Board of Governors of the Federal Reserve System



provided separately, enter "0."

Leave blank if confidential treatment is not requested

Capital Requirements for Board-Regulated Institutions Significantly Engaged in Insurance Activities—FR Q-1

Report at the close of business as of the last calendar day of the year

This Report is authorized under section 5(c) of the Bank Holding

engaged in Insurance Activities (each a "covered entity"). The

Home Owners' Loan Act (12 U.S.C. § 1844(c)) and section 10 of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)). The FR Q-1 report form is mandatory for any U.S. bank holding	(or a person) is not requir tion unless it displays a cu	ed to respond to, a c	ollection of informa-
company or savings and loan holding company that is significantly			
	Date of Report:	y / Year (INSQ 9999)	
	Month / Da	y / Year (INSQ 9999)	
NOTE: Each depository institution holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the <i>Reporting Form for the Capital Requirements for Board-regulated Institutions Significantly Engaged in Insurance Activities</i> (FR Q-1) if they must report this form. The FR Q-1 is to be prepared in accordance with instructions provided by the Federal Reserve System. The FR Q-1 attestation must be signed and attested by the chief financial officer or an equivalent senior officer. In the undersigned CFO or equivalent senior officer of the named irm, attest that the FR Q-1 report form for this report date has been prepared in good faith using reasonable efforts of the supervised insurance institution to conform with the instructions issued by the Federal Reserve System.	Regarding actual data a signed CFO or equivalen that management is resp reporting of these data at to the best of my knowled the FR Q-1 are effective for the FR Q-1 and including reasonable assurance as that the controls are audicompliance staff, and are supervised insurance insinesses in these internal cities in the data submitting the properties of t	t senior officer of the onsible for the internal that these data and dge. I attest that the and were effective de those practices not the accuracy of ted at least annually assessed regularly titution. I agree to recontrols and any maternals on the internal that is senior of the accuracy of the accuracy of ted at least annually assessed regularly titution. I agree to recontrols and any maternals and any ma	e named firm, attest al controls over the re materially correct internal controls for throughout the year ecessary to provide these data. I attest by internal audit or by management of port material weak- erial errors or omis-
Printed Name of the Senior Officer (or Equivalent) (INSQ C490)	Legal Title of Covered Company	(RSSD 9017)	
Signature of Senior Officer (or Equivalent) (INSQ H321)	(Mailing Address of Covered Cor	mpany) Street / PO Box (R	SSD 9110)
Date of Signature (MM/DD/YYYY) (INSQ J196)	City (RSSD 9130)	State (RSSD 9200)	Zip Code (RSSD 9220)
Confidentiality	Person to whom question	s about this report sl	nould be directed:
From the Overall Results tab, column (K) Building Block Available Capital, column (L) Building Block Required Capital, and column (M) BBA Ratio, will be disclosed on the Board's website. Is confidential treatment requested for any of these items? (enter "1" for Yes; enter "0" for No.)	Name / Title (INSQ 8901) Area Code / Phone Number (INSC E-mail Address of Contact (INSC	,	
In accordance with the General Instructions for this report, if a letter justifying this request is being provided along with the report, enter "1." If a letter justifying this request has been			

Public reporting burden for this information collection is estimated to average of 219 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0377), Washington, DC 20503.

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Schedule I—Company Inventory

			Com	pany Information		
Company ID	Company Name	Legal Entity Identifier	Type of Business	Description	Regulatory Capital Framework	Indicated Capital Framework
INSQ LJ44	INSQ LJ62	INSQ 9224	INSQ LJ45	INSQ LJ46	INSQ LJ47	INSQ LJ48
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)

Schedule I—Continued

		Company Information								Grouping		
	Company ID	Company Name	Accounting Basis	Company Assets	Company Liabilities	Parent Company	Equity Ownership Percentage	Top-Tier Depository Institution Holding Company (0 = No, 1 = Yes)	Subsidiary Depository Institution Holding Company (0 = No, 1 = Yes)	Capital- Regulated Company Building Block Parent (0 = No, 1 = Yes)	Material Financial Entity Building Block Parent (0 = No, 1 = Yes, 2 = Opt Out)	Other Building Block Parent (0 = No, 1 = Yes)
	INSQ LJ44	INSQ LJ62	INSQ LJ49	INSQ 2170	INSQ 2950	INSQ LJ52	INSQ LJ53	INSQ LJ54	INSQ LJ55	INSQ LJ56	INSQ LJ57	INSQ LJ58
	(Column A)	(Column B)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
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Schedule I—Continued

		Gro	ouping	
	Company ID	Company Name	Is this entity a Building Block Parent? (0 = No, 1 = Yes)	Assigned Building Block
	INSQ LJ44	INSQ LJ62	INSQ LJ80	INSQ LJ60
	(Column A)	(Column B)	(Column R)	(Column S)
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Schedule II—Building Block Parents

	Company ID	Building Block Parent	Indicated Capital Framework	Company Available Capital	Additional Tier 1 Capital Securities	Total Tier 2 Capital Securities	Legacy Surplus Notes
	INSQ LJ44	INSQ LJ59	INSQ LJ48	INSQ LJ65	INSQ LJ50	INSQ LJ66	INSQ LJ67
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Schedule II—Continued

	Company ID	Building Block Parent	Non-Qualifying Instruments	Insurance Underwriting RBC	Permitted and Prescribed Accounting Practices	Adjustments to Certain Life Insurance Reserves	Deduction of Investments in Own Capital Instruments	Reciprocal Cross Holdings in the Capital of Financial Institutions	Limits on Investments in Other Financial Institutions	Other Adjustments to Available Capital	Adjusted Company Available Capital	Company Capital Requirement
	INSQ LJ44	INSQ LJ59	INSQ LJ68	INSQ LJ69	INSQ LJ70	INSQ LJ71	INSQ LJ72	INSQ LJ73	INSQ LJ74	INSQ LJ75	INSQ LJ76	INSQ LJ77
	(Column B)	(Column C)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
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Schedule II—Continued

				A	Adjustments to Ca	apital Requiremer	nt		
	Company ID	Building Block Parent	Internal Credit Risk Charges	Permitted and Prescribed Accounting Practices	Risks of Certain Intermediary Entities	Risk Charges Relating to Investments in Own Capital Securities	Risks Relating to Title Insurance	Other Adjustments to Capital Requirement	Adjusted Company Capital Requirement
	INSQ LJ44	INSQ LJ59	INSQ LJ78	INSQ LJ79	INSQ LJ81	INSQ LJ82	INSQ LJ83	INSQ LJ84	INSQ LJ85
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Schedule III—Parent Ownership

Company ID	Building Block Parent	Indicated Capital Framework	Parent Company Name	Next Upstream Building Block Parent	Next Upstream Building Block Parent's Capital Framework	Equity Ownership Percentage
INSQ LJ44	INSQ LJ59	INSQ LJ48	INSQ LJ52	INSQ LJ91	INSQ LJ92	INSQ LJ61
(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
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Schedule III—Parent Ownership—Continued

	Company ID	Building Block Parent	Capital Downstreamed from Upstream Building Block Parent	Upstream Building Block Parent's Capital Requirement on Investment
	INSQ LJ44	INSQ LJ59	INSQ LJ93	INSQ LJ94
	(Column B)	(Column C)	(Column I)	(Column J)
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Schedule IV—Available Capital

Comp	pany D Building Block Parent	Indicated Capital Framework	Parent Company Name	Upstream Building Block Parent	Upstream Building Block Parent's Capital Framework	Allocation Share
INSQ I	LJ44 INSQ LJ59	INSQ LJ48	INSQ LJ52	INSQ LJ91	INSQ LJ92	INSQ LK06
(Colum	mn B) (Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
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Schedule IV—Continued

	Company ID	Building Block Parent	Adjusted Company Available Capital	Value of Downstream Building Blocks	Scaled Downstream Building Block Parent Available Capital	Building Block Available Capital (Indicated Capital Framework)	Building Block Available Capital (Common Framework)	Deduction for Additional Tier 1 Capital Limitation	Total Tier 2 Capital Securities	Legacy Surplus Notes	Deduction for Tier 2 Capital Limitation	Proportionally Adjusted BBA Available Capital (Common Framework)
	INSQ LJ44	INSQ LJ59	INSQ LJ76	INSQ LK08	INSQ LK09	INSQ LK10	INSQ LK11	INSQ LJ51	INSQ LJ66	INSQ LJ67	INSQ LK14	INSQ LK15
	(Column B)	(Column C)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
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Schedule V—Capital Requirement

	Company ID	Building Block Parent	Indicated Capital Framework	Parent Company Name	Upstream Building Block Parent	Upstream Building Block Parent's Capital Framework
	INSQ LJ44	INSQ LJ59	INSQ LJ48	INSQ LJ52	INSQ LJ91	INSQ LJ92
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Schedule V—Continued

	Company ID	Building Block Parent	Allocation Share	Adjusted Company Capital Requirement	Capital Requirement for Downstream Building Block Parents	Scaled Downstream Building Block Parent Capital Requirement	Building Block Capital Requirement (Indicated Capital Framework)	Building Block Capital Requirement (Common Framework)	Proportionally Adjusted Building Block Capital Requirement (Common Framework)
	INSQ LJ44	INSQ LJ59	INSQ LK06	INSQ LJ85	INSQ LK25	INSQ LK26	INSQ LK27	INSQ LK28	INSQ LK29
	(Column B)	(Column C)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)
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Schedule VI—Overall Results

				Regula	atory Capital Fran	nework	Bui	lding Block Appro	ach	Pul	olicly Reported Ite	ems
	Company ID	Company Name	Indicated Capital Framework	Company Available Capital	Company Capital Requirement	Capital Ratio (Percentage)	Building Block Available Capital	Building Block Capital Requirement	BBA Ratio (Percentage)	Building Block Available Capital	Building Block Capital Requirement	BBA Ratio (Percentage)
	INSQ LJ44	INSQ LJ62	INSQ LJ48	INSQ LJ65	INSQ LJ77	INSQ LK36	INSQ LK11	INSQ LK28	INSQ LK39	INST LK11	INST LK28	INST LK39
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Schedule VII—Section 171 Calculation

					Full Consolidation			Deconsolidate and Deduct			Deconsolidate and Risk-Weight		
	Company ID	Company Name	Indicated Capital Framework	Total Capital	Risk-Weighted Assets	Capital Ratio (Percentage)	Total Capital (Excluding State-Regulated Insurers)	Risk-Weighted Assets (Excluding State-Regulated Insurers)	Capital Ratio (Percentage)	Total Capital	Risk-Weighted Assets (State- Regulated Insurers at 400%)	Capital Ratio (Percentage)	
	INSQ LJ44	INSQ LJ62	INSQ LJ48	INSQ LK44	INSQ LK45	INSQ LK46	INSQ LK47	INSQ LK48	INSQ LK49	INSQ LK50	INSQ LK51	INSQ LK52	
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	
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Schedule VIII—Framework Information

Row	Regulatory Capital Framework	Scalar Specified by Board	Material? (0 = No, 1 = Yes)	Scalar Compatible (0 = No, 1 = Yes)	RC Multiplier to Common (Percentage)	AC Factor to Common (Percentage)
INSQ LK53	INSQ PR33	INSQ PR34	INSQ PR35	INSQ PR36	INSQ PR37	INSQ PR38
1	US NAIC - Life and Fraternal	Yes	1	1	100	0
2	US NAIC - Property & Casualty	Yes	1	1	100	0
3	US NAIC - Health	Yes	1	1	100	0
4	US Federal Banking Capital Rules	Yes	1	1	1.06	-6.3
5	Solvency II SCR	No				
6	Japan SMR	No				
7	Australia	No				
8	Bermuda	No				
9	Brazil	No				
10	Canada	No				
11	India	No				
12	Mexico	No				
13	Singapore	No				
14		No				
15	Switzerland SST	No				
16	Other	No				
17	None	No				

Schedule IX—Intercompany Transactions/Balances

Row	Intercompany Transaction/Balance Type	Transaction or Balance	Description	Type of Effect of Transaction/Balance	Date (MM/DD/YYYY)	Amount
INSQ LJ96	INSQ LK54	INSQ LK55	INSQ LK56	INSQ LK57	INSQ LK58	INSQ LK59
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)

Schedule IX—Continued

Row	Company A	Company B	Company A's Indicated Capital Framework	Company B's Indicated Capital Framework	Company A's Accounting Basis	Company B's Accounting Basis
INSQ LJ96	INSQ LK60	INSQ LK61	INSQ LJ63	INSQ LJ64	INSQ LJ86	INSQ LJ87
(Column A)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)

Schedule IX—Continued

Row	Company A's Building Block Parent	Company B's Building Block Parent	Type of Adjustment	Adjustment to Available Capital (Company A)	Adjustment to Capital Requirement (Company A)	Adjustment to Available Capital (Company B)	Adjustment to Capital Requirement (Company B)
INSQ LJ96	INSQ LK66	INSQ LK67	INSQ LK68	INSQ LK69	INSQ LK70	INSQ LK71	INSQ LK72
(Column A)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)

Schedule X—Internal Reinsurance

Row	Ceding Company	Reinsurer	Business Ceded	Authorized, Unauthorized or Certified	Reinsurance Type	Amount in Force at End of Year
INSQ LJ97	INSQ LK74	INSQ LK75	INSQ LK76	INSQ LK77	INSQ LK78	INSQ LK79
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
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Schedule X—Continued

Row	Reserve Credit Taken/ Reinsurance Recoverable on Reserves	Premiums	Cedant's Indicated Capital Framework	Reinsurer's Indicated Capital Framework	Cedant's Accounting Basis	Reinsurer's Accounting Basis	Effective Date (MM/DD/YYYY)
INSQ LJ97	INSQ LK80	INSQ LK81	INSQ LJ88	INSQ LJ89	INSQ LJ90	INSQ LJ95	INSQ LK87
(Column A)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)
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Schedule X—Continued

Row	Cedant's Building Block Parent	Reinsurer's Building Block Parent
INSQ LJ97	INSQ LK88	INSQ LK89
(Column A)	(Column O)	(Column P)

Schedule XI—Approved Variations

Row	Company Name	Country and State/Province of Domicile	Indicated Capital Framework	Building Block Parent	Approved Variation or Transitional Measure
INSQ LK13	INSQ LJ98	INSQ LK93	INSQ LJ99	INSQ LK12	INSQ LK95
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)

Schedule XI—Continued

Row	Description of Approved Variation or Transitional Measure	Adjustment to Available Capital	Adjustment to Capital Requirement
INSQ LK13	INSQ LK96	INSQ LK97	INSQ LK98
(Column A)	(Column G)	(Column H)	(Column I)

Schedule XII—Capital Instruments

Row	Issuing Company	Building Block Parent	Security Type	ID Number (CUSIP/ISIN)	Rank	Legacy Treated Instrument (0 = No, 1 = Yes)	Amount Issued	Amount Outstanding	Issue Date (MM/DD/YYYY)
INSQ LK17	INSQ LL00	INSQ LK16	INSQ LL02	INSQ 9161	INSQ LL04	INSQ LL05	INSQ LL06	INSQ LL07	INSQ LL08
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
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Schedule XII—Continued

Row	Maturity Date (MM/DD/YYYY)	Coupon Type	Coupon Rate	Coupon Frequency	Length of Deferral	Callable (0 = No, 1 = Yes)	First Ordinary Call	Does the Instrument Permit Extra-Ordinary Calls Prior to the First Ordinary Call Date? (0 = No, 1 = Yes)	Guaranteed by an Affiliate (0 = No, 1 = Yes)	Incentives to Redeem (0 = No, 1 = Yes)
INSQ LK17	INSQ LL09	INSQ LL10	INSQ LL11	INSQ LL12	INSQ LL13	INSQ LL14	INSQ LL15	INSQ LL16	INSQ LL17	INSQ LL18
(Column A)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)

Schedule XII—Continued

Row	Date of Earliest Incentive (MM/DD/YYYY)	Incentive Description	Are Distributions Cumulative if Deferred (0 = No, 1 = Yes)	Conversion Feature (0 = No, 1 = Yes)	Specify if Feature Results in a Conversion to Common/Ordinary Shares or Other	Is Insurance Regulatory Approval Needed (0 = No, 1 = Yes)	Is Federal Reserve Regulatory Approval Needed (0 = No, 1 = Yes)	Special Conditions Near Maturity (0 = No, 1 = Yes)	Treated as a Liability or Equity on the Balance Sheet	Capital Treatment (NA if none)
INSQ LK17	INSQ LL19	INSQ LL20	INSQ LL21	INSQ LL22	INSQ LL23	INSQ LL24	INSQ LL25	INSQ LL26	INSQ LL27	INSQ LL28
(Column A)	(Column U)	(Column V)	(Column W)	(Column X)	(Column Y)	(Column Z)	(Column AA)	(Column BB)	(Column CC)	(Column DD)

Schedule XIII—Reinsurance Pools

Description of Pool (INSQ LL29):								

Row	Participants	Premiums	% of Pool Results	Line of Business	Non-Affiliated Reinsurers	Other
INSQ LK18	INSQ LL31	INSQ LL32	INSQ LL33	INSQ LL34	INSQ LL35	INSQ LL36
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)

Schedule XIII—Continued

Description of Pool (INSQ LL37):									

Row	Participants	Premiums	% of Pool Results	Line of Business	Non-Affiliated Reinsurers	Other
INSQ LK19	INSQ LL39	INSQ LL40	INSQ LL41	INSQ LL42	INSQ LL43	INSQ LL44
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)

Schedule XIV—Liquidity Pools

Description of Facility (INSQ LL45):								

Row	Participants	Highest Amount Payable in Calendar Year	Highest Amount Receivable in Calendar Year	Other
INSQ LK20	INSQ LL47	INSQ LL48	INSQ LL49	INSQ LL50
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)

Schedule XIV—Continued

Row	Participants	Highest Amount Payable in Calendar Year	Highest Amount Receivable in Calendar Year	Other
INSQ LK21	INSQ LL53	INSQ LL54	INSQ LL55	INSQ LL56
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)