,945,000	
(d) Excess Stock	-		
(e) Aggregate Total (a+b+c+d)	47,945,000	47,945,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 1,311,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	-		
(c) Activity Stock	38,595,000	38,595,000	
(d) Excess Stock	-		
(e) Aggregate Total (a+b+c+d)	43,595,000	43,595,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 1,156,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

			Eligible for Redemption			
	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	\$ 5,000,000	\$ 5,000,000				
2. Class B	\$ -					

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 3,423,893,928	\$ 3,447,352,288	\$ 1,311,000,000
2. Current Year General Account Total Collateral Pledged	3,423,893,928	3,447,352,288	1,311,000,000
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 2,805,192,997	\$ 2,748,314,134	\$ 1,156,000,000

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

NOTES TO FINANCIAL STATEMENTS

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 3,423,893,928	\$ 3,447,352,288	\$ 1,616,000,000
2. Current Year General Account Maximum Collateral Pledged	3,423,893,928	3,447,352,288	1,616,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 2,805,192,997	\$ 2,748,314,134	\$ 1,156,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -			XXX
(b) Funding Agreements	1,311,000,000	1,311,000,000		1,314,188,242
(c) Other	-			XXX
(d) Aggregate Total (a+b+c)	\$ 1,311,000,000	\$ 1,311,000,000	\$ -	\$ 1,314,188,242
2. Prior Year end				
(a) Debt	\$ -			XXX
(b) Funding Agreements	1,156,000,000	1,156,000,000		1,157,116,816
(c) Other	-			XXX
(d) Aggregate Total (a+b+c)	\$ 1,156,000,000	\$ 1,156,000,000	\$ -	\$ 1,157,116,816

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ -		
2. Funding Agreements	1,616,000,000	1,616,000,000	
3. Other	-		
4. Aggregate Total (1+2+3)	\$ 1,616,000,000	\$ 1,616,000,000	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

During 2009 and prior, the Company sponsored a supplemental executive retirement plan. The plan provided certain key employees with the opportunity for additional postemployment income, which would otherwise have been limited under the pension plan. The plan is a nonqualified tax-deferred retirement plan and is not funded. Effective December 31, 2009, the plan was frozen and will not accept new participants after that date. Existing participants in the plan will not accrue any additional benefits under the plan.

The Company provides certain health care and life insurance benefits ("postretirement benefits") for retired employees. The health care plan is non-contributory for current retirees and those employees who attained age 55 with ten years of service by December 31, 1992. Cost sharing features include deductibles and co-payment provisions. Other employees will be eligible for a dollar denominated postretirement health plan. Life insurance benefits are generally set at a fixed percentage of policy face value based on the employee's age. Employees hired after December 31, 1992 are not eligible for any postretirement benefits. The Company funds postretirement benefits payments as claims are incurred or as premium payments are due to the insurer. The assets, benefits obligations and periodic costs related to these plans are not material to the Company's financial position or results of operations.

B-D. Not applicable.

E. Defined Contribution Plan

The Company sponsors a qualified tax-deferred retirement savings plan for employees of the Company or its affiliates, who are at least 21 years old. In addition, the Company sponsors a nonqualified tax-deferred savings plan for certain key employees. The Company has created this plan as an additional tax-deferred savings option for highly compensated employees whose compensation exceeds the limit on the tax-deferred savings plan or whose contributions to the deferred savings plan are limited to ensure the plan's compliance with a nondiscrimination test.

During the year ended December 31, 2022, the Company made matching contributions for every dollar the employee contributes under the combined plans, up to 4% of the employee's before-tax contributions. The Company's contributions to the plans were not material.

F-I. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 2,000,000 shares of common stock authorized with a \$4.50 per share par value of which 1,334,025 shares are issued and outstanding. The Company also has 600,000 shares of preferred stock authorized with a \$100 per share par value of which 500,000 shares are issued and outstanding.
- B. Dividends on the Company's preferred stock are cumulative at a rate of \$8 per share, payable semi-annually. The redemption price is \$100 per share.
- C. The maximum amount of dividends which can be paid by Illinois insurance companies to shareholders in any twelve-month period without prior approval of the Director of Insurance is subject to restrictions related to prior year statutory surplus and net income. Surplus at December 31, 2022 was \$2,098,983,415 and net income was \$380,803,420. Therefore, the maximum total of dividends available for payout in 2022 without prior approval will be equal to \$380,803,420.
- D. On January 4, 2022, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On June 29, 2022, the Company paid an ordinary dividend on its common stock totaling \$67,904,000. On July 1, 2022, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On December 14, 2022, the Company declared an ordinary dividend on its preferred stock totaling \$2,000,000. The payment date of this dividend was January 3, 2023.
- E. Within the limitations described in Note 13(C) above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to shareholders.
- F. The Company does not have any material restrictions on unassigned surplus.
- G. Not applicable.
- H. The Company does not hold any common stock for special purposes.
- I. Not applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 96,259,732

K. The Company issued the following surplus debentures or similar obligations:

1 Item Number	2 Date Issued	3 Interest Rate	4 Original Issue Amount of Note	5 Is Surplus Note Holder a Related Party (Y/N)	6 Carrying Value of Note Prior Year	7 Carrying Value of Note Current Year*	8 Unapproved Interest And/Or Principal
1001	12/15/2015	5.000%	\$ 100,000,000	Yes	\$ 100,000,000	\$ 100,000,000	\$ 2,513,890
Total	XXX	XXX	\$ 100,000,000	XXX	\$ 100,000,000	\$ 100,000,000	\$ 2,513,890

* Total should agree with Page 3, Line 32.

1 Item Number	9 Current Year Interest Expense Recognized	10 Life-To-Date Interest Expense Recognized	11 Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	12 Current Year Principal Paid	13 Life-To-Date Principal Paid	14 Date of Maturity
1001	\$ 5,069,444	\$ 33,388,689	0.000%	\$ -		01/04/2036
Total	\$ 5,069,444	\$ 33,388,689	XXX	\$ -	\$ -	XXX

1 Item Number	15 Are Surplus Note Payments Contractually Linked? (Y/N)	16 Surplus Note Payments Subject to Administrative Offsetting Provisions? (Y/N)	17 Were Surplus Note Proceeds Used to Purchase an Asset Directly From the Holder of the Surplus Note? (Y/N)	18 Is Asset Issuer a Related Party (Y/N)	19 Type of Assets Received Upon Issuance
1001	Yes	No	No	No	Cash
Total	XXX	XXX	XXX	XXX	XXX

1 Item Number	20 Principal Amount of Assets Received Upon Issuance	21 Book/Adjusted Carry Value of Assets	22 Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)
1001			No
Total	\$ -	\$ -	XXX

The surplus note has the following repayment conditions and restrictions: any payment of principal or interest may be made only with the prior written approval of the Director of the Department of Insurance of the State of Illinois, with the approval of the Company's Board of Directors and only out of the Company's surplus in excess of the minimum amount required under Illinois law. The Company's obligations under this surplus note are subordinate to all claims of policyholders and general creditors of the Company, other than any future holder of a surplus note of the Company or of indebtedness which is expressly subordinated to such obligations.

L-M. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 14 Liabilities, Contingencies and Assessments

A-B. Not applicable.

C. Gain Contingencies

The Company has no material gain contingencies.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

During the year ended December 31, 2022, the Company did not make any payments related to extra-contractual obligations or bad faith claims stemming from lawsuits.

E. Not applicable.

F. All Other Contingencies

In the course of its business, the Company is a party to other litigation and proceedings, primarily involving its insurance operations. In some cases, these proceedings entail claims against the Company for punitive damages and similar types of relief. The ultimate disposition of such pending litigation and proceedings is not expected to have a material adverse effect on the Company's results of operations, liquidity or financial condition.

NOTE 15 Leases

A. Lessee Operating Lease:

(1) The Company leases office space and office equipment under non-cancelable operating lease agreements that expire through December 2031. The office space lease agreements contain escalation clauses considered ordinary for these types of agreements. The amount of the rent escalation is not material. Rental expense for 2022 and 2021 was approximately \$9,293,330 and \$8,770,338 respectively.

(2) a. At December 31, 2022, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2023	\$ 8,798,536
2. 2024	\$ 8,696,759
3. 2025	\$ 7,701,823
4. 2026	\$ 6,419,640
5. 2027	\$ 6,293,914
6. Thereafter	\$ 22,877,582
7. Total (sum of 1 through 6)	\$ 60,788,254

(3) The Company does not have any material sales-leaseback transactions.

B. Not applicable.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

(1) The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk.

	ASSETS		LIABILITIES	
	2022	2021	2022	2021
a. Swaps	\$ 32,969	\$ 567,759	\$ 28,308,414	\$ 1,925,871
b. Futures	1,203,300	929,025		
c. Options	45,738,011	141,238,230	17,455,619	60,228
d. Total (a+b+c)	<u>\$ 46,974,280</u>	<u>\$ 142,735,014</u>	<u>\$ 45,764,033</u>	<u>\$ 1,986,099</u>

(2) Derivative instruments have off-balance sheet risk. The notional value, market value exposure, counterparty and other trade terms are available in Schedule DB for each individual derivative contract. For discussions on credit risk, market risk, cash requirements and accounting policy, please see Note 8 – Derivative Instruments.

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable.

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company does not have any managing general agents ("MGA's"). The Company does have third party administrators ("TPA's"); however, no single TPA had direct written premiums that were greater than 5% of surplus for the year ended December 31, 2022.

NOTE 20 Fair Value Measurements

A. Assets / Liabilities Measured at Fair Value

The methodologies and valuation techniques used by the Company to value those of its assets, which are measured at fair value are described below.

Instruments included in bonds include mortgage-backed and corporate securities, U.S. Treasury and other U.S. government guaranteed securities, securities issued by U.S. government-sponsored enterprises, and obligations of U.S. states, municipalities and political subdivisions. The market liquidity of each security is taken into consideration in the valuation technique used to value such security. For securities where market transactions involving identical or comparable assets generate sufficient relevant information, the Company employs a market approach to valuation. If sufficient information is not generated from market transactions involving identical or comparable assets, the Company uses an income approach to valuation.

The majority of the instruments included as bonds are valued utilizing observable inputs; accordingly, they are categorized in either Level 1 or Level 2 of the fair value hierarchy described below. However, in instances where significant inputs utilized are unobservable, the securities are categorized in Level 3 of the fair value hierarchy.

The inputs used in the valuation techniques employed by the Company are provided by nationally recognized pricing services, external investment managers and internal resources. To assess these inputs, the Company's review process includes, but is not limited to, quantitative analysis including benchmarking, initial and ongoing evaluations of methodologies used by external parties to calculate fair value, and ongoing evaluations of fair value estimates based on the Company's knowledge and monitoring of market conditions.

NOTES TO FINANCIAL STATEMENTS

The levels are categorized as follows:

Level 1 - Valuation is based upon quoted prices for identical assets or liabilities in active markets. Level 1 fair value is not subject to valuation adjustments or block discounts.

Level 2 - Valuation is based upon quoted prices for similar assets or liabilities in active markets or quoted prices for identical or similar instruments in markets that are not active. In addition, a company may use various valuation techniques or pricing models that use observable inputs to measure fair value.

Level 3 - Valuation is generated from techniques in which one or more of the significant inputs for valuing such assets or liabilities are not observable. These inputs may reflect the Company's best estimates of the various assumptions that market participants would use in valuing the financial assets and financial liabilities.

Other investments held at fair value primarily consist of common stock, currency forwards and purchased option contracts. For private equity investments, since quoted market prices are not available, the transaction price is used as the best estimate of fair value at inception. When evidence is believed to support a change to the carrying value from the transaction price, adjustments are made to reflect expected exit values. Ongoing reviews by Company management are based on assessments of each underlying investment, and the inputs utilized in these reviews include, among other things, the evaluation of financing and sale transactions with third parties, expected cash flows, material events and market-based information. These investments are included in Level 3 of the fair value hierarchy.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds - Industrial and Miscellaneous		\$ 36,227,443	\$ 5,175,070		\$ 41,402,513
Common stock - Industrial and Miscellaneous	61,363,139		21,488,017		82,851,156
Preferred stock - Industrial and Miscellaneous			1,972,974		1,972,974
Other long term assets		66,468,063	35,989,807		102,457,870
Derivatives	1,203,300		45,770,980		46,974,280
Other Assets - Separate Account	76,685,105		169,303,510		245,988,615
Total assets at fair value/NAV	\$ 139,251,544	\$ 102,695,506	\$ 279,700,358	\$ -	\$ 521,647,408

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
			\$ (45,764,033)		\$ (45,764,033)
Total liabilities at fair value	\$ -	\$ -	\$ (45,764,033)	\$ -	\$ (45,764,033)

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Beginning Balance at 01/01/2022	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2022
a. Assets										
Bonds - Industrial and Miscellaneous	26,632,570	50,082,720	(79,416,958)	(4,770,639)	(4,401,495)	17,048,872				5,175,070
Common stock - Industrial and Miscellaneous	18,073,141	4,286,869		5,144,670	99,156	2,771,024		(8,886,843)		21,488,017
Preferred stock - Industrial and Miscellaneous	733,333	1,331,370			709,271			(801,000)		1,972,974
Short-term investments	19,600,000	15,925,000	(703,986)		16,236	3,872,750		(38,710,000)		-
Other long term assets		39,553,057		(180,024)	(3,383,226)					35,989,807
Derivatives	141,805,989			53,106,709	(111,311,670)	95,628,042		(133,458,090)		45,770,980
Other Assets - Separate Account	152,349,546			11,664,970		12,315,520		(7,026,526)		169,303,510
Total Assets	359,194,579	111,179,016	(80,120,944)	64,965,686	(118,271,728)	131,636,208	-	(188,882,459)	-	279,700,358

Description	Beginning Balance at 01/01/2022	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2022
b. Liabilities										
Derivatives	\$ (1,986,099)			\$ (23,192,243)	\$ (43,777,932)	\$23,192,241				\$ (45,764,033)
Total Liabilities	\$ (1,986,099)	\$ -	\$ -	\$ (23,192,243)	\$ (43,777,932)	\$23,192,241	\$ -	\$ -	\$ -	\$ (45,764,033)

(3-5) Not applicable.

B. Not applicable.

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

The carrying values and estimated fair values of certain of the Company's financial instruments not recorded at fair value in the consolidated balance sheets are shown below. Because fair values for all balance sheet items are not required to be disclosed, the aggregate fair value amounts presented below are not reflective of the underlying value of the Company.

NOTES TO FINANCIAL STATEMENTS

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	9,637,101,127	10,393,665,920	30,565,494	7,459,409,230	2,147,126,403		
Common stock	47,945,000	47,945,000					47,945,000
Preferred stock	39,863,595	40,789,612	39,363,596		499,999		
Mortgage loans	7,616,434,144	7,636,067,733			7,616,434,144		
Real Estate	13,706,730	13,706,730			13,706,730		
Cash, cash equivalents, short-term investments	176,457,523	176,317,595	148,953,305	4,804,305	22,699,913		
Other invested assets	309,366,299	309,598,682		217,822,854	51,543,445		40,000,000
Total assets	17,840,874,418	18,618,091,273	218,882,395	7,682,036,389	9,852,010,634		87,945,000
Liabilities:							
Policyholder account balances	12,107,678,447	12,492,073,121			12,107,678,447		
Separate account liabilities	245,988,616	245,988,616	76,685,106		169,303,510		
Total Liabilities	12,353,667,063	12,738,061,737	76,685,106		12,276,981,957		

The fair values for bonds, preferred and common stocks and other invested assets have been primarily obtained from broker-dealers and from nationally recognized statistical organizations and, in the case of certain structured notes, by reference to the fair values of the underlying investments. The carrying values for loans approximate fair values because these investments are primarily either short-term in duration or have an underlying interest rate that is variable. The Company has assessed the fair value of the loans based on a representative sample and determined that any remaining difference between the fair value and carrying value of loans is not material. There are no quoted market prices available for the Company's surplus notes.

Fair values for policyholder account balances were determined by deducting an estimate of the future profits to be realized from the business, discounted at a current interest rate, from the adjusted carrying values. Separate account liabilities are recorded at the amount credited to the contract holder, which reflects the fair value of the corresponding separate account assets, and therefore, carrying value approximates fair value.

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other invested assets - Affiliated surplus note	\$ 40,000,000	5.000%	01/04/2036	The fair value of the Company's investment in SNCC's surplus note is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.
Common stock - Unaffiliated common stock	\$ 47,945,000	0.000%		The fair value of the Company's investment in FHLB Chicago common stock is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.

E. Not applicable.

NOTE 21 Other Items

A-E. Not applicable.

F. Subprime Mortgage Related Risk Exposure

(1) The Company generally characterizes its subprime mortgage underlying mortgage loans to borrowers with weighted average Fair Isaac & Co., Inc. (FICO) credit scores below 650. Additionally, the weighted-average loan-to-value ratios (LTVs) of these loans are generally above 80%.

(2) Not applicable.

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 427,167,117	\$ 423,530,416	\$ 477,932,171	\$ (6,734,853)
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs *				
f. Other assets				
g. Total (a+b+c+d+e+f)	\$ 427,167,117	\$ 423,530,416	\$ 477,932,171	\$ (6,734,853)

* These investments comprise 2.151% of the companies invested assets.

(4) Not applicable.

G. Retained Assets

(1) The Company includes its outstanding balances in respect of its retained asset accounts ("RAA") under the aggregate write-in for liabilities caption on the balance sheet. Effective May 27, 2011, the Company no longer offered a retained asset account to beneficiaries as a life insurance settlement option. During 2021, interest was paid to RAA holders at a rate of 1% per annum. The Company does not charge any periodic fees with respect to these accounts; however, nominal charges apply to special account services as follows: stop payment orders \$12, copies of drafts or additional account statements \$2 and returned drafts \$10.

(2)

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months				
b. 13 to 24 Months				
c. 25 to 36 Months				
d. 37 to 48 Months				
e. Equity investment in SCAs *				
f. 49 to 60 Months	430	10,518,881	468	11,284,141
g. Total (a+b+c+d+e+f)	430	\$ 10,518,881	468	\$ 11,284,141

NOTES TO FINANCIAL STATEMENTS

(3)	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	468	\$ 11,284,141	-	\$ -
b. Number/amount of retained asset accounts issued/added during the year				
c. Investment earnings credited to retained asset accounts during the year	XXX	100,252	XXX	
d. Fees and other charges assessed to retained asset account during the year	XXX	4	XXX	
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year				
f. Number/amount of retained asset accounts closed/withdrawn during the year	38	865,508		
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	430	\$ 10,518,881	-	\$ -

H-I. Not applicable.

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

The Company follows Statement of Statutory Accounting Principle No. 9, Subsequent Events, which establishes general standards of accounting for and disclosure of events that occur through the balance sheet date but before financial statements are issued or are available to be issued. Financial statements are considered available to be issued when they are complete in a form and format that complies with SAP and all approvals necessary for issuance have been obtained; for example, from management and/or the board of directors. The date through which an entity has evaluated subsequent events and the basis for that date should also be disclosed. The Company has evaluated subsequent events that have occurred for recognition or disclosure through February 27, 2023, the date the December 31, 2022 financial statements were available to be issued.

On January 23, 2023, the Company issued a funding agreement in the principal amount of \$350,000,000 to the FHLB Chicago and on February 3, 2023, the Company repaid such agreement.

On February 2, 2023, the Company issued a fixed rate funding agreement in the principal amount of \$450,000,000 with a maturity of three years, in connection with the issuance by an unconsolidated special purpose vehicle of funding agreement-backed notes in a corresponding aggregate principal amount.

Type II – Nonrecognized Subsequent Events:

On August 16, 2022, President Biden signed into law the Inflation Reduction Act (“ACT”), which included a new corporate alternative minimum tax (“CAMT”). The ACT and CAMT is effective for tax years beginning after 2022. On October 24, 2022, the NAIC adopted interpretive accounting guidance in response to the ACT entitled, Interpretation (“INT”) 22-02: Third Quarter 2022 Reporting of the Inflation Reduction Act – Corporate Alternative Minimum Tax, which clarifies the required disclosures for third quarter 2022 reporting. On November 16, 2022, NAIC adopted revisions to INT 22-02 to extend it to December 31, 2022, and first quarter 2023 statutory financial statements. The Company has provided all required disclosures.

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X) If yes, give full details.

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person primarily engaged in the insurance business? Yes () No (X) If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)

(2) Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X) If yes, give full details.

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes (X) No () If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$ 0

B-H. Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A-C. Not applicable.

NOTES TO FINANCIAL STATEMENTS

D. Medical loss ratio rebates required pursuant to the Public Health Service Act.

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 454,826	\$ 454,826
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 1,618,876	\$ 1,618,876
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 824,634	\$ 824,634
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 824,634
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,247,125	\$ 1,247,125
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 881,827	\$ 881,827
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 1,189,931	\$ 1,189,931
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 1,189,931

E. Not applicable.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not applicable.

NOTE 26 Intercompany Pooling Arrangements

Not applicable.

NOTE 27 Structured Settlements

Not applicable.

NOTE 28 Health Care Receivables

Not applicable.

NOTE 29 Participating Policies

For the year ended December 31, 2022, premiums under ordinary life participating policies were \$19,343 or 0.001% of total direct premiums earned. Participating policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves \$ -
2. Date of the most recent evaluation of this liability 12/31/2022
3. Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) 1. The Company waives deduction of deferred fractional premiums upon death of insurers and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) 2. Extra premiums are charged for substandard lives plus the gross premium for the true age. Mean reserves are determined by computing the regular mean reserve for the plan at the true age and holding in addition one half of the extra premium charge for the year.
- (3) 3. As of December 31, 2022, the Company did not have any insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois.
- (4) 4. The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5) and the Tabular Cost (Page 7, Line 9) have been determined by the formula as described in the instructions for Page 7.
- (5) 5. Investment earnings on funds not involving life contingencies (Page 15, Line 3) have been calculated as the balancing item in the reconciliation. It has been checked for reasonableness.
- (6) 6. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics
A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 4,379,238,468			\$ 4,379,238,468	44.6%
b. At book value less current surrender charge of 5% or more	3,264,115,938			3,264,115,938	33.2%
c. At fair value				-	
d. Total with market value adjustment or at fair value (total of a through c)	7,643,354,406	-	-	7,643,354,406	77.8%
e. At book value without adjustment (minimal or no charge or adjustment)	2,164,576,616			2,164,576,616	22.0%
(2) Not subject to discretionary withdrawal	21,917,499			21,917,499	0.2%
(3) Total (gross: direct + assumed)	9,829,848,521	-	-	9,829,848,521	100.0%
(4) Reinsurance ceded	31,408,393			31,408,393	
(5) Total (net)* (3) - (4)	\$ 9,798,440,128	\$ -	\$ -	\$ 9,798,440,128	

(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date: \$ 1,248,001,700 \$ 1,248,001,700

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 788,798,426			\$ 788,798,426	66.1%
b. At book value less current surrender charge of 5% or more	5,464,185			5,464,185	0.5%
c. At fair value				-	
d. Total with market value adjustment or at fair value (total of a through c)	794,262,611	-	-	794,262,611	66.5%
e. At book value without adjustment (minimal or no charge or adjustment)	376,488,406			376,488,406	31.5%
(2) Not subject to discretionary withdrawal	23,358,903			23,358,903	2.0%
(3) Total (gross: direct + assumed)	1,194,109,920	-	-	1,194,109,920	100.0%
(4) Reinsurance ceded				-	
(5) Total (net)* (3) - (4)	\$ 1,194,109,920	\$ -	\$ -	\$ 1,194,109,920	

(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date: \$ 1,227,616 \$ 1,227,616

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment				\$ -	
b. At book value less current surrender charge of 5% or more				-	
c. At fair value				-	
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	
e. At book value without adjustment (minimal or no charge or adjustment)				-	
(2) Not subject to discretionary withdrawal	4,132,052,000			4,132,052,000	100.0%
(3) Total (gross: direct + assumed)	4,132,052,000	-	-	4,132,052,000	100.0%
(4) Reinsurance ceded	2,632,528,926			2,632,528,926	
(5) Total (net)* (3) - (4)	\$ 1,499,523,074	\$ -	\$ -	\$ 1,499,523,074	

(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date: \$ - \$ -

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	10,972,833,408
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	19,716,640
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,499,523,074
(4) Subtotal (1+2+3)	12,492,073,122
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal (5+6+7+8+9+10)	-
(12) Combined Total (4+11)	12,492,073,122

NOTES TO FINANCIAL STATEMENTS

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value		\$ 31,134,015	\$ 31,983,621
b. Universal Life	20,010,797	20,146,565	18,192,533
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		3,159,964	3,516,173
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
<hr/>			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	10,332,170
b. Accidental Death Benefits	XXX	XXX	6,478
c. Disability - Active Lives	XXX	XXX	332,302
d. Disability - Disabled Lives	XXX	XXX	121,501,173
e. Miscellaneous Reserves	XXX	XXX	3,650,624
(3) Total (gross: direct + assumed)	20,010,797	54,440,544	189,515,074
(4) Reinsurance ceded	18,449,138	49,718,921	67,310,702
(5) Total (net) (3) - (4)	\$ 1,561,659	\$ 4,721,623	\$ 122,204,372
<hr/>			
B. Separate Account with Guarantees			
Not applicable.			
<hr/>			
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life	245,082,398	245,082,398	245,082,398
j. Miscellaneous Reserves			
<hr/>			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability - Active Lives	XXX	XXX	
d. Disability - Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)	245,082,398	245,082,398	245,082,398
(4) Reinsurance ceded			
(5) Total (net) (3) - (4)	\$ 245,082,398	\$ 245,082,398	\$ 245,082,398
<hr/>			
D. Life & Accident & Health Annual Statement:			
		Amount	
(1) Exhibit 5, Life Insurance Section, Total (net)		\$ 14,152,671	
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)		-	
(3) Exhibit 5, Disability - Active Lives Section, Total (net)		-	
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)		107,115,120	
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)		936,579	
(6) Subtotal (1+2+3+4+5)		122,204,370	
 Separate Accounts Statement			
(7) Exhibit 3, Line 0199999, Column 2		245,082,398	
(8) Exhibit 3, Line 0499999, Column 2			
(9) Exhibit 3, Line 0599999, Column 2			
(10) Subtotal (7+8+9)		245,082,398	
(11) Combined Total (6+10)		\$ 367,286,768	

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business		
(3) Ordinary renewal	367,814	303,327
(4) Credit Life		
(5) Group Life	35,260,943	30,342,062
(6) Group Annuity		
(7) Totals (1+2+3+4+5+6)	\$ 35,628,757	\$ 30,645,389

NOTES TO FINANCIAL STATEMENTS

NOTE 35 Separate Accounts

A. Separate Account Activity

(1) In accordance with Section 245.21 of the Illinois Insurance Code, the Company has established and maintains separate accounts for the purpose of funding variable life insurance contracts issued by the Company. Assets held in the separate accounts represent funds invested in a separately administered variable life insurance product for which the policyholder, rather than the Company, bears the investment risk. These assets had, prior to 2014, been invested in interests in a limited liability company that invests in funds that trade in various financial instruments. This limited liability company, all of whose interests are owned by one of the Company's separate accounts, utilizes the financial statements furnished by the funds to determine the values of its investments in such funds and the carrying value of each such investment, which is based on its proportionate interest in the relevant fund as of the balance sheet dates. As such, these funds' financial statements constitute the key input in the Company's valuation of its investment in this limited liability company. The Company concluded that the value calculated using the equity method of accounting with respect to its investment in this limited liability company was reflective of the fair market value of such investment.

In 2014, the Company made available to its variable life policyholders new investment options for their policies, which are effectuated through individual sub-accounts of a separate account having been newly established by the Company, and various transfers of policy cash values to these sub-accounts occurred over the course of 2014. Each of these sub-accounts relates to an investment in a designated third-party investment fund whose interests are available for purchase only by insurance companies for the purpose of funding variable life insurance and variable annuity contracts, and these funds include both private investment funds and mutual funds registered under the Investment Company Act of 1940.

(2) Identification of the separate account assets that are legally insulated from the general account claims.

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Universal Life Insurance	\$ 245,988,615	
Total	\$ 245,988,615	\$ -

(3) The separate account of the Company is not guaranteed by the general account and did not pay any risk charges to the general account during 2022.

(4) The separate account did not engage in any securities lending transactions during 2022.

B. Separate Accounts

At the end of current period the Company had Separate Accounts as follows:

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits as of the end of current period				\$ (700,215)	\$ (700,215)
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value				245,082,398	245,082,398
b. Amortized cost					-
c. Total reserves* (a+b)	-	-	-	245,082,398	245,082,398
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment					-
2. At book value without market value adjustment and with current surrender charge of 5% or more					-
3. At fair value				245,082,398	245,082,398
4. At book value without market value adjustment and with current surrender charge less than 5%					-
5. Subtotal (1+2+3+4)	-	-	-	245,082,398	245,082,398
b. Not subject to discretionary withdrawal					-
c. Total (a+b)	\$ -	\$ -	\$ -	\$ 245,082,398	\$ 245,082,398

*Line 2(c) should equal Line 3(c).

(4) Reserves for Asset Default Risk in Lieu of AVR

\$ -

C. Reconciliation of Net Transfers To or (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ (700,215)
b. Transfers from Separate Accounts (Page 4, Line 10)	
c. Net transfers to or (From) Separate Accounts (a) - (b)	<u>(700,215)</u>

(2) Reconciling Adjustments:

Premiums paid to reinsurer	<u>696,009</u>
----------------------------	----------------

(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)

\$ (4,206)

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2022 and 2021 was \$38,938,731 and \$39,236,244 respectively.

The Company incurred \$16,184,138 of claim adjustment expenses in the current year, of which \$6,031,560 was attributable to insured or covered events of the current year. The Company did not increase or decrease the provision for insured events of prior years.

The Company paid \$16,481,650 of claim adjustment expenses in the current year, of which \$6,142,438 was attributable to insured or covered events of the current year and \$10,339,212 was attributable to insured or covered events of the prior years.

The Company did not consider anticipated subrogation in its determination of the liability for unpaid claims and claim adjustment expenses.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Illinois
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1169486
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/27/2019
- 3.4 By what department or departments?
Illinois Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control; 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Japanese	Corporation

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Price Waterhouse Coopers LLP, 2001 Market Street, Suite 1700, Philadelphia, PA 191003
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Harry R. Shissler, FSA, MAAA, Appointed Actuary Reliance Standard Life Insurance Company 1701 Market Street Suite 1200, Philadelphia PA19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company ... Blue Ash Investment Trust
- 12.12 Number of parcels involved 10
- 12.13 Total book/adjusted carrying value \$ 22,498,097
- 12.2 If, yes provide explanation:
The named trust holds indirect interests in fourteen parcels of real estate properties that were acquired through foreclosure.
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$281,763
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$3,517
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page. \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$ 47,945,000
- 26.28 On deposit with states \$ 13,649,542
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 309,512,846
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 3,477,704,708
- 26.32 Other \$ 39,740,164

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon Trust Company of Illinois	2 North LaSalle Street Suite 1020, Chicago Illinois 60602

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
ACORE Capital, LP	U.....
ACRES Capital, LLC	U.....
Bain Capital Credit, LP	U.....
Balbec Capital LP	U.....
Canyon Capital Realty Advisors, LLC	U.....
CBF-D Manager, LLC	U.....
CQS (US), LLC	U.....
Delphi Capital Management, Inc.	A.....
DoubleLine Capital, LP	U.....
Eagle Point Credit Management	U.....
EARNEST Partner Limited, LLC	U.....
Flaherty & Crumrine Incorporated	U.....
GC Advisors, LLC	U.....
Guggenheim Partners Asset Management, LLC	U.....
Verde Asset Management	U.....
H.I.G. Capital, LLC	U.....
Highbridge Principal Strategies, LLC	U.....
Kayne Senior Credit II Manager, L.P.	U.....
Oceanview Asset Management, LLC	U.....
PGIM, INC.	U.....
Prophet Capital Asset Management, LP	U.....
RCG Longview Management, LLC	U.....
Reams Asset Management	U.....
Serone Capital Management, LLP	U.....
SIT Fixed Income Advisors II, LLC	U.....
Tennenbaum Capital Partners, LLC	U.....
TCW ASSET MANAGEMENT COMPANY LLC	U.....
Allspring Global Investments	U.....
Western Asset Management Company	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
175054	ACORE Capital, LP	N/A	Securities Exchange Commission	DS.....
281190	ACRES Capital, LLC	N/A	Securities Exchange Commission	NO.....
134852	Bain Capital Credit, LP	N/A	Securities Exchange Commission	NO.....
284363	Balbec Capital LP	549300ZNG81UFU0CB396	Securities Exchange Commission	NO.....
107880	Canyon Capital Realty Advisors, LLC	N/A	Securities Exchange Commission	NO.....
152175	CBF-D Manager, LLC	N/A	Securities Exchange Commission	NO.....
147329	CQS (US), LLC	549300QMI0ECON1FZZ53	Securities Exchange Commission	NO.....
N/A	Delphi Capital Management, Inc.	549300LALC1WP300QJ68	N/A	DS.....
N/A	DoubleLine Capital, LP	549300AQKG3ZYRYGH003	Securities Exchange Commission	DS.....
N/A	Eagle Point Credit Management	549300JTV07DRG00U053	Securities Exchange Commission	NO.....
107926	EARNEST Partners Limited, LLC	N/A	Securities Exchange Commission	NO.....
15499	Flaherty & Crumrine Incorporated	N/A	Securities Exchange Commission	NO.....
N/A	GC Advisors, LLC	N/A	Securities Exchange Commission	NO.....
137432	Guggenheim Partners Asset Management, LLC	549300XWQLVNUK615E79	Securities Exchange Commission	NO.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
171608	Verde Asset Management	54930038E4QE14R0CF13	Securities Exchange Commission	NO.....
160711	H.I.G. Capital, LLC	N/A	Securities Exchange Commission	NO.....
282125	Highbridge Principal Strategies, LLC	5493001W7540H8HMH8F38	Securities Exchange Commission	NO.....
104536	Kayne Senior Credit II Manager, L.P.	5493001WLH6CGZ0JVY22	Securities Exchange Commission	NO.....
157053	Oceanview Asset Management, LLC	254900QHWPWK8S1FY179	Securities Exchange Commission	NO.....
105676	PGIM, INC.	5493009SX8QJBZY1GB87	Securities Exchange Commission	NO.....
150683	Prophet Capital Asset Management, LP	5493008GXEU8NVCPO11	Securities Exchange Commission	NO.....
165252	RCG Longview Management, LLC	N/A	Securities Exchange Commission	NO.....
111787	Reams Asset Management	DZ466HY86D4U5HRY0D72	Securities Exchange Commission	DS.....
174288	Serone Capital Management, LLP	549300RMH0XXJ6MSE075	Securities Exchange Commission	NO.....
105725	SIT Fixed Income Advisors II, LLC	N/A	Securities Exchange Commission	NO.....
113203	Tennenbaum Capital Partners, LLC	N/A	Securities Exchange Commission	NO.....
105742	TCW ASSET MANAGEMENT COMPANY LLC	549300LFK257DF2RVN05	Securities Exchange Commission	NO.....
104973	Allspring Global Investments	549300B3H21002L85190	Securities Exchange Commission	NO.....
110441	Western Asset Management Company	N/A	Securities Exchange Commission	DS.....

- 30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]
- 30.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 - Total		

- 30.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
.....

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	10,455,129,617	9,698,564,813	(756,564,804)
31.2 Preferred stocks	42,762,586	41,836,569	(926,017)
31.3 Totals	10,497,892,203	9,740,401,382	(757,490,821)

31.4 Describe the sources or methods utilized in determining the fair values:

The fair market value has been determined by market prices obtained from nationally recognized statistical organizations, broker-dealers and external and internal sources.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [X] No []

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
 a. The security was purchased prior to January 1, 2018.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities? Yes [X] No []

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
 a. The shares were purchased prior to January 1, 2019.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 d. The fund only or predominantly holds bonds in its portfolio.
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly Yes [] No []

39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,129,611

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Moody's Investor Service	385,000

41.1 Amount of payments for legal expenses, if any? \$ 1,481,255

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:
.....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned\$
- 1.62 Total incurred claims\$
- 1.63 Number of covered lives
- All years prior to most current three years
- 1.64 Total premium earned\$
- 1.65 Total incurred claims\$
- 1.66 Number of covered lives
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned\$
- 1.72 Total incurred claims\$
- 1.73 Number of covered lives
- All years prior to most current three years
- 1.74 Total premium earned\$
- 1.75 Total incurred claims\$
- 1.76 Number of covered lives

2. Health Test:

	1	2
	Current Year	Prior Year
2.1 Premium Numerator	16,573,117	31,109,115
2.2 Premium Denominator	2,910,010,027	2,057,284,239
2.3 Premium Ratio (2.1/2.2)	0.006	0.015
2.4 Reserve Numerator	21,003,604	465,241,241
2.5 Reserve Denominator	12,937,277,002	11,775,836,667
2.6 Reserve Ratio (2.4/2.5)	0.002	0.040

- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
Section 245.21 of the Illinois Insurance Code
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 2,965,385
- 7.2 Total Incurred Claims \$ 8,343,619
- 7.3 Number of Covered Lives 14,092

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 34,351,953
- 9.22 Received \$ 17,202,300
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$
- 10.22 Page 4, Line 1 \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 302,876,387
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 998,192,556
- 12.12 Stock \$ 45,384,025
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [X] No []
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium | | | |
| 13.32 Paid claims | | | |
| 13.33 Claim liability and reserve (beginning of year) | | | |
| 13.34 Claim liability and reserve (end of year) | | | |
| 13.35 Incurred claims | | | |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 15. How often are meetings of the subordinate branches required to be held?
.....
- 16. How are the subordinate branches represented in the supreme or governing body?
.....
- 17. What is the basis of representation in the governing body?
.....
- 18.1 How often are regular meetings of the governing body held?
.....
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 18.4 How many members of the governing body attended the last regular meeting?
- 18.5 How many of the same were delegates of the subordinate branches?
- 19. How are the expenses of the governing body defrayed?
.....
- 20. When and by whom are the officers and directors elected?
.....
- 21. What are the qualifications for membership?
.....
- 22. What are the limiting ages for admission?
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 24. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []
- 25. Are applicants admitted to membership without filing an application with and being nominated by a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose? \$
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence?
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the amount of the outstanding liens that remain against the surplus?
.....

NONE

Date	Outstanding Lien amount
.....
.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2022	2 2021	3 2020	4 2019	5 2018
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	189,777	206,614	218,761	240,855	229,143
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	24,103	27,757	30,395	32,273	61,041
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	260,132,259	243,657,325	224,044,196	219,716,927	221,279,297
5. Industrial (Line 21, Col. 2)	2,355	2,466	2,600	2,729	2,855
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	260,348,494	243,894,162	224,295,952	219,992,784	221,572,336
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,800	2,343	2,192	3,941	2,142
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	30,862,285	25,852,889	30,330,027	29,669,943	25,934,175
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	30,864,085	25,855,232	30,332,219	29,673,884	25,936,317
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	672,100	775,560	398,702	1,212,039	283,589
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	1,666,193,020	985,625,132	1,221,796,326	1,300,983,986	2,017,662,916
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	183,093,883	135,694,292	175,019,297	186,864,142	193,405,250
17.2 Group annuities (Line 20.4, Col. 7)	184,146,199	115,937,063	127,139,226	113,699,006	144,773,293
18.1 A & H-group (Line 20.4, Col. 8)	875,801,706	819,145,448	767,503,775	753,071,223	804,220,941
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	103,118	106,746	78,359	123,458	124,739
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	2,910,010,026	2,057,284,241	2,291,935,685	2,355,953,854	3,160,470,728
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	20,060,646,906	18,683,021,059	17,308,895,767	15,716,305,289	13,711,659,882
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	17,961,663,491	16,839,945,106	15,731,721,487	14,199,176,691	12,433,391,836
23. Aggregate life reserves (Page 3, Line 1)	11,114,754,420	9,936,643,344	9,045,122,340	7,923,941,407	7,114,693,002
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,364,885,751	1,268,142,582	1,288,677,623	1,304,170,538	1,144,414,815
25. Deposit-type contract funds (Page 3, Line 3)	1,499,523,074	1,489,823,526	2,144,623,797	2,023,337,556	1,709,256,889
26. Asset valuation reserve (Page 3, Line 24.01)	363,396,858	466,700,235	322,591,887	299,983,545	162,256,067
27. Capital (Page 3, Lines 29 and 30)	56,003,113	56,003,113	56,003,113	56,003,113	56,003,113
28. Surplus (Page 3, Line 37)	2,042,980,302	1,787,072,840	1,521,171,167	1,461,125,485	1,222,264,933
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	1,638,218,797	975,598,306	1,279,593,141	1,035,677,900	1,855,729,273
Risk-Based Capital Analysis					
30. Total adjusted capital	2,463,514,348	2,309,785,942	1,900,669,254	1,818,699,130	1,441,871,287
31. Authorized control level risk - based capital	299,138,895	266,125,231	252,886,137	216,249,477	199,638,078
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	53.0	54.9	58.3	58.5	71.3
33. Stocks (Lines 2.1 and 2.2)	3.3	2.4	2.2	2.7	2.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	38.8	35.8	33.7	31.8	21.9
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.1	0.1	0.2	0.2	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	0.9	1.6	1.7	4.0	2.3
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.2	0.8	1.0	0.9	0.2
39. Other invested assets (Line 8)	3.0	2.1	1.9	1.8	1.8
40. Receivables for securities (Line 9)	0.7	2.4	1.0	0.2	0.2
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	471,192,598	232,270,580	192,752,018	169,183,956	149,820,036
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated	63,447,860	67,149,684	54,759,825	41,857,005	42,955,051
50. Total of above Lines 44 to 49	534,640,458	299,420,264	247,511,843	211,040,961	192,775,087
51. Total Investment in Parent included in Lines 44 to 49 above.....	141,998,496	131,337,100	107,628,497	99,184,334	88,781,344
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	198,274,578	155,344,598	159,077,252	76,948,021	70,663,568
53. Total admitted assets (Page 2, Line 28, Col. 3)	20,306,635,521	18,943,596,498	17,528,518,369	15,902,859,022	13,875,026,234
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	1,082,899,820	785,587,525	749,097,790	779,629,447	700,038,993
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(117,691,842)	158,119,726	(81,567,948)	(19,577,364)	17,381,742
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(71,581,499)	62,226,454	29,522,544	110,960,192	(57,558,243)
57. Total of above Lines 54, 55 and 56	893,626,479	1,005,933,705	697,052,386	871,012,275	659,862,492
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	1,017,578,323	701,891,366	605,564,185	940,974,521	833,215,523
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	430,065,323	528,353,401	516,231,060	359,805,304	607,762,991
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(318,255)	(5,725)	1,224,580	372,536	(192,466)
61. Increase in A & H reserves (Line 19, Col. 6)	97,108,466	(21,699,091)	(16,099,800)	159,203,348	78,293,289
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	16.7	20.7	18.4	17.5	13.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.2	3.7	6.0	4.6	4.9
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	62.0	63.7	66.8	70.4	85.9
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	1.9	1.7	1.5	1.4	1.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	33.3	33.1	33.4	32.2	29.7
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	1,639,814,273	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	1,720,614,369	XXX	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(837,846)	(91,416)	(1,987,015)	(827,626)	(596,028)
74. Ordinary - individual annuities (Page 6, Col. 4)	250,006,819	5,513,719	38,670,573	68,689,306	129,708,922
75. Ordinary-supplementary contracts	XXX	XXX	XXX	XXX	949,011
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	(8,164,010)	(40,203,238)	4,350,189	20,073,175	4,147,397
78. Group annuities (Page 6, Col. 5)	17,051,782	10,533,678	10,340,504	22,667,893	23,459,003
79. A & H-group (Page 6.5, Col. 3)					(1,616,726)
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	136,196,089	92,647,687	64,005,592	71,977,548	30,844
82. Aggregate of all other lines of business (Page 6, Col. 8)	104,242,428	63,257,924	50,537,188	57,486,301	71,647,499
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	498,495,262	131,658,354	165,917,031	240,066,597	227,729,922

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

DIRECT BUSINESS IN THE STATE OF

DURING THE YEAR 2022

NAIC Group Code 3098

LIFE INSURANCE

NAIC Company Code 68381

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year				(a)						
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	3,938	2,466	15,053	234,371			17,987	2,742,665	243,657,325	243,894,162
2. Issued during year			30	1,800			1,482	296,895	30,862,285	30,864,085
3. Reinsurance assumed										
4. Revived during year	2	2					245	25,013	1,538,504	1,538,506
5. Increased during year (net)								54,743	14,479,647	14,479,647
6. Subtotals, Lines 2 to 5	2	2	30	1,800			1,727	376,651	46,880,436	46,882,238
7. Additions by dividends during year	XXX		XXX	25	XXX		XXX	XXX		25
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)	3,940	2,468	15,083	236,196			19,714	3,119,316	290,537,761	290,776,425
Deductions during year:										
10. Death	82	48	409	6,249			XXX	7,607	392,586	398,883
11. Maturity	79	31	155	139			XXX			170
12. Disability							XXX			
13. Expiry	32	27	85	2,479						2,506
14. Surrender	9	7	213	6,012						6,019
15. Lapse			102	5,608			2,088	322,567	30,012,916	30,018,524
16. Conversion			27	1,410			XXX	XXX	XXX	1,410
17. Decreased (net)				419						419
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)	202	113	991	22,316			2,088	330,174	30,405,502	30,427,931
21. In force end of year (b) (Line 9 minus Line 20)	3,738	2,355	14,092	213,880			17,626	2,789,142	260,132,259	260,348,494
22. Reinsurance ceded end of year	XXX	2,355	XXX	194,265	XXX		XXX	XXX	210,592,974	210,789,594
23. Line 21 minus Line 22	XXX		XXX	19,615	XXX	(a)	XXX	XXX	49,539,285	49,558,900
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	861
25. Other paid-up insurance	3,738	2,355	7,092	16,492
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			222	3,611
28. Term policies - other			261	11,627
29. Other term insurance - decreasing	XXX		XXX	105
30. Other term insurance	XXX		XXX	1,734
31. Totals (Lines 27 to 30)			483	17,077
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	741	7,026
34. Totals, whole life and endowment	30	1,800	12,868	189,777
35. Totals (Lines 31 to 34)	30	1,800	14,092	213,880

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial			2,355	
37. Ordinary	1,800		211,116	2,764
38. Credit Life (Group and Individual)				
39. Group	30,862,285		260,132,258	
40. Totals (Lines 36 to 39)	30,864,085		260,345,729	2,764

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	26,099,054
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	2,819,142	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	15,208
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BASE OF CALCULATION FOR ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts included in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included in the	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			456	14,687			4,493,341	212,882,575
49. Disability Income								
50. Extended Benefits			XXX	XXX			7,306	329,835
51. Other								
52. Total		(a)	456	(a) 14,687		(a)	4,500,647	(a) 213,212,410

(a) See the Annual Audited Financial Reports section of the annual statement instructions

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	374	2,069		
2. Issued during year	71	376		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	445	2,445		
Deductions during year:				
6. Decreased (net)	11	264		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	11	264		
9. In force end of year (line 5 minus line 8)	434	2,181		
10. Amount on deposit		(a) 63,898,829		(a)
11. Income now payable	434	359		
12. Amount of income payable	(a) 2,971,888	(a) 8,663,328	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	24	102,825	15,593	3,090
2. Issued during year		15,087	1,898	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	24	117,912	17,491	3,090
Deductions during year:				
6. Decreased (net)		7,912	1,572	
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		7,912	1,572	
9. In force end of year (line 5 minus line 8)	24	110,000	15,919	3,090
Income now payable:				
10. Amount of income payable	(a) 80,277	XXX	XXX	(a) 1,293,923
Deferred fully paid:				
11. Account balance	XXX	(a) 9,812,654,869	XXX	(a) 1,163,876,595
Deferred not fully paid:				
12. Account balance	XXX	(a) 62,935,547	XXX	(a) 36,310,504

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	4,542,062	840,439,444				
2. Issued during year	637,928	137,675,510				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	5,179,990	XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)	5,179,990	(a) 900,899,105		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	14	
2. Issued during year	12	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	26	
Deductions During Year:		
6. Decreased (net)	11	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	11	
9. In force end of year (line 5 minus line 8)	15	
10. Amount of account balance	(a) 1,404,578,306	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	95,582,569
2. Current year's realized pre-tax capital gains/(losses) of \$ 39,669,967 transferred into the reserve net of taxes of \$ 8,330,693	31,339,273
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	126,921,842
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	19,381,010
6. Reserve as of December 31, current year (Line 4 minus Line 5)	107,540,833

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2022	14,047,272	5,333,738		19,381,010
2. 2023	11,426,530	7,155,448		18,581,977
3. 2024	9,767,624	7,507,545		17,275,168
4. 2025	8,763,529	6,737,647		15,501,177
5. 2026	7,782,618	5,989,373		13,771,990
6. 2027	6,648,614	5,250,873		11,899,487
7. 2028	5,690,709	4,201,578		9,892,287
8. 2029	4,676,446	3,039,257		7,715,703
9. 2030	3,812,512	1,798,080		5,610,592
10. 2031	3,177,932	506,034		3,683,966
11. 2032	2,779,723	(887,733)		1,891,990
12. 2033	2,422,814	(1,539,885)		882,929
13. 2034	2,119,875	(1,449,979)		669,896
14. 2035	1,865,610	(1,380,471)		485,140
15. 2036	1,616,346	(1,282,229)		334,118
16. 2037	1,371,778	(1,218,590)		153,188
17. 2038	1,133,645	(1,117,858)		15,787
18. 2039	931,367	(1,019,270)		(87,903)
19. 2040	753,397	(924,694)		(171,297)
20. 2041	606,069	(816,215)		(210,147)
21. 2042	575,840	(708,665)		(132,824)
22. 2043	575,038	(628,332)		(53,294)
23. 2044	594,092	(594,988)		(896)
24. 2045	633,669	(538,787)		94,882
25. 2046	640,009	(503,595)		136,413
26. 2047	480,558	(452,336)		28,222
27. 2048	365,317	(393,647)		(28,330)
28. 2049	212,979	(313,311)		(100,332)
29. 2050	89,297	(224,941)		(135,644)
30. 2051	21,360	(136,572)		(115,212)
31. 2052 and Later		(48,202)		(48,202)
32. Total (Lines 1 to 31)	95,582,567	31,339,273		126,921,840

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	258,664,110	128,683,569	387,347,679	41,254,072	38,098,484	79,352,556	466,700,235
2. Realized capital gains/(losses) net of taxes - General Account	(63,021,964)	(27,721,138)	(90,743,102)	(8,126,734)	(3,254,864)	(11,381,598)	(102,124,700)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(141,066,075)		(141,066,075)	23,843,017	(16,839,797)	7,003,220	(134,062,855)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	72,112,447	43,396,342	115,508,790		754,466	754,466	116,263,255
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	126,688,518	144,358,774	271,047,292	56,970,355	18,758,289	75,728,644	346,775,936
9. Maximum reserve	281,523,569	173,070,203	454,593,772	39,349,004	69,004,951	108,353,956	562,947,728
10. Reserve objective	184,563,618	138,074,311	322,637,929	39,176,402	68,066,220	107,242,622	429,880,551
11. 20% of (Line 10 - Line 8)	11,575,020	(1,256,893)	10,318,127	(3,558,791)	9,861,586	6,302,796	16,620,923
12. Balance before transfers (Lines 8 + 11)	138,263,538	143,101,881	281,365,419	53,411,564	28,619,875	82,031,440	363,396,859
13. Transfers				(14,062,560)	14,062,560		
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	138,263,538	143,101,881	281,365,419	39,349,004	42,682,435	82,031,440	363,396,859

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	34,133,027	XXX	XXX	34,133,027	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	1,123,826,246	XXX	XXX	1,123,826,246	0.0002	224,765	0.0007	786,678	0.0013	1,460,974
2.2	1	NAIC Designation Category 1.B	145,862,563	XXX	XXX	145,862,563	0.0004	58,345	0.0011	160,449	0.0023	335,484
2.3	1	NAIC Designation Category 1.C	372,599,688	XXX	XXX	372,599,688	0.0006	223,560	0.0018	670,679	0.0035	1,304,099
2.4	1	NAIC Designation Category 1.D	493,618,555	XXX	XXX	493,618,555	0.0007	345,533	0.0022	1,085,961	0.0044	2,171,922
2.5	1	NAIC Designation Category 1.E	612,533,429	XXX	XXX	612,533,429	0.0009	551,280	0.0027	1,653,840	0.0055	3,368,934
2.6	1	NAIC Designation Category 1.F	1,258,617,223	XXX	XXX	1,258,617,223	0.0011	1,384,479	0.0034	4,279,299	0.0068	8,558,597
2.7	1	NAIC Designation Category 1.G	462,932,739	XXX	XXX	462,932,739	0.0014	648,106	0.0042	1,944,318	0.0085	3,934,928
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	4,469,990,443	XXX	XXX	4,469,990,443	XXX	3,436,068	XXX	10,581,224	XXX	21,134,938
3.1	2	NAIC Designation Category 2.A	653,054,641	XXX	XXX	653,054,641	0.0021	1,371,415	0.0063	4,114,244	0.0105	6,857,074
3.2	2	NAIC Designation Category 2.B	1,090,538,507	XXX	XXX	1,090,538,507	0.0025	2,726,346	0.0076	8,288,093	0.0127	13,849,839
3.3	2	NAIC Designation Category 2.C	1,997,679,193	XXX	XXX	1,997,679,193	0.0036	7,191,645	0.0108	21,574,935	0.0180	35,958,225
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	3,741,272,341	XXX	XXX	3,741,272,341	XXX	11,289,406	XXX	33,977,272	XXX	56,665,138
4.1	3	NAIC Designation Category 3.A	161,467,915	XXX	XXX	161,467,915	0.0069	1,114,129	0.0183	2,954,863	0.0262	4,230,459
4.2	3	NAIC Designation Category 3.B	260,249,888	XXX	XXX	260,249,888	0.0099	2,576,474	0.0264	6,870,597	0.0377	9,811,421
4.3	3	NAIC Designation Category 3.C	395,317,782	XXX	XXX	395,317,782	0.0131	5,178,663	0.0350	13,836,122	0.0500	19,765,889
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	817,035,585	XXX	XXX	817,035,585	XXX	8,869,265	XXX	23,661,582	XXX	33,807,769
5.1	4	NAIC Designation Category 4.A	136,113,876	XXX	XXX	136,113,876	0.0184	2,504,495	0.0430	5,852,897	0.0615	8,371,003
5.2	4	NAIC Designation Category 4.B	572,236,588	XXX	XXX	572,236,588	0.0238	13,619,231	0.0555	31,759,131	0.0793	45,378,361
5.3	4	NAIC Designation Category 4.C	216,844,306	XXX	XXX	216,844,306	0.0310	6,722,173	0.0724	15,699,528	0.1034	22,421,701
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	925,194,770	XXX	XXX	925,194,770	XXX	22,845,900	XXX	53,311,555	XXX	76,171,066
6.1	5	NAIC Designation Category 5.A	33,290,643	XXX	XXX	33,290,643	0.0472	1,571,318	0.0846	2,816,388	0.1410	4,693,981
6.2	5	NAIC Designation Category 5.B	318,176,546	XXX	XXX	318,176,546	0.0663	21,095,105	0.1188	37,799,374	0.1980	62,998,956
6.3	5	NAIC Designation Category 5.C	26,030,103	XXX	XXX	26,030,103	0.0836	2,176,117	0.1498	3,899,309	0.2496	6,497,114
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	377,497,292	XXX	XXX	377,497,292	XXX	24,842,540	XXX	44,515,071	XXX	74,190,050
7.	6	NAIC 6	69,944,977	XXX	XXX	69,944,977	0.0000		0.2370	16,576,960	0.2370	16,576,960
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	10,435,068,435	XXX	XXX	10,435,068,435	XXX	71,283,179	XXX	182,623,664	XXX	278,545,921
PREFERRED STOCKS												
10.	1	Highest Quality	197,500	XXX	XXX	197,500	0.0005	99	0.0016	316	0.0033	652
11.	2	High Quality	22,606,425	XXX	XXX	22,606,425	0.0021	47,473	0.0064	144,681	0.0106	239,628
12.	3	Medium Quality	17,985,687	XXX	XXX	17,985,687	0.0099	178,058	0.0263	473,024	0.0376	676,262
13.	4	Low Quality	144,035	XXX	XXX	144,035	0.0245	3,529	0.0572	8,239	0.0817	11,768
14.	5	Lower Quality	1,828,939	XXX	XXX	1,828,939	0.0630	115,223	0.1128	206,304	0.1880	343,841
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	42,762,586	XXX	XXX	42,762,586	XXX	344,383	XXX	832,564	XXX	1,272,150

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G	817,003	XXX	XXX	817,003	0.0014	1,144	0.0042	3,431	0.0085	6,945
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	817,003	XXX	XXX	817,003	XXX	1,144	XXX	3,431	XXX	6,945
20.1	2	NAIC Designation Category 2.A	1,256,718	XXX	XXX	1,256,718	0.0021	2,639	0.0063	7,917	0.0105	13,196
20.2	2	NAIC Designation Category 2.B	440,629	XXX	XXX	440,629	0.0025	1,102	0.0076	3,349	0.0127	5,596
20.3	2	NAIC Designation Category 2.C	2,177,453	XXX	XXX	2,177,453	0.0036	7,839	0.0108	23,516	0.0180	39,194
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	3,874,800	XXX	XXX	3,874,800	XXX	11,580	XXX	34,783	XXX	57,986
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B	2,890,437	XXX	XXX	2,890,437	0.0099	28,615	0.0264	76,308	0.0377	108,969
21.3	3	NAIC Designation Category 3.C	100,000	XXX	XXX	100,000	0.0131	1,310	0.0350	3,500	0.0500	5,000
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	2,990,437	XXX	XXX	2,990,437	XXX	29,925	XXX	79,808	XXX	113,969
22.1	4	NAIC Designation Category 4.A	45,937	XXX	XXX	45,937	0.0184	845	0.0430	1,975	0.0615	2,825
22.2	4	NAIC Designation Category 4.B	9,088,922	XXX	XXX	9,088,922	0.0238	216,316	0.0555	504,435	0.0793	720,752
22.3	4	NAIC Designation Category 4.C	98,524	XXX	XXX	98,524	0.0310	3,054	0.0724	7,133	0.1034	10,187
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	9,233,383	XXX	XXX	9,233,383	XXX	220,216	XXX	513,544	XXX	733,764
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B	2,808,621	XXX	XXX	2,808,621	0.0663	186,212	0.1188	333,664	0.1980	556,107
23.3	5	NAIC Designation Category 5.C	147,396	XXX	XXX	147,396	0.0836	12,322	0.1498	22,080	0.2496	36,790
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	2,956,017	XXX	XXX	2,956,017	XXX	198,534	XXX	355,744	XXX	592,897
24.	6	NAIC 6	189,545	XXX	XXX	189,545	0.0000		0.2370	44,922	0.2370	44,922
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	20,061,185	XXX	XXX	20,061,185	XXX	461,398	XXX	1,032,231	XXX	1,550,483
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	1,203,300	XXX	XXX	1,203,300	0.0005	602	0.0016	1,925	0.0033	3,971
27.	1	Highest Quality	45,770,980	XXX	XXX	45,770,980	0.0005	22,885	0.0016	73,234	0.0033	151,044
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments	46,974,280	XXX	XXX	46,974,280	XXX	23,487	XXX	75,159	XXX	155,015
34.		Total (Lines 9 + 17 + 25 + 33)	10,544,866,486	XXX	XXX	10,544,866,486	XXX	72,112,447	XXX	184,563,618	XXX	281,523,569

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed	373,404,488		XXX	373,404,488	0.0003	112,021	0.0007	261,383	0.0011	410,745
41.		Residential Mortgages - All Other	976,928,826		XXX	976,928,826	0.0015	1,465,393	0.0034	3,321,558	0.0046	4,493,873
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	428,934,184		XXX	428,934,184	0.0011	471,828	0.0057	2,444,925	0.0074	3,174,113
44.		Commercial Mortgages - All Other - CM2 - High Quality	1,346,900,994		XXX	1,346,900,994	0.0040	5,387,604	0.0114	15,354,671	0.0149	20,068,825
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	3,162,416,085		XXX	3,162,416,085	0.0069	21,820,671	0.0200	63,248,322	0.0257	81,274,093
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	1,096,029,151		XXX	1,096,029,151	0.0120	13,152,350	0.0343	37,593,800	0.0428	46,910,048
47.		Commercial Mortgages - All Other - CM5 - Low Quality	35,317,288		XXX	35,317,288	0.0183	646,306	0.0486	1,716,420	0.0628	2,217,926
Overdue, Not in Process:												
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed	48,261,457		XXX	48,261,457	0.0006	28,957	0.0014	67,566	0.0023	111,001
50.		Residential Mortgages - All Other	26,911,205		XXX	26,911,205	0.0029	78,042	0.0066	177,614	0.0103	277,185
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other	4,857,702		XXX	4,857,702	0.0480	233,170	0.0868	421,649	0.1371	665,991
In Process of Foreclosure:												
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed	66,002,840		XXX	66,002,840	0.0000		0.0046	303,613	0.0046	303,613
55.		Residential Mortgages - All Other	2,517,079		XXX	2,517,079	0.0000		0.0149	37,504	0.0149	37,504
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other	67,586,435		XXX	67,586,435	0.0000		0.1942	13,125,286	0.1942	13,125,286
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	7,636,067,734		XXX	7,636,067,734	XXX	43,396,342	XXX	138,074,311	XXX	173,070,203
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	7,636,067,734		XXX	7,636,067,734	XXX	43,396,342	XXX	138,074,311	XXX	173,070,203

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	60,659,206	XXX	XXX	60,659,206	0.0000		0.2000 (a)	12,131,841	0.2000 (a)	12,131,841
2.		Unaffiliated - Private	22,191,950	XXX	XXX	22,191,950	0.0000		0.1945	4,316,334	0.1945	4,316,334
3.		Federal Home Loan Bank	47,945,000	XXX	XXX	47,945,000	0.0000		0.0061	292,465	0.0097	465,067
4.		Affiliated - Life with AVR	329,194,102	XXX	XXX	329,194,102	0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	141,998,496	XXX	XXX	141,998,496	0.0000		0.1580	22,435,762	0.1580	22,435,762
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)	601,988,754			601,988,754	XXX		XXX	39,176,402	XXX	39,349,004
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt	13,706,730			13,706,730	0.0000		0.1337	1,832,590	0.1337	1,832,590
21.		Total Real Estate (Sum of Lines 18 through 20)	13,706,730			13,706,730	XXX		XXX	1,832,590	XXX	1,832,590
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality	139,709,961	XXX	XXX	139,709,961	0.0005	69,855	0.0016	223,536	0.0033	461,043
24.	2	High Quality	20,635,944	XXX	XXX	20,635,944	0.0021	43,335	0.0064	132,070	0.0106	218,741
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality	19,010,645	XXX	XXX	19,010,645	0.0245	465,761	0.0572	1,087,409	0.0817	1,553,170
27.	5	Lower Quality	34,551	XXX	XXX	34,551	0.0630	2,177	0.1128	3,897	0.1880	6,496
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	179,391,101	XXX	XXX	179,391,101	XXX	581,128	XXX	1,446,912	XXX	2,239,449

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other	933,799		XXX	933,799	0.0029	2,708	0.0066	6,163	0.0103	9,618
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)	933,799		XXX	933,799	XXX	2,708	XXX	6,163	XXX	9,618
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior	9,119,104		XXX	9,119,104	0.0040	36,476	0.0114	103,958	0.0149	135,875
60.		Unaffiliated - In Good Standing All Other	19,442,541		XXX	19,442,541	0.0069	134,154	0.0200	388,851	0.0257	499,673
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)	28,561,645		XXX	28,561,645	XXX	170,630	XXX	492,809	XXX	635,548
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	29,495,444		XXX	29,495,444	XXX	173,338	XXX	498,972	XXX	645,166

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private	101,219,898	XXX	XXX	101,219,898	0.0000		0.1945	19,687,270	0.1945	19,687,270
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	101,219,898	XXX	XXX	101,219,898	XXX		XXX	19,687,270	XXX	19,687,270
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt	27,698,097			27,698,097	0.0000		0.1337	3,703,236	0.1337	3,703,236
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	27,698,097			27,698,097	XXX		XXX	3,703,236	XXX	3,703,236
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated	251,676,097	XXX	XXX	251,676,097	0.0000		0.1580	39,764,823	0.1580	39,764,823
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	251,676,097			251,676,097	XXX		XXX	39,764,823	XXX	39,764,823
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA	7,167,197	XXX		7,167,197	0.0000		0.1580	1,132,417	0.1580	1,132,417
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	7,167,197	XXX		7,167,197	XXX		XXX	1,132,417	XXX	1,132,417
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	596,647,834			596,647,834	XXX	754,466	XXX	66,233,630	XXX	67,172,361

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	875,904,824	XXX		XXX		XXX		XXX	2,990,322	XXX	13,392,384	XXX		XXX
2. Premiums earned	876,063,492	XXX		XXX		XXX		XXX	2,990,322	XXX	13,395,032	XXX		XXX
3. Incurred claims	526,967,159	60.2							1,678,399	56.1	8,290,824	61.9		
4. Cost containment expenses	16,481,651	1.9												
5. Incurred claims and cost containment expenses (Lines 3 and 4)	543,448,810	62.0							1,678,399	56.1	8,290,824	61.9		
6. Increase in contract reserves														
7. Commissions (a)	94,928,390	10.8							353,633	11.8	1,518,164	11.3		
8. Other general insurance expenses	167,765,367	19.1							1,062,620	35.5	4,840,823	36.1		
9. Taxes, licenses and fees	29,341,275	3.3							282,243	9.4	1,701,014	12.7		
10. Total other expenses incurred	292,035,032	33.3							1,698,496	56.8	8,060,001	60.2		
11. Aggregate write-ins for deductions	1,474,897	0.2												
12. Gain from underwriting before dividends or refunds	39,104,753	4.5							(386,573)	(12.9)	(2,955,793)	(22.1)		
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	39,104,753	4.5							(386,573)	(12.9)	(2,955,793)	(22.1)		
DETAILS OF WRITE-INS														
1101. Increase in loading	1,391,870	0.2												
1102. Increase on policy funds	83,027	0.0												
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	1,474,897	0.2												

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	704,593,757	XXX		XXX	154,928,361	XXX
2. Premiums earned		XXX		XXX		XXX	704,801,261	XXX		XXX	154,876,877	XXX
3. Incurred claims							474,155,797	67.3			42,842,139	27.7
4. Cost containment expenses							16,213,000	2.3			268,651	0.2
5. Incurred claims and cost containment expenses (Lines 3 and 4)							490,368,797	69.6			43,110,790	27.8
6. Increase in contract reserves												
7. Commissions (a)							63,323,571	9.0			29,733,022	19.2
8. Other general insurance expenses							129,132,804	18.3			32,729,120	21.1
9. Taxes, licenses and fees							22,474,198	3.2			4,883,820	3.2
10. Total other expenses incurred							214,930,573	30.5			67,345,962	43.5
11. Aggregate write-ins for deductions							590,975	0.1			883,922	0.6
12. Gain from underwriting before dividends or refunds							(1,089,084)	(0.2)			43,536,203	28.1
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							(1,089,084)	(0.2)			43,536,203	28.1
DETAILS OF WRITE-INS												
1101. Increase in loading							590,975	0.1			800,895	0.5
1102. Increase on policy funds											83,027	0.1
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)							590,975	0.1			883,922	0.6

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	6,240,108					64,667					2,389,527		3,785,914
2. Advance premiums	103,774					103,774							
3. Reserve for rate credits													
4. Total premium reserves, current year	6,343,882					168,441					2,389,527		3,785,914
5. Total premium reserves, prior year	6,459,980					169,443					2,556,106		3,734,431
6. Increase in total premium reserves	(116,098)					(1,002)					(166,579)		51,483
B. Contract Reserves:													
1. Additional reserves (a)													
2. Reserve for future contingent benefits													
3. Total contract reserves, current year													
4. Total contract reserves, prior year													
5. Increase in contract reserves													
C. Claim Reserves and Liabilities:													
1. Total current year	1,704,491,279					2,248,348					1,643,281,906		58,961,025
2. Total prior year	1,720,614,369					2,363,570					1,664,063,708		54,187,091
3. Increase	(16,123,090)					(115,222)					(20,781,802)		4,773,934

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	340,705,391				285,328	1,429,028					328,711,269		10,279,766
1.2 On claims incurred during current year	202,384,858				1,393,071	6,977,018					166,226,330		27,788,439
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	1,299,108,882					30,128					1,285,185,786		13,892,968
2.2 On claims incurred during current year	405,382,397					2,218,220					358,096,120		45,068,057
3. Test:													
3.1 Lines 1.1 and 2.1	1,639,814,273				285,328	1,459,156					1,613,897,055		24,172,734
3.2 Claim reserves and liabilities, December 31, prior year	1,720,614,369					2,363,570					1,664,063,708		54,187,091
3.3 Line 3.1 minus Line 3.2	(80,800,096)				285,328	(904,414)					(50,166,653)		(30,014,357)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims	(270,535)										(750,535)		480,000
4. Commissions	81,222												81,222
B. Reinsurance Ceded:													
1. Premiums written	71,990,716				8,122,472	37,546,682					14,854,640		11,466,922
2. Premiums earned	72,025,227				8,122,472	37,581,193					14,854,640		11,466,922
3. Incurred claims	52,636,510				3,998,385	24,151,549					9,649,210		14,837,366
4. Commissions	4,459,913				814,695	3,296,552							348,666

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims				5,676,784	32,442,372					484,555,542		57,199,505	579,874,203
2. Beginning claim reserves and liabilities					7,466,446					1,601,484,534		54,384,307	1,663,335,287
3. Ending claim reserves and liabilities					7,113,681					1,593,507,507		51,157,915	1,651,779,103
4. Claims paid				5,676,784	32,795,137					492,532,569		60,425,897	591,430,387
B. Assumed Reinsurance:													
1. Incurred claims										(750,535)		480,000	(270,535)
2. Beginning claim reserves and liabilities										155,232,293		9,581,195	164,813,488
3. Ending claim reserves and liabilities										131,569,481		9,048,249	140,617,730
4. Claims paid										22,912,277		1,012,946	23,925,223
C. Ceded Reinsurance:													
1. Incurred claims				3,998,385	24,151,549					9,649,210		14,837,366	52,636,510
2. Beginning claim reserves and liabilities					5,102,876					95,297,344		9,778,411	110,178,631
3. Ending claim reserves and liabilities					4,865,333					84,483,167		940,882	90,289,382
4. Claims paid				3,998,385	24,389,092					20,463,387		23,674,895	72,525,759
D. Net:													
1. Incurred claims				1,678,399	8,290,823					474,155,797		42,842,139	526,967,158
2. Beginning claim reserves and liabilities					2,363,570					1,661,419,483		54,187,091	1,717,970,144
3. Ending claim reserves and liabilities					2,248,348					1,640,593,821		59,265,282	1,702,107,451
4. Claims paid				1,678,399	8,406,045					494,981,459		37,763,948	542,829,851
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses				1,678,399	8,290,824					490,368,797		43,110,790	543,448,810
2. Beginning reserves and liabilities					2,363,570					1,661,419,483		54,187,091	1,717,970,144
3. Ending reserves and liabilities					2,248,348					1,640,593,821		59,265,282	1,702,107,451
4. Paid claims and cost containment expenses				1,678,399	8,406,046					511,194,459		38,032,599	559,311,503

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
66575	74-2281123	01/01/2015	Reliance Standard Life Insurance Company of Texas	TX	CO/I	OA		100,269,861				
0299999. General Account - U.S. Affiliates - Other								100,269,861				
0399999. Total General Account - U.S. Affiliates								100,269,861				
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates								100,269,861				
60488	25-0598210	06/30/1990	American General Life Insurance Company	TX	CO/I	FA		15,300,763	4,140			
60488	25-0598210	10/31/1990	American General Life Insurance Company	TX	CO/I	FA		14,244,682	252,000			
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/I	FA		955,099				
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/G	FA		2,599,884				
65498	23-1503749	06/01/1991	Life Insurance Co. of North America	PA	YRT/I	OL	8,656,551	4,666,383	2,074,509			
62103	15-0274455	03/31/1992	Columbian Mutual Life Insurance Co	NY	CO/I	FA		3,038,111				
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/I	FA		59,382,529	440,104			
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/G	FA		15,861,471	306,236			
0899999. General Account - U.S. Non-Affiliates							8,656,551	116,048,922	3,076,989			
1099999. Total General Account - Non-Affiliates							8,656,551	116,048,922	3,076,989			
1199999. Total General Account							8,656,551	216,318,783	3,076,989			
1499999. Total Separate Accounts - U.S. Affiliates												
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts												
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							8,656,551	216,318,783	3,076,989			
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals							8,656,551	216,318,783	3,076,989			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
00000	AA-9995012	11/01/1987	AAHRU	FL	OTH/G	OH				4,919,934		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				292,385		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				54,698		
00000	AA-9995055	11/01/1995	A D R U S	ME	OTH/G	OH				655,421		
00000	AA-9995055	01/01/2006	A D R U S	ME	OTH/G	LTDI				25,566,766		
00000	AA-9995050	01/01/1984	P A R G	NJ	OTH/G	OH				1,463,762		
00000	AA-9995074	01/01/1990	S R R F 1	MA	OTH/G	OH				215,275		
00000	AA-9995103	01/01/1994	S R R F 2	MA	OTH/G	OH				32,124		
66583	39-0493780	10/01/2019	National Guardian Life Insurance Company	WI	OTH/G	LTDI				99,699		
62413	36-0947200	11/01/1993	Continental Assurance Co (DSU LLC SP)	IL	OTH/G	OH				56,372		
86231	39-0989781	01/01/1990	TransAmerica Life Ins Co (RRM)	IA	OTH/G	OH				110,732		
67814	06-0493340	01/01/1992	Phoenix Life Insurance Co	NY	OTH/G	OH				1,120,796		
20583	13-1290712	01/01/1999	XL Reinsurance America Inc.	NY	OTH/G	OH				8,702		
62235	01-0278678	01/01/1999	UNUM Life Ins (D & H dis fac)	ME	OTH/G	OH				102,825		
73814	66-0258488	04/01/2009	Triple S Vida Inc	PR	OTH/G	OH						
62235	01-0278678	01/01/2004	UNUM Life Ins	ME	OTH/G	OH				550,635		
73814	66-0258488	01/01/2012	Triple S Vida Inc	PR	OTH/G	LTDI				753,172		
68551	99-0106597	04/01/2011	Royal State Natl Ins Co Ltd	HI	OTH/G	LTDI				52,713		
60041	66-0502334	01/01/2012	Universal Life Insurance Co	PR	OTH/G	LTDI				636,977		
0899999. U.S. Non-Affiliates												
00000	AA-1560035	01/01/2007	Reliable Life Ins Co	CAN	OTH/G	OH				36,692,988		
0999999. Non-U.S. Non-Affiliates												
1099999. Total - Non-Affiliates												
1199999. Total U.S. (Sum of 0399999 and 0899999)												
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
.....68136 .....	..63-0169720 ..	..07/01/1994 ..	Protective Life Insurance	TN.....	.....	..... 661,770
.....93572 .....	..43-1235868 ..	..01/01/2010 ..	RG A Reinsurance Company	MO.....	.....	.....
.....97071 .....	..13-3126819 ..	..07/01/2020 ..	SCOR Global Life USA Reinsurance	DE.....	..... 1,433,000	..... 2,417,880
0899999. Life and Annuity - U.S. Non-Affiliates						
.....00000 .....	..AA-1340015 ..	..01/01/1985 ..	Scor Global Life SE	DEU.....	..... 20,017	.....
0999999. Life and Annuity - Non-U.S. Non-Affiliates						
1099999. Total Life and Annuity - Non-Affiliates						
1199999. Total Life and Annuity						
.....92711 .....	..35-1817054 ..	..01/01/2018 ..	HCC Life Insurance Company	IN.....	.....	..... 175,781
1399999. Accident and Health - U.S. Affiliates - Other						
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
.....00000 .....	..AA-9995055 ..	..01/01/1991 ..	ADRUS	ME.....	..... 5,786	..... 41,624
.....62146 .....	..36-2136262 ..	..11/01/1992 ..	Combined Insurance Co. of America	IL.....	..... 436	..... 3,021
.....39845 .....	..48-0921045 ..	..10/01/1999 ..	Westport Insurance Corporation	MO.....	..... 37,824	..... 127,188
.....39845 .....	..48-0921045 ..	..10/01/2001 ..	Westport Insurance Corporation	MO.....	..... 300,898	..... 1,496,608
.....39845 .....	..48-0921045 ..	..10/01/2000 ..	Westport Insurance Corporation	MO.....	..... 3,232	..... 17,728
.....76694 .....	..23-2044256 ..	..02/01/1995 ..	London Life Reinsurance Co	PA.....	..... 71,549	..... 132,494
.....76694 .....	..23-2044256 ..	..10/01/1997 ..	London Life Reinsurance Co	PA.....	..... 10,964	..... 49,714
.....20583 .....	..13-1290712 ..	..01/01/1999 ..	XL Reinsurance America Inc	NY.....	.....	..... 4,868
.....93572 .....	..43-1235868 ..	..10/01/2003 ..	RG A Reinsurance Company	MO.....	..... 1,672,619	..... 12,057,301
.....93572 .....	..43-1235868 ..	..01/01/2004 ..	RG A Reinsurance Company	MO.....	.....	.....
.....93572 .....	..43-1235868 ..	..01/01/2015 ..	RG A Reinsurance Company	MO.....	.....	.....
.....66346 .....	..58-0828824 ..	..10/01/2019 ..	Munich American Reassurance Co	GA.....	..... 270,504	..... 3,204,282
.....82627 .....	..06-0839705 ..	..01/01/2016 ..	SwissRe Life & Health America	MO.....	.....	.....
.....97071 .....	..13-3126819 ..	..07/01/2020 ..	SCOR Global Life USA Reinsurance	DE.....	.....	..... 15,263
1999999. Accident and Health - U.S. Non-Affiliates						
.....00000 .....	..AA-3190829 ..	..01/01/2000 ..	Markel Bermuda Limited	BMU.....	..... 2,373,812	..... 17,150,091
2099999. Accident and Health - Non-U.S. Non-Affiliates						
2199999. Total Accident and Health - Non-Affiliates						
2299999. Total Accident and Health						
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
					..... 3,836,844	..... 20,500,504
9999999 Totals - Life, Annuity and Accident and Health						

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
0399999. Total General Account - Authorized U.S. Affiliates															
0699999. Total General Account - Authorized Non-U.S. Affiliates															
0799999. Total General Account - Authorized Affiliates															
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	FA	31,408,393	30,276,364	913,336						
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	ADB	6,478	8,664							
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	OL	195,649,333	52,585,870	4,354,855						
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	DIS	1,247,859	1,405,781							
68276	48-1024691	01/01/2001	Employers Reassurance Corporation	KS	OTH/G	OL	2,742,400	827,011	981,725						
82627	06-0839705	01/01/1982	SwissRe Life & Health America	MO	OTH/G	OL									
87572	23-2038295	01/01/1996	Scottish Re US Inc	DE	YRT/I	OL	970,486								
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT	OTH/G	OL	2,016,000	563,422	542,970						
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT	OTH/G	OL	8,038,992	2,794,774	3,242,123						
70815	06-0838648	01/01/2005	Hartford Life & Accident Ins Co	CT	OTH/G	OL	300,000	97,500	110,100						
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	240,000	48,662	79,540						
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	162,480	52,806	59,630						
93572	43-1235868	01/01/2010	RGA Reinsurance Company	MO	OTH/G	OL	26,668,790	6,252,061	7,947,024						
80659	82-4533188	12/01/2009	The Canada Life Assurance Co	MI	YRT/G	OL	197,880,741,575		290,975,511						
68446	75-1222043	12/18/2019	Oceanview Life and Annuity Company	CO	COFI/I	OA		802,297,419	651,923,697					822,323,222	
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	OL	12,671,112,561	2,746,648	1,455,201	21,366,138					
0899999. General Account - Authorized U.S. Non-Affiliates							210,788,642,617	900,928,903	753,057,511	317,609,840				822,323,222	
1099999. Total General Account - Authorized Non-Affiliates							210,788,642,617	900,928,903	753,057,511	317,609,840					822,323,222
1199999. Total General Account Authorized							210,788,642,617	900,928,903	753,057,511	317,609,840					822,323,222
1499999. Total General Account - Unauthorized U.S. Affiliates															
00000	AA-3770493	12/31/2018	Tokio Marine RSL RE PIC, LTD	CYM	COFI/I	OA		1,513,954,926	1,511,925,971					1,513,954,926	
1699999. General Account - Unauthorized Non-U.S. Affiliates - Other								1,513,954,926	1,511,925,971					1,513,954,926	
1799999. Total General Account - Unauthorized Non-U.S. Affiliates								1,513,954,926	1,511,925,971					1,513,954,926	
1899999. Total General Account - Unauthorized Affiliates															
00000	AA-1340015	01/01/1997	Scor Global Life SE	DEU	OTH/G	OL	176,600	84,862	48,130						
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU	OTH/G	OL	775,000	2,750	4,125	21,170					
00000	AA-3160036	12/31/2016	RGA Reinsurance Co (Barbados) LTD	BRB	COFI/I	OA		316,276,581	316,276,581					316,276,581	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							951,600	316,364,193	316,328,836	21,170				316,276,581	
2199999. Total General Account - Unauthorized Non-Affiliates							951,600	316,364,193	316,328,836	21,170				316,276,581	
2299999. Total General Account Unauthorized							951,600	1,830,319,119	1,828,254,807	21,170				1,830,231,507	
2599999. Total General Account - Certified U.S. Affiliates															
2899999. Total General Account - Certified Non-U.S. Affiliates															
2999999. Total General Account - Certified Affiliates															
3299999. Total General Account - Certified Non-Affiliates															
3399999. Total General Account Certified															
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates															
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates															
4099999. Total General Account - Reciprocal Jurisdiction Affiliates															
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates															
4499999. Total General Account Reciprocal Jurisdiction															
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							210,789,594,217	2,731,248,022	2,581,312,318	317,631,010				2,652,554,729	
4899999. Total Separate Accounts - Authorized U.S. Affiliates															
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates															
5299999. Total Separate Accounts - Authorized Affiliates															
5599999. Total Separate Accounts - Authorized Non-Affiliates															
5699999. Total Separate Accounts Authorized															
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates															
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates															
6399999. Total Separate Accounts - Unauthorized Affiliates															
6699999. Total Separate Accounts - Unauthorized Non-Affiliates															
6799999. Total Separate Accounts Unauthorized															

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)														
							210,788,642,617	900,928,903	753,057,511	317,609,840				822,323,222
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
							951,600	1,830,319,119	1,828,254,807	21,170				1,830,231,507
9999999 - Totals														
							210,789,594,217	2,731,248,022	2,581,312,318	317,631,010				2,652,554,729

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL	111,653						
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL	10,055,134		612,476				
0299999. General Account - Authorized U.S. Affiliates - Other							10,166,787		612,476				
0399999. Total General Account - Authorized U.S. Affiliates							10,166,787		612,476				
00000	AA-1126510	01/01/2022	Lloyd's Syndicate Number 510	GBR	OTH/G	A	6,000						
00000	AA-1120096	01/01/2022	Lloyd's Syndicate Number 1880	GBR	OTH/G	A	1,500						
0599999. General Account - Authorized Non-U.S. Affiliates - Other							7,500						
0699999. Total General Account - Authorized Non-U.S. Affiliates							7,500						
0799999. Total General Account - Authorized Affiliates							10,174,287		612,476				
61301	47-0098400	04/01/1993	Ameritas Life Insurance Co	NE	OTH/G	D	45,638,000	34,511	4,865,333				
00000	AA-9995055	01/01/1991	ADRUS	NE	OTH/G	LTDI			145,030				
62146	36-2136262	11/01/1992	Combined Insurance Co of America	IL	OTH/G	LTDI			10,525				
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	OTH/G	LTDI			443,161				
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	OTH/G	LTDI			5,214,639				
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	OTH/G	LTDI			61,769				
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	OTH/G	LTDI			461,651				
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	OTH/G	LTDI			173,219				
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY	OTH/G	LTDI			16,960				
93572	43-1235868	10/01/2003	RGA Reinsurance Company	MO	OTH/G	LTDI			41,374,134				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	15,425,532		16,637,499				
82627	06-0839705	01/01/2016	Swiss Re Life & Health America	MO	OTH/G	LTDI	(671,914)						
70815	06-0838648	07/01/2007	Hartford Life & Accident Ins Co	CT	OTH/G	LTDI			137,363				
93572	43-1235868	01/01/2004	RGA Reinsurance Company	MO	OTH/G	LTDI							
93572	43-1235868	01/01/2015	RGA Reinsurance Company	MO	OTH/G	LTDI							
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	101,022						
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	LTDI	1,270,135						
0899999. General Account - Authorized U.S. Non-Affiliates							61,762,775	34,511	69,541,283				
00000	AA-1126033	01/01/2022	Lloyd's Syndicate Number 33	GBR	OTH/G	A	10,500						
00000	AA-1128001	01/01/2022	Lloyd's Syndicate Number 2001	GBR	OTH/G	A	12,000						
0999999. General Account - Authorized Non-U.S. Non-Affiliates							22,500						
1099999. Total General Account - Authorized Non-Affiliates							61,785,275	34,511	69,541,283				
1199999. Total General Account Authorized							71,959,562	34,511	70,153,759				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
00000	AA-3190829	01/01/2000	Markel Bermuda Limited	BMJ	OTH/G	LTDI			330,945				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates									330,945				
2199999. Total General Account - Unauthorized Non-Affiliates									330,945				
2299999. Total General Account Unauthorized									330,945				
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							71,959,562	34,511	70,484,704				
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999 - Totals													
							71,929,562	34,511	70,153,759				
							30,000		330,945				
							71,959,562	34,511	70,484,704				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999	Total General Account - Life and Annuity U.S. Affiliates								XXX					
00000	AA-3770493	12/31/2018	Tokio Marine RSL RE PIC, LTD	1,513,954,926			1,513,954,926				1,513,954,926			1,513,954,926
0599999	General Account - Life and Annuity Non-U.S. Affiliates - Other			1,513,954,926			1,513,954,926		XXX		1,513,954,926			1,513,954,926
0699999	Total General Account - Life and Annuity Non-U.S. Affiliates			1,513,954,926			1,513,954,926		XXX		1,513,954,926			1,513,954,926
0799999	Total General Account - Life and Annuity Affiliates			1,513,954,926			1,513,954,926		XXX		1,513,954,926			1,513,954,926
00000	AA-1340015	01/01/1997	Scor Global Life SE	84,862			84,862	84,862						84,862
00000	AA-1340015	01/01/1985	Scor Global Life SE	2,750			2,750	2,750						2,750
00000	AA-3160036	12/01/2016	RGA Reinsurance Co (Barbados) LTD	316,276,581			316,276,581				316,276,581			316,276,581
0999999	General Account - Life and Annuity Non-U.S. Non-Affiliates			316,364,193			316,364,193	87,612	XXX		316,276,581			316,364,193
1099999	Total General Account - Life and Annuity Non-Affiliates			316,364,193			316,364,193	87,612	XXX		316,276,581			316,364,193
1199999	Total General Account Life and Annuity			1,830,319,119			1,830,319,119	87,612	XXX		1,830,231,507			1,830,319,119
1499999	Total General Account - Accident and Health U.S. Affiliates								XXX					
1799999	Total General Account - Accident and Health Non-U.S. Affiliates								XXX					
1899999	Total General Account - Accident and Health Affiliates								XXX					
00000	AA-3190829	01/01/2000	Markel Bermuda Limited	330,945	104,997		435,942			918,946				435,942
2099999	General Account - Accident and Health Non-U.S. Non-Affiliates			330,945	104,997		435,942		XXX	918,946				435,942
2199999	Total General Account - Accident and Health Non-Affiliates			330,945	104,997		435,942		XXX	918,946				435,942
2299999	Total General Account Accident and Health			330,945	104,997		435,942		XXX	918,946				435,942
2399999	Total General Account			1,830,650,064	104,997		1,830,755,061	87,612	XXX	918,946	1,830,231,507			1,830,755,061
2699999	Total Separate Accounts - U.S. Affiliates								XXX					
2999999	Total Separate Accounts - Non-U.S. Affiliates								XXX					
3099999	Total Separate Accounts - Affiliates								XXX					
3399999	Total Separate Accounts - Non-Affiliates								XXX					
3499999	Total Separate Accounts								XXX					
3599999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)								XXX					
3699999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)			1,830,650,064	104,997		1,830,755,061	87,612	XXX	918,946	1,830,231,507			1,830,755,061
9999999	Totals			1,830,650,064	104,997		1,830,755,061	87,612	XXX	918,946	1,830,231,507			1,830,755,061

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	1	21000021	JPMORGAN CHASE BANK		87,612

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2022	2 2021	3 2020	4 2019	5 2018
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	389,591	434,762	345,649	336,266	335,908
2. Commissions and reinsurance expense allowances	13,593	12,699	10,409	3,492	2,943
3. Contract claims	374,290	408,990	323,724	317,052	317,613
4. Surrender benefits and withdrawals for life contracts	1,898	2,257	2,875	2,552	2,689
5. Dividends to policyholders and refunds to members	18	26	28	32	33
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts	10,754	1,871	(11,779)	1,225	5,786
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	8,378	7,986	9,024	10,394	11,588
9. Aggregate reserves for life and accident and health contracts	2,801,767	2,660,119	1,909,218	193,642	192,417
10. Liability for deposit-type contracts	2,632,529	2,480,126	1,727,355	1,574,171	1,074,048
11. Contract claims unpaid	20,501	32,262	34,498	38,867	36,768
12. Amounts recoverable on reinsurance	3,837	5,783	10,123	6,434	5,117
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	1,830,232	1,828,203	1,075,431	1,073,820	1,074,048
19. Letters of credit (L)	88	52	118	130	236
20. Trust agreements (T)	919	997	2,096	2,207	2,297
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	19,689,038,123		19,689,038,123
2. Reinsurance (Line 16)	4,823,118	(4,823,118)	
3. Premiums and considerations (Line 15)	86,909,223	8,377,680	95,286,903
4. Net credit for ceded reinsurance	XXX	988,767,925	988,767,925
5. All other admitted assets (balance)	279,876,442		279,876,442
6. Total assets excluding Separate Accounts (Line 26)	20,060,646,906	992,322,487	21,052,969,393
7. Separate Account assets (Line 27)	245,988,615		245,988,615
8. Total assets (Line 28)	20,306,635,521	992,322,487	21,298,958,008
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	12,479,640,171	169,238,306	12,648,878,477
10. Liability for deposit-type contracts (Line 3)	1,499,523,074	2,632,528,926	4,132,052,000
11. Claim reserves (Line 4)	458,573,410	20,500,504	479,073,914
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	107,688	286,254	393,942
14. Other contract liabilities (Line 9)	111,682,768		111,682,768
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	1,830,231,503	(1,830,231,503)	
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	1,581,904,877		1,581,904,877
20. Total liabilities excluding Separate Accounts (Line 26)	17,961,663,491	992,322,487	18,953,985,978
21. Separate Account liabilities (Line 27)	245,988,615		245,988,615
22. Total liabilities (Line 28)	18,207,652,106	992,322,487	19,199,974,593
23. Capital & surplus (Line 38)	2,098,983,415	XXX	2,098,983,415
24. Total liabilities, capital & surplus (Line 39)	20,306,635,521	992,322,487	21,298,958,008
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	169,238,306		
26. Claim reserves	20,500,504		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance	286,254		
29. Liability for deposit-type contracts	2,632,528,926		
30. Other contract liabilities			
31. Reinsurance ceded assets	4,823,118		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	2,827,377,108		
34. Premiums and considerations	8,377,680		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers	1,830,231,503		
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	1,838,609,183		
41. Total net credit for ceded reinsurance	988,767,925		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7
		Life Contracts		4	5	6	
		2	3				
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	6,364,628	37,809,865	11,019,109	55,193,602	
2. Alaska	AK	L	271,691	124,841	367,923	764,455	
3. Arizona	AZ	L	8,350,015	14,546,407	29,749,300	52,645,722	
4. Arkansas	AR	L	1,087,109	14,239,816	2,484,105	17,811,030	
5. California	CA	L	57,037,738	101,266,279	118,411,072	276,715,089	
6. Colorado	CO	L	5,513,565	10,339,376	10,138,465	25,991,406	
7. Connecticut	CT	L	14,228,853	63,850,343	19,812,004	97,891,200	
8. Delaware	DE	L	5,329,571	8,188,859	7,672,756	21,191,186	400,000,000
9. District of Columbia	DC	L	1,963,181	75,000	4,805,554	6,843,735	
10. Florida	FL	L	25,806,941	131,908,469	55,322,734	213,038,144	
11. Georgia	GA	L	14,482,408	55,023,735	23,165,205	92,671,348	
12. Hawaii	HI	L	2,576,128	24,010,948	3,420,402	30,007,478	
13. Idaho	ID	L	594,869	4,989,078	4,070,153	9,654,100	
14. Illinois	IL	L	30,712,744	54,505,707	34,987,327	120,205,778	2,090,000,000
15. Indiana	IN	L	17,024,413	55,357,315	38,666,511	111,048,239	
16. Iowa	IA	L	9,747,617	18,075,517	15,551,649	43,374,783	
17. Kansas	KS	L	6,607,195	5,952,838	11,035,605	23,595,638	
18. Kentucky	KY	L	14,394,022	42,198,506	18,909,848	75,502,376	
19. Louisiana	LA	L	6,821,938	19,847,630	18,941,869	45,611,437	
20. Maine	ME	L	740,112	15,235,333	1,873,819	17,849,264	
21. Maryland	MD	L	18,856,926	17,134,786	25,007,496	60,999,208	
22. Massachusetts	MA	L	35,907,509	119,422,604	75,731,226	231,061,339	
23. Michigan	MI	L	26,097,353	57,438,381	29,190,221	112,725,955	
24. Minnesota	MN	L	4,235,627	25,573,139	21,036,375	50,845,141	
25. Mississippi	MS	L	844,309	18,303,511	2,816,327	21,964,147	
26. Missouri	MO	L	8,793,306	31,674,052	17,960,616	58,427,974	
27. Montana	MT	L	492,779	1,856,678	1,240,005	3,589,462	
28. Nebraska	NE	L	4,404,057	966,283	8,195,014	13,565,354	
29. Nevada	NV	L	900,588	6,857,259	1,672,519	9,430,366	
30. New Hampshire	NH	L	3,098,962	20,990,167	4,095,691	28,184,820	
31. New Jersey	NJ	L	16,918,263	147,914,929	30,420,482	195,253,674	
32. New Mexico	NM	L	1,332,967	1,087,440	2,100,265	4,520,672	
33. New York	NY	N	24,436	4,876	429,269	458,581	
34. North Carolina	NC	L	8,227,580	71,445,813	12,567,472	92,240,865	
35. North Dakota	ND	L	213,944	4,376,508	813,294	5,403,746	
36. Ohio	OH	L	12,134,922	91,351,134	26,032,568	129,518,624	
37. Oklahoma	OK	L	3,089,072	6,211,597	3,234,216	12,534,885	
38. Oregon	OR	L	876,125	14,030,890	3,550,920	18,457,935	
39. Pennsylvania	PA	L	28,790,992	195,380,548	47,018,255	271,189,795	
40. Rhode Island	RI	L	908,035	27,979,264	998,865	29,886,164	
41. South Carolina	SC	L	1,919,088	34,782,661	6,491,075	43,192,824	
42. South Dakota	SD	L	1,000,927	2,337,960	2,371,532	5,710,419	
43. Tennessee	TN	L	21,615,667	60,318,275	47,802,551	129,736,493	
44. Texas	TX	L	21,842,413	50,271,152	49,767,265	121,880,830	
45. Utah	UT	L	4,054,930	12,583,456	4,094,603	20,732,989	
46. Vermont	VT	L	2,830,935	8,238,756	6,749,577	17,819,268	
47. Virginia	VA	L	11,853,684	40,364,557	28,234,142	80,452,383	
48. Washington	WA	L	6,134,541	12,941,870	13,016,506	32,092,917	
49. West Virginia	WV	L	699,996	21,309,342	1,565,613	23,574,951	
50. Wisconsin	WI	L	15,245,747	55,059,929	30,391,634	100,697,310	
51. Wyoming	WY	L	954,155	1,342,405	1,398,722	3,695,282	
52. American Samoa	AS	N					
53. Guam	GU	L					
54. Puerto Rico	PR	L	670	13,153,991	2,649	13,157,310	
55. U.S. Virgin Islands	VI	L	13,906			13,906	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	181		53,464	53,645	
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	XXX		493,969,330	1,850,250,075	936,455,839	3,280,675,244	2,490,000,000
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		21,339			21,339	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		125,661			125,661	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		494,116,330	1,850,250,075	936,455,839	3,280,822,244	2,490,000,000
96. Plus reinsurance assumed	XXX		2,077,568	1,002,480		3,080,048	7,191
97. Totals (All Business)	XXX		496,193,898	1,851,252,555	936,455,839	3,283,902,292	2,490,007,191
98. Less reinsurance ceded	XXX		316,557,115	913,336	71,759,538	389,229,989	438,812,938
99. Totals (All Business) less Reinsurance Ceded	XXX		179,636,783	1,850,339,219	(c) 864,696,301	2,894,672,303	2,051,194,253
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 53
2. R - Registered - Non-domiciled RRGs
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
4. Q - Qualified - Qualified or accredited reinsurer
5. N - None of the above - Not allowed to write business in the state 4

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Ordinary life and individual accident and health premiums are allocated to the last residence of each insured as shown by the Company's records. Group life and accident and health premiums are allocated to the state in which the employer's place of business is primarily located.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	6,364,628	37,809,865	348,338			44,522,831
2. Alaska	AK	271,691	124,841	7,080,769			7,477,301
3. Arizona	AZ	8,350,015	14,546,407	1,865,405			24,761,827
4. Arkansas	AR	1,087,109	14,239,816	23,819,863			39,146,788
5. California	CA	57,037,738	101,266,279	98,350,122			256,654,139
6. Colorado	CO	5,513,565	10,339,376	6,203,173			22,056,114
7. Connecticut	CT	14,228,853	63,850,343	17,198,944			95,278,140
8. Delaware	DE	5,329,571	8,188,859	4,421,231		400,000,000	417,939,661
9. District of Columbia	DC	1,963,181	75,000	6,950,841			8,989,022
10. Florida	FL	25,806,941	131,908,469	34,115,829			191,831,239
11. Georgia	GA	14,482,408	55,023,735	16,178,012			85,684,155
12. Hawaii	HI	2,576,128	24,010,948	3,012,163			29,599,239
13. Idaho	ID	594,869	4,989,078	11,953,161			17,537,108
14. Illinois	IL	30,712,744	54,505,707	2,302,744		2,090,000,000	2,177,521,195
15. Indiana	IN	17,024,413	55,357,315	23,379,412			95,761,140
16. Iowa	IA	9,747,617	18,075,517	24,857,722			52,680,856
17. Kansas	KS	6,607,195	5,952,838	6,847,377			19,407,410
18. Kentucky	KY	14,394,022	42,198,506	16,323,256			72,915,784
19. Louisiana	LA	6,821,938	19,847,630	11,318,393			37,987,961
20. Maine	ME	740,112	15,235,333	71,384,890			87,360,335
21. Maryland	MD	18,856,926	17,134,786	21,826,976			57,818,688
22. Massachusetts	MA	35,907,509	119,422,604	1,464,663			156,794,776
23. Michigan	MI	26,097,353	57,438,381	21,017,435			104,553,169
24. Minnesota	MN	4,235,627	25,573,139	19,561,815			49,370,581
25. Mississippi	MS	844,309	18,303,511	10,296,474			29,444,294
26. Missouri	MO	8,793,306	31,674,052	1,424,928			41,892,286
27. Montana	MT	492,779	1,856,678	462,698			2,812,155
28. Nebraska	NE	4,404,057	966,283	7,448,385			12,818,725
29. Nevada	NV	900,588	6,857,259	254,419			8,012,266
30. New Hampshire	NH	3,098,962	20,990,167	5,837,157			29,926,286
31. New Jersey	NJ	16,918,263	147,914,929	3,598,671			168,431,863
32. New Mexico	NM	1,332,967	1,087,440	25,426,320			27,846,727
33. New York	NY	24,436	4,876	1,535,701			1,565,013
34. North Carolina	NC	8,227,580	71,445,813	911,020			80,584,413
35. North Dakota	ND	213,944	4,376,508	17,487,382			22,077,834
36. Ohio	OH	12,134,922	91,351,134	2,316,537			105,802,593
37. Oklahoma	OK	3,089,072	6,211,597	2,164,624			11,465,293
38. Oregon	OR	876,125	14,030,890	39,615,329			54,522,344
39. Pennsylvania	PA	28,790,992	195,380,548	2,649			224,174,189
40. Rhode Island	RI	908,035	27,979,264	917,720			29,805,019
41. South Carolina	SC	1,919,088	34,782,661	3,826,383			40,528,132
42. South Dakota	SD	1,000,927	2,337,960	1,666,632			5,005,519
43. Tennessee	TN	21,615,667	60,318,275	33,733,553			115,667,495
44. Texas	TX	21,842,413	50,271,152	28,111,081			100,224,646
45. Utah	UT	4,054,930	12,583,456	2,611,528			19,249,914
46. Vermont	VT	2,830,935	8,238,756	24,163,539			35,233,230
47. Virginia	VA	11,853,684	40,364,557	5,867,096			58,085,337
48. Washington	WA	6,134,541	12,941,870	11,095,981			30,172,392
49. West Virginia	WV	699,996	21,309,342	24,321,515			46,330,853
50. Wisconsin	WI	15,245,747	55,059,929	1,092,248			71,397,924
51. Wyoming	WY	954,155	1,342,405	889,091			3,185,651
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	670	13,153,991				13,154,661
55. U.S. Virgin Islands	VI	13,906					13,906
56. Northern Mariana Islands	MP						
57. Canada	CAN	181					181
58. Aggregate Other Alien	OT						
59. Total		493,969,330	1,850,250,075	708,861,197		2,490,000,000	5,543,080,602

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
Tokio Marine Holdings, Inc.				Japan		
	Tokio Marine & Nichido Fire Insurance Co., Ltd.	100.0%		Japan		AA-1580100
	TM Claims Service, Inc.	100.0%		New York	13-3382776	
	Tokio Marine North America, Inc.	100.0%		Delaware	45-2682016	
	Tokio Marine America Insurance Company	100.0%	10945	New York	13-4032666	
	Trans Pacific Insurance Company	100.0%	41238	New York	13-3118700	
	TM Specialty Insurance Company	100.0%	10738	Arizona	91-1932966	
	Tokio Marine Management, Inc.	100.0%		New York	13-2871816	
	TNUS Insurance Company	100.0%	32301	New York	20-0940754	
	TMNA Services, LLC	100.0%		Delaware	45-2682309	
	Philadelphia Consolidated Holding Corp.	100.0%		Pennsylvania	23-2202671	
	Tokio Marine Specialty Insurance Company	100.0%	23850	Delaware	23-2423138	
	Philadelphia Indemnity Insurance Company	100.0%	18058	Pennsylvania	23-1738402	
	PCHC Investment Corp.	100.0%		Delaware	51-0385989	
	Maguire Insurance Agency, Inc.	100.0%		Pennsylvania	23-1609281	
	PHLY E&S Insurance Solutions, Inc.	100.0%		Colorado	84-1181504	
	The Allen J. Flood Companies, Inc.	100.0%		New York	13-1924482	
	Select Communities Risk Purchasing Group, LLC	100.0%		Delaware	82-2604107	
	First Insurance Company of Hawaii, Ltd.	100.0%	41742	Hawaii	99-0218317	
	First Risk Management Services, Inc.	100.0%		Hawaii	13-4267947	
	First Fire and Casualty Insurance of Hawaii, Inc.	100.0%	41726	Hawaii	99-0218320	
	First Indemnity Insurance of Hawaii, Inc.	100.0%	41734	Hawaii	99-0218318	
	First Security Insurance of Hawaii, Inc.	100.0%	10938	Hawaii	99-0335740	
	J.M. Lydgate, Limited	100.0%		Hawaii	99-0046912	
	Tokio Marine GRV Re, Inc.	100.0%	11243	Oklahoma	76-0699782	
	Tokio Marine Pacific Insurance Limited	100.0%	11216	Guam	66-0571597	
	Delphi Financial Group, Inc.	100.0%		Delaware	13-3427277	
	Reliance Standard Life Insurance Company of Texas	100.0%	66575	Texas	74-2281123	
	Reliance Standard Life Insurance Company	100.0%	68381	Illinois	36-0883760	
	First Reliance Standard Life Insurance Company	100.0%	71005	New York	13-3176850	
	Delphi Project Foundation			Pennsylvania	23-2711230	
	Insurance Dedicated Fund LLC	100.0%		Delaware	36-0883760	
	Flat Rock Holdings LLC	78.9%		Delaware	27-3562945	
	Flat Rock Mortgage Investment Trust	78.9%		Delaware	27-3562945	
	Flat Rock Properties LLC	78.9%		Delaware	27-3562945	
	Quercus Mortgage Investment Trust	100.0%		Delaware		
	Riverview Mortgage Investment Trust	100.0%		Delaware		
	Standard Security Life Insurance Company of New York	100.0%	69078	New York	13-5679267	
	SIG Holdings, Inc.	100.0%		Delaware	51-0374001	
	Safety National Casualty Corporation	100.0%	15105	Missouri	43-0727872	
	Safety First Insurance Company	100.0%	11123	Illinois	43-1901552	
	Midlands Management Corporation	100.0%		Oklahoma	73-1366980	

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Midlands Claim Administrators, Inc.	100.0%		Oklahoma	73-1446969	
	Midlands Management of Texas, Inc.	100.0%		Texas	75-1298078	
	Safety National Re SPC	100.0%		Cayman Islands		AA-3770149
	Tokio Marine RSL Re PIC, Ltd.	100.0%		Cayman Islands		AA-3770493
	Safety National Re PIC 1, Ltd.	100.0%		Cayman Islands		
	Safety Specialty Insurance Company	100.0%	13815	Missouri	27-2237608	
	Insurance Data Services Corporation	100.0%		Missouri	45-3123432	
	Greenbrook LLC	100.0%		Delaware	22-3704234	
	TER I, LLC	100.0%		Delaware	52-2284613	
	Matrix Absence Management, Inc.	100.0%		Delaware	77-0493584	
	Matrix Payroll Services, Inc.	100.0%		California	77-0246850	
	Delphi Capital Management, Inc.	100.0%		Delaware	52-1658222	
	Delphi CRE Funding LLC	100.0%		Delaware	13-3427277	
	Blue Ash Investment Trust	100.0%		Delaware		
	Acorn Advisory Capital L.P.	100.0%		Delaware		
	Acorn Advisory Capital Management LLC	100.0%		Delaware		
	Build Capital Management LLC	100.0%		Delaware		
	Tokio Marine Seguradora S.A.	98.5%		Brazil		
	XS3 Seguros S.A.	49.3%		Brazil		
	Tokio Marine Serviços Ltda.	98.5%		Brazil		
	Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.	100.0%		Brazil		
	Tokio Marine Compañía de Seguros, S.A. de C.V.	100.0%		Mexico		
	Tokio Marine Middle East Limited	100.0%		UAE		
	TM Claims Service Europe Limited	100.0%		UK		
	Tokio Marine Management (Australasia) Pty. Ltd.	100.0%		Australia		
	Bond and Credit Company Pty Ltd	100.0%		Australia		
	BCC Trade Credit Pty Ltd	100.0%		Australia		
	BCC Surety Pty Ltd	100.0%		Australia		
	Accident & Health International Underwriting Pty Ltd	100.0%		Australia		
	TM Claims Service Asia Pte. Limited	100.0%		Singapore		
	Asia General Holdings Limited	92.4%		Singapore		
	Tokio Marine Insurance Singapore Ltd.	92.4%		Singapore		
	Tokio Marine Life Insurance Singapore Ltd.	83.2%		Singapore		
	Tokio Marine Life Insurance Malaysia Bhd.	83.2%		Malaysia		
	PT Tokio Marine Life Insurance Indonesia	97.8%		Indonesia		
	Tokio Marine Kiln Group Limited	100.0%		UK		
	Tokio Marine Kiln Insurance Limited	100.0%		UK		AA-1121445
	Tokio Marine Europe Limited	100.0%		UK		
	Kiln Underwriting (807) Limited	100.0%		UK		
	Kiln Underwriting (807) No 2 Limited	100.0%		UK		
	Kiln Underwriting (No. 308) Limited	100.0%		UK		
	Kiln Underwriting (510) Limited	100.0%		UK		
	R J Kiln & Co (No 2) Limited	100.0%		UK		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	WNC GP, LLC	100.0%		California		
	WNC Holding Company, LP	100.0%		Delaware		
	WNC Insurance Holding Corp.	100.0%		Delaware		
	Tokio Marine Highland Insurance Services, Inc.	100.0%		California		
	Precise Adjustments, Inc.	100.0%		Texas		
	Insurance Management Services, Inc.	100.0%		Texas		
	AMPAC Insurance Marketing, Inc.	100.0%		California		
	Wilshire National Corporation	100.0%		California		
	Kiln Underwriting Limited	100.0%		UK		
	Tokio Marine Kiln Syndicates Limited	100.0%		UK		
	TMK Syndicate 510			UK		AA-1126510
	TMK Syndicate 308			UK		
	TMK Syndicate 1880			UK		AA-1120096
	TMK Syndicate 557			UK		AA-1126557
	R J Kiln & Co (No 1) Limited	100.0%		UK		
	Tokio Marine Kiln Regional Underwriting Limited	100.0%		UK		
	Tokio Marine Kiln Singapore Pte. Limited	100.0%		Singapore		
	Tokio Marine Kiln Insurance Services Limited	100.0%		UK		
	Kiln Pension Guarantee Limited	100.0%		UK		
	R J Kiln & Co (No 4) Limited	100.0%		UK		
	R J Kiln & Co (No 3) Limited	100.0%		UK		
	Tokio Marine Underwriting Limited	100.0%		UK		
	Tokio Marine Risk Management Rus, LLC	100.0%		Russia		
	The Tokio Marine & Nichido Fire Insurance Company (China) Limited	100.0%		China		
	Tokio Marine Egypt General Takaful Company	100.0%		Egypt		
	Kaf Life Insurance	25.0%		Egypt		
	Alinma Tokio Marine Company	28.8%		Saudi Arabia		
	Edelweiss Tokio Life Insurance Company Limited	24.9%		India		
	Allianz Hayat ve Emeklilik A.S.	11.0%		Turkey		
	HCC Insurance Holdings, Inc.	100.0%		Delaware	76-0336636	
	Illum, Inc.	100.0%		Delaware	20-3853222	
	Houston Casualty Company	100.0%	42374	Texas	74-2195939	
	U.S. Specialty Insurance Company	100.0%	29599	Texas	52-1504975	
	HCC Life Insurance Company	100.0%	92711	Indiana	35-1817054	
	US Holdings, Inc.	100.0%		Delaware	23-2445410	
	HCC Captive Solutions Company	100.0%	16805	Tennessee	83-4368150	
	Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	100.0%		Mexico	98-1620395	
	IMT Services, LLC	100.0%		Rhode Island	11-3599814	
	IMT Services Canada Limited	100.0%		Rhode Island	98-1620112	
	NAS Insurance Services, LLC	100.0%		California	95-3952981	
	HCC Intermediate Holdings, Inc.	100.0%		Delaware	76-0585063	
	HCC Underwriting Agency Ltd.	100.0%		UK	30-0454192	
	Lloyds Syndicate 4141 TMHCC			UK		AA-1120086

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Legacy 777, LP	25.0%		Texas	48-1307787	
	Nameco (No. 808) Limited	100.0%		UK	98-1009459	
	HCC Risk Management Corporation	100.0%		Texas	75-1171384	
	HCC Service Company, Inc.	100.0%		Delaware	76-0551723	
	HCC Service Delaware, LLC	100.0%		Delaware	76-0623081	
	LDG Reinsurance Corporation	100.0%		Massachusetts	04-2810404	
	HCC Casualty Insurance Services, Inc.	100.0%		California	68-0101584	
	On Call International LLC	100.0%		Delaware	04-3373226	
	On Call International Services, LLC	100.0%		Delaware	46-0738616	
	HCC Reinsurance Company Limited	100.0%		Bermuda	76-0479419	
	HCC Re Agency Ltd.	100.0%		Bermuda	98-0388625	
	WGIL1-North Mobile LLC	100.0%		Delaware	30-1263280	
	WGIL2-MLK LLC	100.0%		Delaware	38-4174437	
	TMHCC-EMIR2 LLC	100.0%		Delaware	37-2021265	
	TMHCC Air-1 LLC	100.0%		Delaware	32-0686531	
	TMHCC Air-2 LLC	100.0%		Delaware		
	Avemco Corporation	100.0%		Delaware	52-0733935	
	Avemco Insurance Company	100.0%	10367	Maryland	52-0795746	
	Avemco Insurance Agency, Inc.	100.0%		Maryland	52-1008186	
	HCC Indemnity Guaranty Agency, Inc.	100.0%		New York	11-2514767	
	Tokio Marine HCC Insurance Holdings (International) Limited	100.0%		UK	98-0234131	
	Rattner Mackenzie Limited	100.0%		Jordan	98-0335106	
	HCC International Insurance Company PLC	100.0%		UK	98-0413966	
	Tokio Marine Europe S.A.	100.0%		Luxembourg	98-1424403	
	HCCI Credit Services Limited	100.0%		UK	98-0464134	
	HCC Diversificacion Y Soluciones S.L.	100.0%		Spain	98-1071873	
	Qdos Holdings Limited	100.0%		UK	98-1461265	
	Qdos Broker and Underwriting Services Limited	100.0%		UK	98-1461336	
	GCube Underwriting Limited	100.0%		UK	98-1549656	
	Renewable Energy Loss Adjusters Limited	100.0%		UK	98-1550065	
	HCC Acquisition Sub, Inc.	100.0%		New York	76-0695980	
	Professional Indemnity Agency, Inc.	100.0%		New Jersey	13-2918810	
	HCC Specialty Underwriters, Inc.	100.0%		Massachusetts	04-2748570	
	HCC Specialty Ltd.	100.0%		UK	98-0372607	
	HCC Specialty Underwriters Ltd.	100.0%		Canada	98-1161736	
	MAG Acquisition Sub, Inc.	100.0%		Delaware	04-3716615	
	HCC Global Financial Products, LLC	100.0%		Delaware	06-1504568	
	Surety Associates Holding Co., Inc.	100.0%		New Mexico	93-1030249	
	American Contractors Indemnity Company	100.0%	10216	California	95-4290651	
	Occidental Services, Inc.	100.0%		Delaware	20-2465160	
	USSC Holdings, Inc.	100.0%		Maryland	43-1997476	
	United States Surety Company	100.0%	10656	Maryland	52-1976385	
	HCC Credit Group, Inc.	100.0%		New York	20-3021762	

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	G.B. Kenrick & Associates, Inc.	100.0%		Michigan	38-2554454	
	HCC Public Risk Claim Service, Inc.	100.0%		Michigan	38-3002556	
	HCC Medical Insurance Services, LLC	100.0%		Wisconsin	20-3384567	
	Brooklyn Ventures, Inc.	100.0%		Delaware	47-1246008	
	Brooklyn Ventures, LLC	100.0%		Missouri	26-4114320	
	Producers Ag Insurance Group, Inc.	100.0%		Delaware	20-4103791	
	Pro Ag Transition Services, LLC	100.0%		Kansas	35-2459750	
	International Ag Insurance Solutions, LLC	100.0%		Delaware	36-4714925	
	Pro Ag Management, Inc.	100.0%		Illinois	37-1108576	
	Producers Agriculture Insurance Company	100.0%	34312	Texas	81-0368291	
	Crop Hail Management, Inc.	100.0%		Texas	75-1493732	
	Producers Lloyds Insurance Company		33170	Texas	75-1494452	
	Athenium Analytics LLC	22.5%		Delaware	35-2450327	
	Privilege Underwriters, Inc.	100.0%		Delaware	84-1699173	
	PURE Insurance Company	100.0%	13204	Florida	26-3109178	
	PURE Risk Management, LLC	100.0%		Florida	20-5625284	
	PURE Programs, LLC	100.0%		Delaware	81-2312376	
	Haven Art Group, LLC	100.0%		Delaware	82-1436681	
	Privilege Underwriters Reciprocal Exchange	0%	12873	Florida	20-8287105	
	PURE Specialty Exchange	0%	17148	Arizona	30-1294858	
	PURE Specialty Risk Management, LLC	100.0%		Arizona	87-4545957	
	GCube Insurance Services, Inc.	100.0%		California	33-0718415	
	Renewable Energy Loss Adjusters, LLC	100.0%		California	81-0967581	
	Tokio Marine Canada Ltd.	100.0%		Canada		
	Tokio Marine Nawa Insurance Co., Ltd.	50.2%		Taiwan		
	Nawa Insurance (Cambodia) Plc.	21.2%		Cambodia		
	Guangxin Venture Capital Co., Ltd	10.0%		Taiwan		
	Tokio Marine Asia Pte. Ltd.	100.0%		Singapore		
	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	100.0%		Hong Kong		AA-5321001
	Tokio Marine Insurance Vietnam Company Limited	51.0%		Vietnam		
	Tokio Marine South East Servicing Company Limited	60.6%		Thailand		
	Tokio Marine Insurance Broker Co., Ltd.	60.6%		Thailand		
	Tokio Management Services (Thailand) Co., Ltd.	100.0%		Thailand		
	TMF Holding (Thailand) Limited	100.0%		Thailand		
	PIM Holding (Thailand) Co., Ltd.	51.0%		Thailand		
	Pannasub Co., Ltd.	100.0%		Thailand		
	Tokio Marine Life Insurance (Thailand) Public Company Limited	100.0%		Thailand		
	NHCT Holding (Thailand) Company Limited	100.0%		Thailand		
	NHCT Company Limited	100.0%		Thailand		
	Tokio Marine Safety Insurance (Thailand) Public Company Limited	99.3%		Thailand		
	Tokio Marine Insurans (Malaysia) Berhad	100.0%		Malaysia		
	PT Asuransi Tokio Marine Indonesia	80.0%		Indonesia		

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	IFFCO-TOKIO General Insurance Company Limited	49.0%		India		
	IFFCO-TOKIO Insurance Services Limited	49.0%		India		
	Malayan Insurance Company, Inc.	19.4%		Philippines		
	Hollard Holdings Proprietary Limited	22.5%		South Africa		
	Hollard International Proprietary Limited	22.5%		South Africa		
	PT Asuransi Parolamas	100.0%		Indonesia		
	Grand Guardian Tokio Marine General Insurance Company Limited	15.0%		Myanmar		
	The Shinko Building, Ltd.	54.0%		Japan		
	Tokio Marine & Nichido Adjusting Services Co., Ltd.	100.0%		Japan		
	The Tokio Marine Claims Service Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Systems Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin 110 Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Human Resources Academy Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Outsourcing Management Co., Ltd.	100.0%		Japan		
	MMC Insurance Services Co., Ltd.	95.0%		Japan		
	Kudan Insurance Services Co., Ltd.	95.0%		Japan		
	MHI Insurance Services, Ltd.	85.1%		Japan		
	Tokio Marine & Nichido Better Life Services	100.0%		Japan		
	Tokai Nichido Partners Management Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners TOKIO Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kansai Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kyushu Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tohoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners EAST Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Magokoro Partners Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Finance Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Communications Co., Ltd.	100.0%		Japan		
	Tokio Marine Nichido Auto-support Center Co., Ltd.	100.0%		Japan		
	The Tokio Marine Research Institute	100.0%		Japan		
	Tokio Marine International Assistance Co., Ltd.	100.0%		Japan		
	The Mitsubishi Asset Brains Co., Ltd.	25.0%		Japan		
	MST Insurance Service Co., Ltd.	16.1%		Japan		
	Kaijyosyoji, Inc.	28.4%		Japan		
	Tokio Marine Mezzanine Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin Consulting Co., Ltd.	100.0%		Japan		
	T&N Insurance Services Co., Ltd.	100.0%		Japan		
	Kyoei Service Inc.	63.8%		Japan		
	Tokio Marine & Nichido SAST Arrangements Co.,Ltd.	100.0%		Japan		
	Joint Administrative Investigation Service Co., Ltd.	80.0%		Japan		
	Tokio Marine Asset Management Co., Ltd.	100.0%		Japan		

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Tokio Marine Asset Management (London) Limited	100.0%		UK		
	Tokio Marine Asset Management International Pte. Ltd.	100.0%		Singapore		
	Tokio Marine Asset Management (USA) Ltd.	100.0%		NY		
	Tokio Marine Rogge Asset Management Ltd.	50.0%		UK		
Nisshin Fire & Marine Insurance Co., Ltd.	Nisshin Fire & Marine Insurance Co., Ltd.	100.0%		Japan		AA-1580070
	Nisshinfire Information System Co., Ltd.	100.0%		Japan		
	Universal Risk Solution Company, Limited	100.0%		Japan		
	Nisshin Fire Insurance Service Company, Limited	100.0%		Japan		
	Nisshin Fire Total Service Company, Limited	100.0%		Japan		
Tokio Marine & Nichido Life Insurance Co., Ltd.	Tokio Marine & Nichido Life Insurance Co., Ltd.	100.0%		Japan		AA-1580017
	Tokio Marine Anshin Agency Corporation	100.0%		Japan		
	Tokio Marine & Nichido Anshin Support Co.,Ltd.	51.0%		Japan		
Tokio Marine & Nichido Career Service Co., Ltd.	Tokio Marine & Nichido Career Service Co., Ltd.	100.0%		Japan		
Tokio Marine & Nichido Facilities, Inc.	Tokio Marine & Nichido Facilities, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Facility Service, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Lec Service, Inc.	77.5%		Japan		
Tokio Marine & Nichido Medical Service Co., Ltd.	Tokio Marine & Nichido Medical Service Co., Ltd.	100.0%		Japan		
Tokio Marine dR Co., Ltd.	Tokio Marine dR Co., Ltd.	100.0%		Japan		
Tokio Marine Millea SAST Insurance Co., Ltd.	Tokio Marine Millea SAST Insurance Co., Ltd.	100.0%		Japan		
Tokio Marine West SAST Insurance Co., Ltd.	Tokio Marine West SAST Insurance Co., Ltd.	100.0%		Japan		
E. design Insurance Co., Ltd.	E. design Insurance Co., Ltd.	95.2%		Japan		
Tokio Marine Business Support Co., Ltd.	Tokio Marine Business Support Co., Ltd.	100.0%		Japan		
Tokio Marine Assistance Co., Ltd.	Tokio Marine Assistance Co., Ltd.	100.0%		Japan		
Whitehealthcare Inc.	Whitehealthcare Inc.	40.0%		Japan		
AlgoNaut Inc.	AlgoNaut Inc.	40.0%		Japan		
I-Resilience Corporation	I-Resilience Corporation	30.0%		Japan		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
					0001169486	Tokyo Stock Exchange	Tokio Marine Holdings, Inc.	JPN	UIP					NO	
			AA-1580100				Tokio Marine & Nichido Fire Insurance Co., Ltd.	JPN	UIP	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3382776				TM Claims Service, Inc.	NY	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-2682016				Tokio Marine North America, Inc.	DE	UIP	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-2682309				TMNA Services, LLC	DE	NIA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10945	13-4032666				Tokio Marine America Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	32301	20-0940754				TMS Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41238	13-3118700				Trans Pacific Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10738	91-1932966				TM Specialty Insurance Company	AZ	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-2871816				Tokio Marine Management, Inc.	NY	NIA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41742	99-0218317				First Insurance Company of Hawaii, Ltd.	HI	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-4267947				First Risk Management Services, Inc.	HI	NIA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			99-0218320				First Fire and Casualty Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41734	99-0218318				First Indemnity Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10938	99-0335740				First Security Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			99-0046912				J.M. Lydgate, Limited	HI	NIA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	11216	66-0571597				Tokio Marine Pacific Insurance Limited	GU	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3427277				Delphi Financial Group, Inc.	DE	UIP	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	66575	74-2281123				Reliance Standard Life Insurance Company of Texas	TX	UDP	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	68381	36-0883760				Reliance Standard Life Insurance Company	IL	RE	Reliance Standard Life Insurance Company of Texas	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	71005	13-3176850				First Reliance Standard Life Insurance Company	NY	DS	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2711230				Delphi Project Foundation	PA	NIA	Reliance Standard Life Insurance Company	Other		Tokio Marine Holdings, Inc.	NO	
			52-2284613				TER I, LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			36-0883760				Insurance Dedicated Fund LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Fiat Rock Holdings LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Fiat Rock Mortgage Investment Trust	DE	NIA	Fiat Rock Holdings LLC	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Fiat Rock Properties LLC	DE	NIA	Fiat Rock Mortgage Investment Trust	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
							Quercus Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Riverview Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	69078	13-5679267				Standard Security Life Insurance Company of New York	NY	DS	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			51-0374001				SIG Holdings, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	15105	43-0727872				Safety National Casualty Corporation	MO	IA	SIG Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	11123	43-1901552				Safety First Insurance Company	IL	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1366980				Midlands Management Corporation	OK	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1446969				Midlands Claim Administrators, Inc.	OK	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1298078				Midlands Management of Texas, Inc.	TX	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3770149				Safety National Re SPC	CYM	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3770493				Safety National Re PIC 1, Ltd.	CYM	IA	Safety National Re SPC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			22-2237608				Tokio Marine RSL Re PIC, Ltd.	CYM	IA	Safety National Re SPC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	13815	22-3704234				Safety Specialty Insurance Company	MO	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Greenbrook LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
			45-3123432				Insurance Data Services Corporation	..MO.....	..NIA.....	Safety National Casualty Corporation	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
			77-0493584				Matrix Absence Management, Inc.	..DE.....	..NIA.....	Delphi Financial Group, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
			77-0246850				Matrix Payroll Services, Inc.	..CA.....	..NIA.....	Matrix Absence Management, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
			52-1658222				Delphi Capital Management, Inc.	..DE.....	..NIA.....	Delphi Financial Group, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
			13-3427277				Delphi CRE Funding LLC	..DE.....	..NIA.....	Delphi Financial Group, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Blue Ash Investment Trust	..DE.....	..NIA.....	Delphi CRE Funding LLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Acorn Advisory Capital L.P.	..DE.....	..NIA.....	Delphi Financial Group, Inc.	Ownership.....	0.999	Tokio Marine Holdings, Inc.	.....NO.....	
							Acorn Advisory Capital L.P.	..DE.....	..NIA.....	Acorn Advisory Capital Management LLC	Ownership.....	0.001	Tokio Marine Holdings, Inc.	.....NO.....	
							Acorn Advisory Capital Management LLC	..DE.....	..NIA.....	Delphi Financial Group, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Build Capital Management LLC	..DE.....	..NIA.....	Delphi Financial Group, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Seguradora S.A.	..BRA.....	..IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.985	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.	..BRA.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							XS3 Seguros S.A.	..BRA.....	..IA.....	Tokio Marine Seguradora S.A.	Ownership.....	0.500	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Servicos Ltda.	..BRA.....	..NIA.....	Tokio Marine Seguradora S.A.	Ownership.....	0.990	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Servicos Ltda.	..BRA.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil	Ownership.....	0.010	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Companhia de Seguros, S.A. de C.V.	..MEX.....	..IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Middle East Limited	..ARE.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							TM Claims Service Europe Limited	..GBR.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Management (Australasia) Pty. Ltd.	..AUS.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Bond and Credit Company Pty Ltd	..AUS.....	..NIA.....	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							BCC Trade Credit Pty Ltd	..AUS.....	..NIA.....	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							BCC Surety Pty Ltd	..AUS.....	..NIA.....	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Accident & Health International Underwriting Pty Ltd	..AUS.....	..NIA.....	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							TM Claims Service Asia Pte. Limited	..SGP.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Asia General Holdings Limited	..SGP.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.924	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Insurance Singapore Ltd.	..SGP.....	..IA.....	Asia General Holdings Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Life Insurance Singapore Ltd.	..SGP.....	..IA.....	Asia General Holdings Limited	Ownership.....	0.900	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Life Insurance Malaysia Bhd.	..MYS.....	..IA.....	Tokio Marine Life Insurance Singapore Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Kiln Group Limited	..GBR.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
			AA-1121445				Tokio Marine Kiln Insurance Limited	..GBR.....	..IA.....	Tokio Marine Kiln Group Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Kiln Underwriting (807) Limited	..GBR.....	..IA.....	Tokio Marine Kiln Group Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Kiln Underwriting (807) No 2 Limited	..GBR.....	..IA.....	Tokio Marine Kiln Group Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Kiln Underwriting (No. 308) Limited	..GBR.....	..IA.....	Tokio Marine Kiln Group Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Kiln Underwriting (510) Limited	..GBR.....	..IA.....	Tokio Marine Kiln Group Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							R J Kiln & Co (No 2) Limited	..GBR.....	..NIA.....	Tokio Marine Kiln Group Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							WNC GP, LLC	CA	NIA	R J Kiln & Co (No 2) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							WNC Holding Company, LP	DE	NIA	R J Kiln & Co (No 2) Limited	Ownership	0.990	Tokio Marine Holdings, Inc.	NO	
							WNC Holding Company, LP	DE	NIA	WNC GP, LLC	Ownership	0.010	Tokio Marine Holdings, Inc.	NO	
							WNC Insurance Holding Corp.	DE	NIA	WNC Holding Company, LP	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Highland Insurance Services, Inc.	CA	NIA	WNC Insurance Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Highland Insurance Services, Inc.			Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Precise Adjustments, Inc.	TX	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Insurance Management Services, Inc.	TX	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							AMPAC Insurance Marketing, Inc.	CA	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Wilshire National Corporation	CA	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Syndicates Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1126510				TMK Syndicate 510	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
			AA-1120096				TMK Syndicate 308	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
			AA-1126557				TMK Syndicate 1880	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
							TMK Syndicate 557	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 1) Limited	GBR	NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Regional Underwriting Limited	GBR	NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Singapore Pte. Limited	SGP	NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Europe S.A.	BEL	NIA	Tokio Marine Kiln Group Limited	Ownership	0.999	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Europe S.A.	BEL	NIA	Tokio Marine Kiln Insurance Services Limited	Ownership	0.001	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Insurance Services Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Pension Guarantee Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 4) Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 3) Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Underwriting Limited	GBR	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Risk Management Rus, LLC	RUS	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine & Nichido Fire Insurance Company (China) Limited	CHN	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2202671				Philadelphia Consolidated Holding Corp.	PA	NIA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	23850	23-2423138				Tokio Marine Specialty Insurance Company	DE	IA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	18058	23-1738402				Philadelphia Indemnity Insurance Company	PA	IA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			51-0385989				PCHC Investment Corp.	DE	NIA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-1609281				Maguire Insurance Agency, Inc.	PA	NIA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			84-1181504				PHLY E&S Insurance Solutions, Inc.	CO	NIA	Maguire Insurance Agency, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-1924482				The Allen J. Flood Companies, Inc.	NY	NIA	Maguire Insurance Agency, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			82-2604107				Select Communities Risk Purchasing Group, LLC	DE	NIA	Maguire Insurance Agency, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Egypt General Takaful Company	EGY	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Egypt General Takaful Company	EGY	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	

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							Tokio Marine Egypt General Takaful Company	.EGY	IA	Tokio Marine Middle East Limited	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	
							Kaf Life Insurance	.EGY	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							Alinma Tokio Marine Company	.SAU	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.288	Tokio Marine Holdings, Inc.	NO	
							Edelweiss Tokio Life Insurance Company Limited	.IND	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.249	Tokio Marine Holdings, Inc.	NO	
							Allianz Hayat ve Emeklilik A.S.	.TUR	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Other		Tokio Marine Holdings, Inc.	NO	
			76-0336636				HCC Insurance Holdings, Inc.	.DE	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3853222				Illum, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	42374	74-2195939				Houston Casualty Company	.TX	IA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			11-3599814				IMT Services, LLC	.RI	NIA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620112				IMT Services Canada Limited	.RI	NIA	IMT Services, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	29599	52-1504975				U.S. Specialty Insurance Company	.TX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	92711	35-1817054				HCC Life Insurance Company	.IN	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620395				Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	.MEX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2445410				US Holdings, Inc.	.DE	NIA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	16805	83-4368150				HCC Captive Solutions Company	.TN	IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			95-3952981				NAS Insurance Services, LLC	.CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0585063				HCC Intermediate Holdings, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-0454192				HCC Underwriting Agency Ltd.	.GBR	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1171384				HCC Risk Management Corporation	.TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1120086				Lloyds Syndicate 4141 TMHCC	.GBR	IA	HCC Underwriting Agency Ltd.	Management		Tokio Marine Holdings, Inc.	NO	
			48-1307787				Legacy 777, LP	.TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
			98-1009459				Nameco (No. 808) Limited	.GBR	IA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0551723				HCC Service Company, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0623081				HCC Service Delaware, LLC	.DE	NIA	HCC Service Company, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2810404				LDG Reinsurance Corporation	.IA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			68-0101584				HCC Casualty Insurance Services, Inc.	.CA	NIA	LDG Reinsurance Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3373226				On Call International LLC	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			46-0738616				On Call International Services, LLC	.DE	NIA	On Call International LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0479419				HCC Reinsurance Company Limited	.BMU	IA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0388625				HCC Re Agency Ltd.	.BMU	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-1263280				WGIL1-North Mobile LLC	.DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-4174437				WGIL2-MLK LLC	.DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-2021265				TMHCC-EMIR2 LLC	.DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			32-0686531				TMHCC Air-1 LLC	.DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-0733935				TMHCC Air-2 LLC	.DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10367	52-0795746				Avemco Corporation	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	11243	76-0699782				Avemco Insurance Company	.MD	IA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
			52-1008186				Tokio Marine GRV Re, Inc.	.OK	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			11-2514767				Avemco Insurance Agency, Inc.	.MD	NIA	Avemco Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
							HCC Indemnity Guaranty Agency, Inc.	.NY	NIA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	.GBR	NIA	HCC Insurance Holdings, Inc.	Ownership	0.988	Tokio Marine Holdings, Inc.	NO	

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			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	.GBR	NIA	HCC Global Financial Products, LLC	Ownership	0.012	Tokio Marine Holdings, Inc.	NO	
			98-0335106				Rattner Mackenzie Limited	.JOR	NIA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0413966				HCC International Insurance Company PLC	.GBR	IA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1424403				Tokio Marine Europe S.A.	.LUX	IA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0464134				HCCI Credit Services Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1071873				HCC Diversificacion Y Soluciones S.L.	.ESP	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1461265				Qdos Holdings Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1461336				Qdos Broker and Underwriting Services Limited	.GBR	NIA	Qdos Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1549656				GCube Underwriting Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1550065				Renewable Energy Loss Adjusters Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0695980				HCC Acquisition Sub, Inc.	.NY	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-2918810				Professional Indemnity Agency, Inc.	.NJ	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2748570				HCC Specialty Underwriters, Inc.	.MA	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0372607				HCC Specialty Ltd.	.GBR	NIA	HCC Specialty Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1161736				HCC Specialty Underwriters Ltd.	.CAN	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3716615				MAG Acquisition Sub, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			06-1504568				HCC Global Financial Products, LLC	.DE	NIA	MAG Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			93-1030249				Surety Associates Holding Co., Inc.	.NM	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	10216	95-4290651				American Contractors Indemnity Company	.CA	IA	Surety Associates Holding Co., Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-2465160				Occidental Services, Inc.	.DE	NIA	Surety Associates Holding Co., Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			43-1997476				USSC Holdings, Inc.	.MD	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	10656	52-1976385				United States Surety Company	.MD	IA	USSC Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3021762				HCC Credit Group, Inc.	.NY	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-2554454				G.B. Kenrick & Associates, Inc.	.MI	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-3002556				HCC Public Risk Claim Service, Inc.	.MI	NIA	G.B. Kenrick & Associates, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3384567				HCC Medical Insurance Services, LLC	.WI	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			47-1246008				Brooklyn Ventures, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			26-4114320				Brooklyn Ventures, LLC	.MO	NIA	Brooklyn Ventures, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-4103791				Producers Ag Insurance Group, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			35-2459750				Pro Ag Transition Services, LLC	.KS	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			36-4714925				International Ag Insurance Solutions, LLC	.DE	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-1108576				Pro Ag Management, Inc.	.IL	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	34312	81-0368291				Producers Agriculture Insurance Company	.TX	IA	Pro Ag Management, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1493732				Crop Hail Management, Inc.	.TX	NIA	Producers Agriculture Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	33170	75-1494452				Producers Lloyds Insurance Company	.TX	IA	Producers Agriculture Insurance Company	Management	NO	Tokio Marine Holdings, Inc.	NO	
			35-2450327				Athenium Analytics LLC	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	0.225	Tokio Marine Holdings, Inc.	NO	
			84-1699173				Privilege Underwriters, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	13204	26-3109178				PURE Insurance Company	.FL	IA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-5625284				PURE Risk Management, LLC	.FL	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			81-2312376				PURE Programs, LLC	.DE	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			82-1436681				Haven Art Group, LLC	.DE	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	12873	20-8287105				Privilege Underwriters Reciprocal Exchange	.FL	IA	Subscriber's Advisory Committee	Attorney-In-Fact	NO	Tokio Marine Holdings, Inc.	NO	
			33-0718415				GCube Insurance Services, Inc.	.CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	17148	30-1294858				PURE Specialty Exchange	.AZ	IA	Subscriber's Advisory Committee	Attorney-In-Fact	NO	Tokio Marine Holdings, Inc.	NO	
			87-4545957				PURE Specialty Risk Management, LLC	.AZ	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
			81-0967581				Renewable Energy Loss Adjusters, LLC	..CA.....	.....NIA.....	Goube Insurance Services, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Canada Ltd.	..CAN.....	.....IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Asia Pte. Ltd.	..SGP.....	.....NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
			AA-5321001				The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	..HKG.....	.....IA.....	Tokio Marine Asia Pte. Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Newa Insurance Co., Ltd.	..TWN.....	.....IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.502	Tokio Marine Holdings, Inc.	.....NO.....	
							Newa Insurance (Cambodia) Plc.	..KHM.....	.....IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.424	Tokio Marine Holdings, Inc.	.....NO.....	
							Guangxin Venture Capital Co., Ltd	..TWN.....	.....NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.200	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Insurance Vietnam Company Limited	..VNM.....	.....IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine South East Servicing Company Limited	..THA.....	.....NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.451	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine South East Servicing Company Limited	..THA.....	.....NIA.....	TMF Holding (Thailand) Limited	Ownership.....	0.155	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Insurance Broker Co., Ltd.	..THA.....	.....NIA.....	Tokio Marine South East Servicing Company Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Insurance Broker Co., Ltd.	..THA.....	.....NIA.....	Tokio Management Services (Thailand) Co., Ltd.	Ownership.....		Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Insurance Broker Co., Ltd.	..THA.....	.....NIA.....	TMF Holding (Thailand) Limited	Ownership.....		Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Management Services (Thailand) Co., Ltd.	..THA.....	.....NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.490	Tokio Marine Holdings, Inc.	.....NO.....	
								..THA.....	.....NIA.....	Tokio Management Service (Thailand) Co., Ltd.	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							TMF Holding (Thailand) Limited	..THA.....	.....NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.490	Tokio Marine Holdings, Inc.	.....NO.....	
							TMF Holding (Thailand) Limited	..THA.....	.....NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.490	Tokio Marine Holdings, Inc.	.....NO.....	
							NHCT Holding (Thailand) Company Limited	..THA.....	.....NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.000	Tokio Marine Holdings, Inc.	.....NO.....	
							NHCT Holding (Thailand) Company Limited	..THA.....	.....NIA.....	TMF Holding (Thailand) Limited	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							NHCT Holding (Thailand) Company Limited	..THA.....	.....NIA.....	NHCT Holding (Thailand) Company Limited	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							NHCT Company Limited	..THA.....	.....NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.490	Tokio Marine Holdings, Inc.	.....NO.....	
							NHCT Company Limited	..THA.....	.....NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.000	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	..THA.....	.....IA.....	NHCT Company Limited	Ownership.....	0.252	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	..THA.....	.....IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.488	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	..THA.....	.....IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.001	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	..THA.....	.....IA.....	TMF Holding (Thailand) Limited	Ownership.....	0.252	Tokio Marine Holdings, Inc.	.....NO.....	
							PIM Holding (Thailand) Co., Ltd.	..THA.....	.....NIA.....	TMF Holding (Thailand) Limited	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							Pannasub Co., Ltd.	..THA.....	.....NIA.....	Tokio Management Service (Thailand) Co., Ltd.	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							Pannasub Co., Ltd.	..THA.....	.....NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.490	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Life Insurance (Thailand) Public Company Limited	..THA.....	.....IA.....	Pannasub Co., Ltd	Ownership.....	0.510	Tokio Marine Holdings, Inc.	.....NO.....	
							Tokio Marine Life Insurance (Thailand) Public Company Limited	..THA.....	.....IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.490	Tokio Marine Holdings, Inc.	.....NO.....	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Tokio Marine Insurans (Malaysia) Berhad .....	.MYS.....	IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							PT Asuransi Tokio Marine Indonesia .....	.IDN.....	IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.800	Tokio Marine Holdings, Inc.	NO.....	
							IFFCO-TOKIO General Insurance Company Limited .....	.IND.....	IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.490	Tokio Marine Holdings, Inc.	NO.....	
							IFFCO-TOKIO Insurance Services Limited .....	.IND.....	NIA.....	IFFCO-TOKIO General Insurance Company, Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Malayan Insurance Company, Inc. ....	.PHL.....	IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.194	Tokio Marine Holdings, Inc.	NO.....	
							Hollard Holdings Proprietary Limited .....	.ZAF.....	NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.225	Tokio Marine Holdings, Inc.	NO.....	
							Hollard International Proprietary Limited .....	.ZAF.....	NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.225	Tokio Marine Holdings, Inc.	NO.....	
							PT Asuransi Parolamas .....	.IDN.....	IA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							PT Tokio Marine Life Insurance Indonesia .....	.IDN.....	IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.978	Tokio Marine Holdings, Inc.	NO.....	
							Grand Guardian Tokio Marine General Insurance Company Limited .....	.MFR.....	IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.150	Tokio Marine Holdings, Inc.	NO.....	
			AA-1580070				Nisshin Fire & Marine Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nisshinfire Information System Co., Ltd. ....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Universal Risk Solution Company, Limited .....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nisshin Fire Insurance Service Co., Ltd. ....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nisshin Fire Total Service Company, Limited .....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
			AA-1580017				Tokio Marine & Nichido Life Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Anshin Agency Corporation .....	.JPN.....	NIA.....	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Anshin Consulting Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Anshin Support Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership.....	0.510	Tokio Marine Holdings, Inc.	NO.....	
							T&N Insurance Services Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Career Service Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Facilities, Inc. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.750	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Facilities, Inc. ....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	0.025	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Facility Service, Inc. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Facilities, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Lec Service, Inc. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Facilities, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Medical Service Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine dR Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Millea SAST Insurance Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine West SAST Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							E. Design Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.952	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Business Support Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							The Shinko Building, Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.540	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Adjusting Services Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							The Tokio Marine Claims Service Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Tokio Marine & Nichido Systems Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Anshin 110 Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Human Resources Academy Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asset Management Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asset Management (London) Limited	GBR	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asset Management International Pte. Ltd.	SGP	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asset Management (USA) Ltd.	NY	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Rogge Asset Management Ltd.	GBR	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	0.500	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Outsourcing Management Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							MMC Insurance Services Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.950	Tokio Marine Holdings, Inc.	NO	
							Kudan Insurance Services Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.950	Tokio Marine Holdings, Inc.	NO	
							MHI Insurance Services, Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.851	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Better Life Services	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokai Nichido Partners Management Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners TOKIO Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Kansai Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Kyushu Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Tohoku Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners EAST Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Magokoro Partners Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Finance Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Communications Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Nichido Auto-support Center Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine Research Institute	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Tokio Marine International Assistance Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Mitsubishi Asset Brains Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							MST Insurance Service Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.161	Tokio Marine Holdings, Inc.	NO	
							Kaijyosyoji, Inc.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.284	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Mezzanine Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Assistance Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Whitehealthcare Inc.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.400	Tokio Marine Holdings, Inc.	NO	
							AlgoNaut Inc.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.400	Tokio Marine Holdings, Inc.	NO	
							Kyoei Service Inc.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.638	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido SAST Arrangements Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							I-Resilience Corporation	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.300	Tokio Marine Holdings, Inc.	NO	
							Joint Administrative Investigation Service Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	AA-1580100	TOKIO MARINE & NICHIDO FIRE INSURANCE CO	253,367,510								253,367,510	(435,322,417)
	45-2682309	TMNA SERVICES, LLC					105,652,114				105,652,114	
	AA-1126510	KILN/LLOYDS SYNDICATE - KILN 510										(214,773,131)
66575	AA-1120096	KILN/LLOYD'S SYNDICATE NUMBER 1880										(19,619,884)
18058	23-1738402	PHILADELPHIA INDEMNITY INSURANCE COMPANY					(526,231,464)				(526,231,464)	99,480,106
23850	23-2423138	TOKIO MARINE SPECIALTY INSURANCE COMPANY										80,549,172
11123	23-1609281	MAGUIRE INSURANCE AGENCY, INC.					420,579,350				420,579,350	
41742	99-0218317	FIRST INSURANCE COMPANY OF HAWAII, LTD.										2,757,867
41238	13-3118700	TRANS PACIFIC INSURANCE COMPANY										66,010,000
66575	74-2281123	RELIANCE STANDARD LIFE INS COMPANY TX	400,000								400,000	(100,269,861)
68381	36-0883760	RELIANCE STANDARD LIFE INSURANCE COMPANY	(42,115,120)		243,373,704		(104,504,037)				96,754,547	(1,414,473,322)
15105	43-0727872	SAFETY NATIONAL CASUALTY CORPORATION	(46,255,073)	(74,986,564)	(243,373,704)		(104,383,147)				(468,998,488)	666,785,555
11123	43-1901552	SAFETY FIRST INSURANCE COMPANY					(17,503,137)				(17,503,137)	12,903,886
11243	13-3427277	DELPHI FINANCIAL GROUP, INC.	(19,547,640)	(40,000,000)			208,887,184				149,339,544	
	AA-3770149	SAFETY NATIONAL RE SPC		74,986,564							74,986,564	(694,866,953)
10945	13-4032666	TOKIO MARINE AMERICA INSURANCE COMPANY	(34,500,000)								(34,500,000)	130,696,650
17148	AA-1121445	TOKIO MARINE KILN INSURANCE LIMITED										(79,415,000)
32301	20-0940754	TNUS INSURANCE COMPANY										28,545,000
69078	AA-1560076	TOKIO MARINE & NICHIDO FIRE INSURANCE CO										(276,119,226)
	AA-1580070	NISSHIN FIRE & MARINE INSURANCE CO LTD										(380,000)
11216	66-0571597	TOKIO MARINE PACIFIC INSURANCE LIMITED	(4,537,510)								(4,537,510)	
42374	74-2195939	HOUSTON CASUALTY COMPANY	13,700,000								13,700,000	(504,961,059)
13815	27-2237608	SAFETY SPECIALTY INSURANCE COMPANY	(37,810,030)								(37,810,030)	160,421,254
10216	95-4290651	AMERICAN CONTRACTORS INDEMNITY COMPANY	(12,100,000)								(12,100,000)	35,063,000
10367	52-0795746	AVEMCO INSURANCE COMPANY									(1,600,000)	289,000
92711	35-1817054	HCC LIFE INSURANCE COMPANY	(177,100,000)								(177,100,000)	17,655,000
11243	76-0699782	TOKIO MARINE GRV RE, INC										(30,028,726)
	76-0479419	HCC REINSURANCE COMPANY LIMITED										(41,222,000)
34312	81-0368291	PRODUCERS AGRICULTURE INSURANCE COMPANY					(195,941,768)				(195,941,768)	626,532,000
33170	75-1494452	PRODUCERS LLOYDS INSURANCE COMPANY										
29599	52-1504975	U.S. SPECIALTY INSURANCE COMPANY	(75,900,000)								(75,900,000)	(118,645,000)
10656	52-1976385	UNITED STATES SURETY COMPANY	(1,800,000)								(1,800,000)	(571,000)
	06-1504568	HCC GLOBAL FINANCIAL PRODUCTS, LLC	(53,620,576)								(53,620,576)	
	76-0336636	HCC INSURANCE HOLDINGS, INC.	569,800,000	(456,000,000)							113,800,000	
	98-0413966	HCC INTERNATIONAL INSURANCE COMPANY PLC	(115,000,000)	(20,000,000)							(135,000,000)	(129,595,230)
	04-2748570	HCC SPECIALTY UNDERWRITERS, INC.	(18,910,920)								(18,910,920)	
	98-1009459	NAMECO (NO. 808) LIMITED										51,841,000
	37-1108576	PRO AG MANAGEMENT, INC.					195,941,768				195,941,768	
	AA-2730049	TOKIO MARINE SEGUADORA S.A.										102,000
	98-1424403	TME LUXEMBOURG		20,000,000							20,000,000	
	AA-3770493	TOKIO MARINE RSL RE PIC LTD		40,000,000							40,000,000	1,513,954,926
		TOKIO MARINE HCC MEXICO COMPANIA										
		AFIANZADORA, S.A. DE C.V.										13,693,000
		TOKIO MARINE EUROPA SA										463,318,000

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	73-1366980	MIDLANDS MANAGEMENT CORPORATION	(8,000,000)								(8,000,000)	
		MALAYAN INSURANCE COMPANY, INC.										(1,951,000)
	84-1699173	PRIVILEGE UNDEWRITERS, INC.	204,548,305	108,000,000			1,184,471				313,732,776	
		TOKIO MARINE INSURANCE SINGAPORE LTD.										373,856
	20-4103791	PRODUCERS AG INSURANCE GROUP, INC.										
	26-3109178	PURE Insurance Company										(39,587,612)
		PURE RISK MANAGEMENT	(154,931,917)				218,924,759				63,992,842	
17148	30-1294858	PURE SPECIALTY EXCHANGE	(162,866,388)	70,000,000			172,239,966				79,373,578	(156,996)
	98-0372607	HCC Specialty Ltd.	(6,089,080)								(6,089,080)	
		ACORN ADVISORY CAPITAL L.P.	(21,426,000)								(21,426,000)	
	20-8287105	PRIVILEGE UNDEWRITERS RECIPROCAL EXCHANGE		278,000,000			(392,349,196)				(114,349,196)	130,987,145
	87-4545957	PURE SPECIALTY RISK MANAGEMENT LLC.	(6,750,000)								(6,750,000)	
69078	13-5679267	STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	(22,073,000)								(22,073,000)	
	04-3716615	MAG Acquisition Sub, Inc.	(1,379,424)								(1,379,424)	
	9999999	Control Totals							XXX			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control Affiliation of Column 5 Over Column 6 (Yes/No)
Tokio Marine America Insurance Company	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
TNUS Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Trans Pacific Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
TM Specialty Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Insurance Company of Hawaii, Ltd.	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Fire and Casualty Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Indemnity Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Security Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Tokio Marine Pacific Insurance Limited	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Reliance Standard Life Insurance Company of Texas	Delphi Financial Group, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Reliance Standard Life Insurance Company	Reliance Standard Life Insurance Company of Texas	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Reliance Standard Life Insurance Company	Reliance Standard Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Standard Security Life Insurance Company of New York	Reliance Standard Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Safety National Casualty Corporation	SIG Holdings, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Safety First Insurance Company	Safety National Casualty Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Safety Specialty Insurance Company	Safety National Casualty Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Tokio Marine Specialty Insurance Company	Philadelphia Consolidated Holding Corp.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Philadelphia Indemnity Insurance Company	Philadelphia Consolidated Holding Corp.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Houston Casualty Company	Illum, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
U.S. Specialty Insurance Company	Houston Casualty Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
HCC Life Insurance Company	Houston Casualty Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
HCC Captive Solutions Company	HCC Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Avemco Insurance Company	Avemco Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Tokio Marine GRV Re, Inc.	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
American Contractors Indemnity Company	Surety Associates Holding Co., Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
United States Surety Company	USSC Holdings, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Producers Agriculture Insurance Company	Pro Ag Management, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Producers Lloyds Insurance Company		0.000		Tokio Marine Holdings, Inc.	N/A	0.000	NO
PURE Insurance Company	Privilege Underwriters, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Privilege Underwriters Reciprocal Exchange		0.000				0.000	
PURE Specialty Exchange		0.000				0.000	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	SEE EXPLANATION
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	YES
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Reliance Standard Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) SEE EXPLANATION
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 35. Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? NO

APRIL FILING

- 36. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? YES
- 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? YES
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO

AUGUST FILING

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES






Explanations:

- 10. The data for this supplement is not required to be filed.
- 11. The data for this supplement is not required to be filed.
- 12. The data for this supplement is not required to be filed.
- 13. The Company's ordinary life policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.
- 15. The data for this supplement is not required to be filed.
- 16. The data for this supplement is not required to be filed.
- 17. The data for this supplement is not required to be filed.
- 18. The data for this supplement is not required to be filed.
- 20. The data for this supplement is not required to be filed.
- 21. The data for this supplement is not required to be filed.
- 22. The data for this supplement is not required to be filed.
- 24. The data for this supplement is not required to be filed.
- 25. The data for this supplement is not required to be filed.
- 26. The data for this supplement is not required to be filed.
- 27. The data for this supplement is not required to be filed.
- 28. The pool managers or the lead reinsurer of the facilities have not provided the information necessary to complete the Supplement.
- 30. The data for this supplement is not required to be filed.
- 31. The data for this supplement is not required to be filed.
- 32. The data for this supplement is not required to be filed.
- 33. The data for this supplement is not required to be filed.
- 34. The data for this supplement is not required to be filed.
- 35.
- 37. The data for this supplement is not required to be filed.
- 38. The data for this supplement is not required to be filed.
- 42. The data for this supplement is not required to be filed.
- 43. The data for this supplement is not required to be filed.
- 44. The data for this supplement is not required to be filed.
- 45. The data for this supplement is not required to be filed.
- 46. The data for this supplement is not required to be filed.
- 47. The data for this supplement is not required to be filed.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420] 
- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] 
- 12. Trusteed Surplus Statement [Document Identifier 490] 
- 15. Actuarial Opinion on X-Factors [Document Identifier 442] 
- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] 
- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] 
- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445] 
- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] 
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] 

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 6 8 3 8 1 2 0 2 2 4 4 9 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 6 8 3 8 1 2 0 2 2 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 6 8 3 8 1 2 0 2 2 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 6 8 3 8 1 2 0 2 2 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 6 8 3 8 1 2 0 2 2 4 5 4 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 6 8 3 8 1 2 0 2 2 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 6 8 3 8 1 2 0 2 2 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 6 8 3 8 1 2 0 2 2 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 6 8 3 8 1 2 0 2 2 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 6 8 3 8 1 2 0 2 2 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 470]	 6 8 3 8 1 2 0 2 2 4 7 0 0 0 0 0 0
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 6 8 3 8 1 2 0 2 2 3 0 6 0 0 0 0 0
38. Credit Insurance Experience Exhibit [Document Identifier 230]	 6 8 3 8 1 2 0 2 2 2 3 0 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 6 8 3 8 1 2 0 2 2 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 6 8 3 8 1 2 0 2 2 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 6 8 3 8 1 2 0 2 2 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 6 8 3 8 1 2 0 2 2 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 6 8 3 8 1 2 0 2 2 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 6 8 3 8 1 2 0 2 2 4 5 9 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Other assets nonadmitted	12,300	12,300		
2597. Summary of remaining write-ins for Line 25 from overflow page	12,300	12,300		

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