



ANNUAL STATEMENT

For the Year Ended December 31, 2020
of the Condition and Affairs of the

HARLEYSVILLE LIFE INSURANCE COMPANY

NAIC Group Code.....0140, 0140 (Current Period) (Prior Period)	NAIC Company Code..... 64327	Employer's ID Number..... 23-1580983
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Licensed as Business Type:	Life, Accident & Health	
Incorporated/Organized..... November 29, 1960	Commenced Business..... June 12, 1961	
Statutory Home Office	ONE WEST NATIONWIDE BLVD. .. COLUMBUS .. OH .. US .. 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	355 MAPLE AVENUE .. HARLEYSVILLE .. PA .. US .. 19438-2297 (Street and Number) (City or Town, State, Country and Zip Code)	215-256-5000 (Area Code) (Telephone Number)
Mail Address	ONE WEST NATIONWIDE BLVD., 1-14-301 .. COLUMBUS .. OH .. US .. 43215-2220 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	ONE WEST NATIONWIDE BLVD., 1-14-301 .. COLUMBUS .. OH .. US .. 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)	614-249-1545 (Area Code) (Telephone Number)
Internet Web Site Address	WWW.HARLEYSVILLEGROUP.COM	
Statutory Statement Contact	KELLY M VANHOOSE (Name) STATACCT@NATIONWIDE.COM (E-Mail Address)	614-249-1545 (Area Code) (Telephone Number) (Extension) 877-669-5908 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. HOLLY RENEE SNYDER	PRESIDENT	2. DENISE LYNN SKINGLE	SVP & SECRETARY
3. PETER JUSTIN ROTHERMEL	VP & TREASURER		

OTHER

PAMELA ANN BIESECKER SVP-HEAD OF TAXATION

DIRECTORS OR TRUSTEES

JOHN LAUGHLIN CARTER TIMOTHY GERARD FROMMEYER STEVEN ANDREW GINNAN ERIC SHAWN HENDERSON
HOLLY RENEE SNYDER

State of..... OHIO
County of..... FRANKLIN

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.

 (Signature) HOLLY RENEE SNYDER 1. (Printed Name) PRESIDENT (Title)	 (Signature) DENISE LYNN SKINGLE 2. (Printed Name) SVP & SECRETARY (Title)	 (Signature) PETER JUSTIN ROTHERMEL 3. (Printed Name) VP & TREASURER (Title)
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Subscribed and sworn to before me
This 13th day of February 2021

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



HARLEYSVILLE LIFE INSURANCE COMPANY
ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	361,638,493		361,638,493	356,799,037
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(599,027), Schedule E-Part 1), cash equivalents (\$.....28,636,240, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	28,037,213		28,037,213	24,376,472
6. Contract loans (including \$.....0 premium notes).....	5,241,355	.516	5,240,839	5,256,540
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	394,917,061	.516	394,916,545	386,432,049
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	3,554,565		3,554,565	3,699,274
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	.526,828	.32,921	.493,907	.912,716
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	.5,239,204		.5,239,204	.6,204,999
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	.1,151,439		.1,151,439	.404,592
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0	
18.2 Net deferred tax asset.....	.6,508,242	.4,327,982	.2,180,260	.1,906,398
19. Guaranty funds receivable or on deposit.....	.59,715		.59,715	.78,967
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	.1,561,545		.1,561,545	.5,518,988
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	.218,163	.193,367	.24,796	.69,490
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	.413,736,762	.4,554,786	.409,181,976	.405,227,473
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	.413,736,762	.4,554,786	.409,181,976	.405,227,473

DETAILS OF WRITE-INS

1101. ....			.0	
1102. ....			.0	
1103. ....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Other assets.....	.24,826	.30	.24,796	.69,490
2502. Disallowed interest maintenance reserve.....	.193,337	.193,337	.0	
2503. ....			.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	.218,163	.193,367	.24,796	.69,490

HARLEYSVILLE LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....337,021,637 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	337,021,637	338,992,548
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	2,984,753	3,479,862
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	111,403	173,249
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	2,488,707	1,548,928
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5.	Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 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 \$.....0 Modco).....		
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3	Coupons and similar benefits (including \$.....0 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 \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	147,196	155,343
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts.....		
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3	Other amounts payable on reinsurance, including \$.....0 assumed and \$.....1,601,391 ceded.....	1,601,391	2,038,103
9.4	Interest Maintenance Reserve (IMR, Line 6).....		
10.	Commissions to agents due or accrued - life and annuity contracts \$.....6,775, accident and health \$.....0 and deposit-type contract funds \$.....0.....	6,775	9,760
11.	Commissions and expense allowances payable on reinsurance assumed.....		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....		
13.	Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	148,932	154,803
15.1	Current federal and foreign income taxes, including \$.....220,699 on realized capital gains (losses).....	1,053,430	1,016,048
15.2	Net deferred tax liability.....		
16.	Unearned investment income.....		
17.	Amounts withheld or retained by reporting entity as agent or trustee.....		
18.	Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19.	Remittances and items not allocated.....	37,584	38,950
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 \$.....0 and interest thereon \$.....0.....		
23.	Dividends to stockholders declared and unpaid.....		
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve (AVR Line 16, Col. 7).....	3,015,250	2,587,336
24.02	Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04	Payable to parent, subsidiaries and affiliates.....	7,034	3
24.05	Drafts outstanding.....		
24.06	Liability for amounts held under uninsured plans.....		
24.07	Funds held under coinsurance.....		
24.08	Derivatives.....		
24.09	Payable for securities.....	2,939,429	
24.10	Payable for securities lending.....		
24.11	Capital notes \$.....0 and interest thereon \$.....0.....		
25.	Aggregate write-ins for liabilities.....	49,365	34,140
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	351,612,886	350,229,073
27.	From Separate Accounts Statement.....		
28.	Total liabilities (Line 26 and 27).....	351,612,886	350,229,073
29.	Common capital stock.....	1,530,000	1,530,000
30.	Preferred capital stock.....		
31.	Aggregate write-ins for other-than-special surplus funds.....	0	0
32.	Surplus notes.....		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	26,842,056	26,842,056
34.	Aggregate write-ins for special surplus funds.....	0	0
35.	Unassigned funds (surplus).....	29,197,034	26,626,344
36.	Less treasury stock, at cost:		
36.1	.....0.000 shares common (value included in Line 29 \$.....0).....		
36.2	.....0.000 shares preferred (value included in Line 30 \$.....0).....		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	56,039,090	53,468,400
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	57,569,090	54,998,400
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	409,181,976	405,227,473
DETAILS OF WRITE-INS			
2501.	Liability for premium and other deposit funds.....	566	1,071
2502.	Reserve for escheat funds.....	48,799	33,069
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	49,365	34,140
3101.	.....	
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.	.....	
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

HARLEYSVILLE LIFE INSURANCE COMPANY
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)	13,760,873	19,502,937
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	14,010,430	14,564,014
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	(21,935)	(5,894)
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)	1,152,598	1,337,285
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	63,618	0
9. Totals (Lines 1 to 8.3)	28,965,584	35,398,342
10. Death benefits	10,213,934	8,869,269
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	2,977,249	3,012,364
13. Disability benefits and benefits under accident and health contracts	694,290	1,001,692
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	11,191,030	14,453,587
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	7,058	10,617
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(2,466,021)	660,584
20. Totals (Lines 10 to 19)	22,617,540	28,008,113
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	471,925	508,370
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	1,295,579	1,508,176
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	548,186	369,376
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	0	0
28. Totals (Lines 20 to 27)	24,933,230	30,394,035
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,032,354	5,004,307
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)	4,032,354	5,004,307
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	847,731	930,789
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)	3,184,623	4,073,518
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....280,202 (excluding taxes of \$....(47,309) transferred to the IMR)	(280,202)	(89,290)
35. Net income (Line 33 plus Line 34)	2,904,421	3,984,228
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	54,998,400	51,053,896
37. Net income (Line 35)	2,904,421	3,984,228
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	281,497	137,305
41. Change in nonadmitted assets	(305,690)	140,307
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	(427,913)	(317,336)
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	118,375	
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		
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		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,570,690	3,944,504
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	57,569,090	54,998,400
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	63,618	
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	63,618	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

HARLEYSVILLE LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	15,111,303	18,614,561
2. Net investment income.....	14,717,598	15,129,585
3. Miscellaneous income.....	1,216,216	1,337,285
4. Total (Lines 1 through 3).....	31,045,117	35,081,431
5. Benefit and loss related payments.....	25,327,340	27,192,695
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	2,305,294	2,639,547
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$95,402 tax on capital gains (losses).....	1,043,242	1,308,577
10. Total (Lines 5 through 9).....	28,675,876	31,140,819
11. Net cash from operations (Line 4 minus Line 10).....	2,369,241	3,940,612
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	54,499,167	58,322,208
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	2,939,429	
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	57,438,596	58,322,208
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	60,126,363	51,621,749
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	60,126,363	51,621,749
14. Net increase (decrease) in contract loans and premium notes.....	(15,368)	(336,673)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(2,672,399)	7,037,132
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.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(61,846)	(151,058)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	4,025,745	(4,182,753)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	3,963,899	(4,333,811)
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).....	3,660,741	6,643,933
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	24,376,472	17,732,539
19.2 End of year (Line 18 plus Line 19.1).....	28,037,213	24,376,472
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Exchange of bond investment to bond investment.....	27,436,567	7,396,429

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).....	10,714,259			4,815,831		5,898,428						
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	6,801,354			1,515,890		5,285,464						
4. Amortization of Interest Maintenance Reserve (IMR).....	34,375			26,639		7,736						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0											
6. Commissions and expense allowances on reinsurance ceded.....	1,151,710			1,138,883		12,827						
7. Reserve adjustments on reinsurance ceded.....	.0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.0											
8.2 Charges and fees for deposit-type contracts.....	.0											
8.3 Aggregate write-ins for miscellaneous income.....	63,618	.0	.0	16,286	.0	47,332	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 to 8.3).....	18,765,316	.0	.0	7,513,529	.0	11,251,787	.0	.0	.0	.0	.0	.0
10. Death benefits.....	9,772,812			4,877,595		4,895,217						
11. Matured endowments (excluding guaranteed annual pure endowments).....	.0											
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.....	104,797			66,051		38,746						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.0											
15. Surrender benefits and withdrawals for life contracts.....	4,117,915			212,342		3,905,573						
16. Group conversions.....	.0											
17. Interest and adjustments on contract or deposit-type contract funds.....	63			63								
18. Payments on supplementary contracts with life contingencies.....	.0											
19. Increase in aggregate reserves for life and accident and health contracts.....	(24,683)			(676,870)		652,187						
20. Totals (Lines 10 to 19).....	13,970,904	.0	.0	4,479,181	.0	9,491,723	.0	.0	.0	.0	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	425,753			121,385		304,368						XXX
22. Commissions and expense allowances on reinsurance assumed.....	.0											
23. General insurance expenses.....	1,113,180			895,150		218,030						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	507,653			360,840		146,813						
25. Increase in loading on deferred and uncollected premiums.....	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.0											
27. Aggregate write-ins for deductions.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27).....	16,017,490	.0	.0	5,856,556	.0	10,160,934	.0	.0	.0	.0	.0	.0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	2,747,826	.0	.0	1,656,973	.0	1,090,853	.0	.0	.0	.0	.0	.0
30. Dividends to policyholders and refunds to members.....	.0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	2,747,826	.0	.0	1,656,973	.0	1,090,853	.0	.0	.0	.0	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains).....	577,681			348,349		229,332						
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).....	2,170,145	.0	.0	1,308,624	.0	861,521	.0	.0	.0	.0	.0	.0
34. Policies/certificates in force end of year.....	31,179			24,525		6,654						

DETAILS OF WRITE-INS												
08.301. Miscellaneous income.....	63,618			16,286		47,332						
08.302. ....	.0											
08.303. ....	.0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	63,618	.0	.0	16,286	.0	47,332	.0	.0	.0	.0	.0	.0
2701. ....	.0											
2702. ....	.0											
2703. ....	.0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(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).

Yes, from column 3 to column 4

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP 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).....	49,010		49,010						
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	132,778		132,778						
4. Amortization of Interest Maintenance Reserve (IMR).....	3,811		3,811						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0								
6. Commissions and expense allowances on reinsurance ceded.....	0								
7. Reserve adjustments on reinsurance ceded.....	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0								
8.2 Charges and fees for deposit-type contracts.....	0								
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	185,599	0	185,599	0	0	0	0	0	0
10. Death benefits.....	441,122		441,122						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0								
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	49,010		49,010						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0								
15. Surrender benefits and withdrawals for life contracts.....	0								
16. Group conversions.....	0								
17. Interest and adjustments on contract or deposit-type contract funds.....	0								
18. Payments on supplementary contracts with life contingencies.....	0								
19. Increase in aggregate reserves for life and accident and health contracts.....	(334,349)		(334,349)						
20. Totals (Lines 10 to 19).....	155,783	0	155,783	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0								XXX
22. Commissions and expense allowances on reinsurance assumed.....	0								
23. General insurance expenses.....	42,582		42,582						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0								
25. Increase in loading on deferred and uncollected premiums.....	0								
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0								
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	198,365	0	198,365	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(12,766)	0	(12,766)	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(12,766)	0	(12,766)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(2,684)		(2,684)						
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).....	(10,082)	0	(10,082)	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	0								

DETAILS OF WRITE-INS

08.301.	0								
08.302.	0								
08.303.	0								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0
2701.	0								
2702.	0								
2703.	0								
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0

- (a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.
- (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)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts.....	2,992,145	2,992,145					
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	6,366,624	6,185,850				173,585	7,189
4. Amortization of Interest Maintenance Reserve (IMR).....	(92,094)	(92,094)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	9,266,675	9,085,901	0	0	0	173,585	7,189
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	2,039,919	2,113,917					(73,998)
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	7,073,116	7,044,654					28,462
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	6,995						6,995
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	(1,467,399)	(1,110,888)				(356,511)	
20. Totals (Lines 10 to 19).....	7,652,631	8,047,683	0	0	0	(356,511)	(38,541)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	46,070	46,070					
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	107,872	102,135				5,737	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	40,337	40,337					
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	7,846,910	8,236,225	0	0	0	(350,774)	(38,541)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	1,419,765	849,676	0	0	0	524,359	45,730
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	1,419,765	849,676	0	0	0	524,359	45,730
32. Federal income taxes incurred (excluding tax on capital gains).....	298,481	178,630				110,237	9,614
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).....	1,121,284	671,046	0	0	0	414,122	36,116
34. Policies/certificates in force end of year.....	3,887	3,741				118	28
DETAILS OF WRITE-INS							
08.301.	0						
08.302.	0						
08.303.	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0
2701.	0						
2702.	0						
2703.	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(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 2020 of the

HARLEYSVILLE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other
1. Premiums for group annuity contracts.....	0						
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	76,550					76,550	
4. Amortization of Interest Maintenance Reserve (IMR).....	481					481	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	77,031	0	0	0	0	77,031	0
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	937,330					937,330	
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	0						
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	0						
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	(144,480)					(144,480)	
20. Totals (Lines 10 to 19).....	792,850	0	0	0	0	792,850	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0						
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	2,340					2,340	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0						
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	795,190	0	0	0	0	795,190	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(718,159)	0	0	0	0	(718,159)	0
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(718,159)	0	0	0	0	(718,159)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(150,980)					(150,980)	
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).....	(567,179)	0	0	0	0	(567,179)	0
34. Policies/certificates in force end of year.....	138					138	
DETAILS OF WRITE-INS							
08.301.	0						
08.302.	0						
08.303.	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0
2701.	0						
2702.	0						
2703.	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(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.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts.....	5,459										5,459		
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.....	117,225										117,225		
4. Amortization of Interest Maintenance Reserve (IMR).....	4,023										4,023		
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0												
6. Commissions and expense allowances on reinsurance ceded.....	887										887		
7. Reserve adjustments on reinsurance ceded.....	0												
8. Miscellaneous Income:													
8.1 ncome from fees associated with investment management, administration and contract guarantees from Sep. Accts.....	0												
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.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	127,594	0	0	0	0	0	0	0	0	0	127,594	0	0
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.....	540,483										540,483		
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0												
15. Surrender benefits and withdrawals for life contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions.....	0												
17. Interest and adjustments on contract or deposit-type contract funds.....	0												
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.....	(495,110)										(495,110)		
20. Totals (Lines 10 to 19).....	45,373	0	0	0	0	0	0	0	0	0	45,373	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	103										103		
22. Commissions and expense allowances on reinsurance assumed.....	0												
23. General insurance expenses.....	29,604										29,604		
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	197										197		
25. Increase in loading on deferred and uncollected premiums.....	0												
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0												
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	75,277	0	0	0	0	0	0	0	0	0	75,277	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	52,317	0	0	0	0	0	0	0	0	0	52,317	0	0
30. Dividends to policyholders and refunds to members.....	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	52,317	0	0	0	0	0	0	0	0	0	52,317	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	10,999										10,999		
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).....	41,318	0	0	0	0	0	0	0	0	0	41,318	0	0
34. Policies/certificates in force end of year.....	40										40		

DETAILS OF WRITE-INS

08.301.	0												
08.302.	0												
08.303.	0												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.	0												
2702.	0												
2703.	0												
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0

(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 a

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, prior year.....	177,406,847			45,491,427		131,915,420						
2. Tabular net premiums or considerations.....	39,756,088			31,573,320		8,182,768						
3. Present value of disability claims incurred.....	0											
4. Tabular interest.....	6,606,107			1,971,176		4,634,931						
5. Tabular less actual reserve released.....	0											
6. Increase in reserve on account of change in valuation basis.....	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0	XXX								XXX		
7. Other increases (net).....	0											
8. Totals (Lines 1 to 7).....	223,769,042	0	0	79,035,923	0	144,733,119	0	0	0	0	0	0
9. Tabular cost.....	39,300,147			32,124,360		7,175,787						
10. Reserves released by death.....	1,342,006			609,773		732,233						
11. Reserves released by other terminations (net).....	5,639,926			1,421,181		4,218,745						
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	104,797			66,051		38,746						
13. Net transfers to or (from) Separate Accounts.....	0											
14. Total deductions (Lines 9 to 13).....	46,386,876	0	0	34,221,365	0	12,165,511	0	0	0	0	0	0
15. Reserve December 31, current year.....	177,382,166	0	0	44,814,558	0	132,567,608	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year.....	120,032,307			15,357,841		104,674,466						
17. Amount available for policy loans based upon Line 16 CSV.....	108,029,076			13,822,057		94,207,019						

(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.

Yes, from column 3 to column 4

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31, prior year.....	3,110,747		3,110,747						
2. Tabular net premiums or considerations.....	49,010		49,010						
3. Present value of disability claims incurred.....	42,521		42,521						
4. Tabular interest.....	130,095		130,095						
5. Tabular less actual reserve released.....	(457,954)		(457,954)						
6. Increase in reserve on account of change in valuation basis.....	0								
7. Other increases (net).....	0								
8. Totals (Lines 1 to 7).....	2,874,419	0	2,874,419	0	0	0	0	0	0
9. Tabular cost.....	49,010		49,010						
10. Reserves released by death.....	0								
11. Reserves released by other terminations (net).....	0								
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	49,010		49,010						
13. Net transfers to or (from) Separate Accounts.....	0								
14. Total deductions (Lines 9 to 13).....	98,020	0	98,020	0	0	0	0	0	0
15. Reserve December 31, current year.....	2,776,399	0	2,776,399	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSA ending balance December 31, current year.....	0								
17. Amount available for policy loans based upon Line 16 CSV.....	0								

(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).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	156,852,509	153,091,705				3,760,804	
2. Tabular net premiums or considerations.....	2,992,145	2,992,145					
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	5,275,231	5,067,455				207,776	
5. Tabular less actual reserve released.....	0						
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	0						
8. Totals (Lines 1 to 7).....	165,119,885	161,151,305	0	0	0	3,968,580	0
9. Tabular cost.....	150	150					
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	9,208,726	9,170,338				38,388	
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	525,899					525,899	
13. Net transfers to or (from) Separate Accounts.....	0						
14. Total deductions (Lines 9 to 13).....	9,734,775	9,170,488	0	0	0	564,287	0
15. Reserve December 31, current year.....	155,385,110	151,980,817	0	0	0	3,404,293	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	151,976,917	151,976,917					
17. Amount available for policy loans based upon Line 16 CSV.....	0						

(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.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)

(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	1,622,446					1,622,446	
2. Tabular net premiums or considerations.....	0						
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	122,475					122,475	
5. Tabular less actual reserve released.....	0						
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	105,725					105,725	
8. Totals (Lines 1 to 7).....	1,850,646	0	0	0	0	1,850,646	0
9. Tabular cost.....	0						
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	0						
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	372,680					372,680	
13. Net transfers to or (from) Separate Accounts.....	0						
14. Total deductions (Lines 9 to 13).....	372,680	0	0	0	0	372,680	0
15. Reserve December 31, current year.....	1,477,966	0	0	0	0	1,477,966	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	0						
17. Amount available for policy loans based upon Line 16 CSV.....	0						

(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.

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds.....	(a).....284,140	.....270,328
1.1	Bonds exempt from U.S. tax.....	(a).....	.....
1.2	Other bonds (unaffiliated).....	(a).....13,739,997	.....13,571,670
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....	.....
2.21	Common stocks of affiliates.....	.....	.....
3.	Mortgage loans.....	(c).....	.....
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....357,002	.....357,002
6.	Cash, cash equivalents and short-term investments.....	(e).....116,988	.....116,988
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	.....(81)	.....(81)
10.	Total gross investment income.....	.....14,498,046	.....14,315,907
11.	Investment expenses.....		(g).....305,477
12.	Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13.	Interest expense.....		(h).....
14.	Depreciation on real estate and other invested assets.....		(i).....0
15.	Aggregate write-ins for deductions from investment income.....		.....0
16.	Total deductions (Lines 11 through 15).....		.....305,477
17.	Net investment income (Line 10 minus Line 16).....		.....14,010,430

DETAILS OF WRITE-INS

0901.	Misc. Income.....	.....(81)	.....(81)
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....(81)	.....(81)
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		.....0

- (a) Includes \$.....185,427 accrual of discount less \$.....747,886 amortization of premium and less \$.....542,283 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 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.....	.....	.....0	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....	.....(225,282)	.....(225,282)	.....	.....
1.3	Bonds of affiliates.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	.....	.....0	.....	.....
2.21	Common stocks of affiliates.....	.....	.....0	.....	.....
3.	Mortgage loans.....	.....	.....0	.....	.....
4.	Real estate.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....	.....0	.....	.....
7.	Derivative instruments.....	.....	.....0	.....	.....
8.	Other invested assets.....	.....	.....0	.....	.....
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....	.....(225,282)	.....0	.....(225,282)	.....0

DETAILS OF WRITE-INS

0901.	.....	.....	.....0	.....	.....
0902.	.....	.....	.....0	.....	.....
0903.	.....	.....	.....0	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Insurance Group		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected.....	0											
2. Deferred and accrued.....	0											
3. Deferred, accrued and uncollected:												
3.1 Direct.....	0											
3.2 Reinsurance assumed.....	0											
3.3 Reinsurance ceded.....	0											
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0											
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct.....	0											
6.2 Reinsurance assumed.....	0											
6.3 Reinsurance ceded.....	0											
6.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4.....	0	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0											
9. First year premiums and considerations:												
9.1 Direct.....	0											
9.2 Reinsurance assumed.....	0											
9.3 Reinsurance ceded.....	0											
9.4 Net (Line 7 - Line 8).....	0	0	0	0	0	0	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct.....	0											
10.2 Reinsurance assumed.....	0											
10.3 Reinsurance ceded.....	0											
10.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected.....	526,828		526,828									
12. Deferred and accrued.....	5,239,204		5,239,204									
13. Deferred, accrued and uncollected:												
13.1 Direct.....	5,766,032		5,766,032									
13.2 Reinsurance assumed.....	0											
13.3 Reinsurance ceded.....	0											
13.4 Net (Line 11 + Line 12).....	5,766,032	0	5,766,032	0	0	0	0	0	0	0	0	0
14. Advance.....	147,196		147,196									
15. Line 13.4 - Line 14.....	5,618,836	0	5,618,836	0	0	0	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct.....	27,368,395		24,316,861	2,992,145		49,010				10,379		
16.2 Reinsurance assumed.....	0											
16.3 Reinsurance ceded.....	12,257,092		12,252,172							4,920		
16.4 Net.....	15,111,303	0	12,064,689	2,992,145	0	49,010	0	0	0	5,459	0	0
17. Line 15 + Line 16.4.....	20,730,139	0	17,683,525	2,992,145	0	49,010	0	0	0	5,459	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	6,969,266		6,969,266									
19. Renewal premiums and considerations:												
19.1 Direct.....	26,017,965		22,966,431	2,992,145		49,010				10,379		
19.2 Reinsurance assumed.....	0											
19.3 Reinsurance ceded.....	12,257,092		12,252,172							4,920		
19.4 Net (Line 17 - Line 18).....	13,760,873	0	10,714,259	2,992,145	0	49,010	0	0	0	5,459	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct.....	26,017,965	0	22,966,431	2,992,145	0	49,010	0	0	0	10,379	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	12,257,092	0	12,252,172	0	0	0	0	0	0	4,920	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	13,760,873	0	10,714,259	2,992,145	0	49,010	0	0	0	5,459	0	0

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

	1	Insurance										12
	Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		8 Group	Accident and Health		11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities		9 Credit (Group & Individual)	10 Other		
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums.....	0											
22. All other.....	0											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded.....	0											
23.2 Reinsurance assumed.....	0											
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded.....	0											
24.2 Reinsurance assumed.....	0											
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded.....	1,152,597		1,151,710							887		
25.2 Reinsurance assumed.....	0											
25.3 Net ceded less assumed.....	1,152,597	0	1,151,710	0	0	0	0	0	0	887	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6).....	1,152,597	0	1,151,710	0	0	0	0	0	0	887	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	1,152,597	0	1,151,710	0	0	0	0	0	0	887	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single).....	0											
28. Single.....	0											
29. Renewal.....	471,925		425,752	46,070						103		
30. Deposit-type contract funds.....	0											
31. Totals (to agree with Page 6, Line 21).....	471,925	0	425,752	46,070	0	0	0	0	0	103	0	0

Annual Statement for the year 2020 of the

HARLEYSVILLE LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent.....	126,211				57		126,268
2.	Salaries and wages.....	494,085				24,402		518,487
3.11	Contributions for benefit plans for employees.....	113,640				5,548		119,188
3.12	Contributions for benefit plans for agents.....							0
3.21	Payments to employees under non-funded benefit plans.....							0
3.22	Payments to agents under non-funded benefit plans.....							0
3.31	Other employee welfare.....	(394)				214		(180)
3.32	Other agent welfare.....							0
4.1	Legal fees and expenses.....	888				35		923
4.2	Medical examination fees.....							0
4.3	Inspection report fees.....	2,706						2,706
4.4	Fees of public accountants and consulting actuaries.....	201,023				712		201,735
4.5	Expense of investigation and settlement of policy claims.....							0
5.1	Traveling expenses.....	536				113		649
5.2	Advertising.....					13		13
5.3	Postage, express, telegraph and telephone.....	25,346				68		25,414
5.4	Printing and stationery.....	7,496				18		7,514
5.5	Cost or depreciation of furniture and equipment.....	330				56		386
5.6	Rental of equipment.....							0
5.7	Cost or depreciation of EDP equipment and software.....	59,597				44		59,641
6.1	Books and periodicals.....					80		80
6.2	Bureau and association fees.....							0
6.3	Insurance, except on real estate.....							0
6.4	Miscellaneous losses.....							0
6.5	Collection and bank service charges.....					512		512
6.6	Sundry general expenses.....	208,962				273,195		482,157
6.7	Group service and administration fees.....	42,775		29,604		(354)		72,025
6.8	Reimbursements by uninsured plans.....							0
7.1	Agency expense allowance.....							0
7.2	Agents' balances charged off (less \$.....0 recovered).....	(17,226)						(17,226)
7.3	Agency conferences other than local meetings.....							0
8.1	Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX		0
8.2	Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only).....	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses.....							0
9.2	Investment expenses not included elsewhere.....					764		764
9.3	Aggregate write-ins for expenses.....	0	0	0	0	0	0	0
10.	General expenses Incurred.....	1,265,975	0	29,604	0	305,477	(b).....0	(a).....1,601,056
11.	General expenses unpaid December 31, prior year.....							0
12.	General expenses unpaid December 31, current year.....							0
13.	Amounts receivable relating to uninsured plans, prior year.....							0
14.	Amounts receivable relating to uninsured plans, current year.....							0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	1,265,975	0	29,604	0	305,477	0	1,601,056

DETAILS OF WRITE-INS

09.301.								0
09.302.								0
09.303.								0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	0	0	0	0	0	0	0

- (a) Includes management fees of \$.00 to affiliates and \$.00 to non-affiliates.
- (b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$.00; 2. Institutional \$.00; 3. Recreational and Health \$.00; 4. Educational \$.00

5. Religious \$.00; 6. Membership \$.00; 7. Other \$.00; 8. Total \$.00

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business			Investment	Fraternal	Total
1.	Real estate taxes.....						0
2.	State insurance department licenses and fees.....	91,294					91,294
3.	State taxes on premiums.....	430,628	197				430,825
4.	Other state taxes, including \$.....0 for employee benefits.....	6,051					6,051
5.	U.S. Social Security taxes.....						0
6.	All other taxes.....	20,016					20,016
7.	Taxes, licenses and fees incurred.....	547,989	197	0	0	0	548,186
8.	Taxes, licenses and fees unpaid December 31, prior year.....	154,803					154,803
9.	Taxes, licenses and fees unpaid December 31, current year.....	148,932					148,932
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	553,860	197	0	0	0	554,057

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	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.....		
4.	Applied to provide paid-up annuities.....		
5.	Total Lines 1 through 4.....	0	0
6.	Paid-in cash.....		
7.	Left on deposit.....		
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	0	0
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.....	0	0
16.	Total from prior year.....		
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	0	0

DETAILS OF WRITE-INS

0801.			
0802.			
0803.			
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

HARLEYSVILLE 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
Life Insurance:					
0100001. 2001 CSO 4.00% CRVM ANB CNF 2009-2012.....	20,639,797		20,639,797		
0100002. 2001 CSO 3.50% CRVM XXX ANB CNF 2013.....	5,454,080		5,454,080		
0100003. 2001 CSO 4.00% CRVM XXX ANB CNF 2007-2012.....	57,247,180		57,247,180		
0100004. 1980 CSO 4.00% NLP ALB CNF 2006-2008.....	3,624		3,624		
0100005. 1980 CSO 4.00% CRVM XXX ALB CNF 2006-2008.....	40,156,060		40,156,060		
0100006. 1980 CSO 4.00% CRVM ALB CNF 2006-2008.....	19,584,444		19,584,444		
0100007. 1980 CSO 4.50% CRVM XXX ALB CNF 2000-2005.....	69,558,013		69,558,013		
0100008. 1980 CSO 4.50% NLP ALB CNF 1995-2005.....	1,613,910		1,613,910		
0100009. 1980 CSO 4.50% CRVM ALB CNF 1995-2005.....	58,453,900		58,453,900		
0100010. 1980 CSO 5.00% NLP ALB CNF 1988-1994.....	3,265,829		3,265,829		
0100011. 1980 CSO (JT) 5.00% CRVM ALB CNF 1992-1994.....	422		422		
0100012. 1980 CSO 5.00% CRVM ALB CNF 1988-1994.....	21,504,326		21,504,326		
0100013. 1958 CSO 4.50% CRVM ALB CNF 1982-1988.....	6,551,358		6,551,358		
0100014. 1958 CSO (JT) 4.00% CRVM ALB CNF 1980-1988.....	77,000		77,000		
0100015. 1958 CSO 4.50% NLP ALB CNF 1980-1988.....	12,656,365		12,656,365		
0100016. 1958 CSO 4.00% NLP ALB CNF 1979-1988.....	47,165		47,165		
0100017. 1958 CET 3.00% NLP ALB CNF 1966-1988.....	521,062		521,062		
0100018. 1958 CSO 4.00% CRVM ALB CNF 1977-1988.....	3,207,892		3,207,892		
0100019. 1958 CSO 3.50%/2.50% NLP ALB CNF 1973-1976.....	17,653		17,653		
0100020. 1958 CSO 3.50%/2.50% CRVM ALB CNF 1977-1988.....	38,530		38,530		
0100021. 1958 CSO 3.00% NLP ALB CNF 1961-1988.....	4,361,212		4,361,212		
0100022. 1958 CSO 3.00% CRVM ALB CNF 1977-1988.....	32,450		32,450		
0199997. Totals (Gross).....	324,992,272	0	324,992,272	0	0
0199998. Reinsurance ceded.....	155,819,954		155,819,954		
0199999. Totals (Net).....	169,172,318	0	169,172,318	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 1996 a-2000 4.25% CARVM ALB CRF DEF 2010-2011.....	10,099,910	XXX	10,099,910	XXX	
0200002. 1996 a-2000 4.50% CARVM ALB CRF DEF 2005-2006 2008 2010.....	21,740,778	XXX	21,740,778	XXX	
0200003. 1996 a-2000 4.75% CARVM ALB CRF DEF 2003-2004 2007-2009.....	21,664,280	XXX	21,664,280	XXX	
0200004. 1996 a-2000 5.00% CARVM ALB CRF DEF 2003 2009.....	13,602,186	XXX	13,602,186	XXX	
0200005. 1996 a-2000 5.50% CARVM ALB CRF DEF 2001-2002.....	11,442,474	XXX	11,442,474	XXX	
0200006. 1996 a-2000 5.25% CARVM ALB CRF DEF 2001-2002.....	7,728,869	XXX	7,728,869	XXX	
0200007. 1996 a-2000 5.75% CARVM ALB CRF DEF 2000.....	556,419	XXX	556,419	XXX	
0200008. 1996 a-2000 5.50% CARVM ALB CRF DEF 2000.....	1,949,358	XXX	1,949,358	XXX	
0200009. 1996 a-2000 5.25% CARVM ALB CRF DEF 1998-1999.....	2,324,720	XXX	2,324,720	XXX	
0200010. 1996 a-2000 5.00% CARVM ALB CRF DEF 1998-1999.....	5,734,314	XXX	5,734,314	XXX	
0200011. 1983 a 5.75% CARVM ALB CRF DEF 1995.....	5,315,022	XXX	5,315,022	XXX	
0200012. 1996 a-2000 3.75% CARVM ALB CRF DEF 2012.....	311,272	XXX	311,272	XXX	
0200013. 1983 a 5.25% CARVM ALB CRF DEF 1994 1996-1997.....	11,043,154	XXX	11,043,154	XXX	
0200014. 1983 a 5.50% CARVM ALB CRF DEF 1993-1997.....	3,441,921	XXX	3,441,921	XXX	
0200015. 1983 a 6.00% CARVM ALB CRF DEF 1992.....	2,331,474	XXX	2,331,474	XXX	
0200016. 1983 a 6.50% CARVM ALB CRF DEF 1989.....	1,940,979	XXX	1,940,979	XXX	
0200017. 1983 a 6.25% CARVM ALB CRF DEF 1987 1990-1991.....	9,496,475	XXX	9,496,475	XXX	
0200018. 1983 a 6.75% CARVM ALB CRF DEF 1986-1988.....	7,968,967	XXX	7,968,967	XXX	
0200019. a-49 PROJ. 10 YR (-1) 4.00% CARVM ALB CRF DEF 1979-1985.....	12,093,250	XXX	12,093,250	XXX	
0200020. a-49 PROJ. 10 YR. (-1) 3.50% CARVM ALB CRF DEF 1976-1980.....	1,194,542	XXX	1,194,542	XXX	
0200021. 1996 a-2000 5.00% CARVM ALB CRF IMM 2011.....	113,622	XXX	113,622	XXX	
0200022. 1996 a-2000 5.25% CARVM ALB CRF IMM 2005-2006 2010.....	1,192,912	XXX	1,192,912	XXX	
0200023. 1996 a-2000 5.50% CARVM ALB CRF IMM 2004 2007-2008.....	480,739	XXX	480,739	XXX	
0200024. 1996 a-2000 6.00% CARVM ALB CRF IMM 2003 2009.....	407,291	XXX	407,291	XXX	
0200025. 1996 a-2000 6.50% CARVM ALB CRF IMM 2002.....	109,331	XXX	109,331	XXX	
0200026. 1996 a-2000 6.75% CARVM ALB CRF IMM 2001.....	89,729	XXX	89,729	XXX	
0200027. 1996 a-2000 7.00% CARVM ALB CRF IMM 2000.....	220,100	XXX	220,100	XXX	
0200028. 1996 a-2000 6.25% CARVM ALB CRF IMM 1998-1999.....	236,370	XXX	236,370	XXX	
0200029. 1983 GAM 6.75% CARVM ALB CRF IMM 1997.....	119,806	XXX		XXX	119,806
0200030. 1983 a 6.75% CARVM ALB CRF IMM 1996-1997.....	149,233	XXX	149,233	XXX	
0200031. 1983 a 7.25% CARVM ALB CRF IMM 1995.....	49,587	XXX	49,587	XXX	
0200032. 1983 a 6.50% CARVM ALB CRF IMM 1994.....	87,090	XXX	87,090	XXX	
0200033. 1983 a 7.00% CARVM ALB CRF IMM 1993.....	26,394	XXX	26,394	XXX	
0200034. 1983 a 7.75% CARVM ALB CRF IMM 1992.....	12,595	XXX	12,595	XXX	
0200035. 1983 a 8.25% CARVM ALB CRF IMM 1990-1991.....	164,432	XXX	164,432	XXX	
0200036. 1983 GAM 8.25% CARVM ALB CRF IMM 1990-1991.....	807,104	XXX		XXX	807,104
0200037. 1983 GAM 8.75% CARVM ALB CRF IMM 1988-1989.....	239,497	XXX		XXX	239,497
0200038. 1983 a 8.75% CARVM ALB CRF IMM 1988-1989.....	12,056	XXX	12,056	XXX	
0200039. 1983 GAM 7.00% CARVM ALB CRF IMM 1992.....	38,661	XXX		XXX	38,661
0200040. 1983 GAM 8.00% CARVM ALB CRF IMM 1986-1987 1991.....	199,542	XXX		XXX	199,542
0200041. 1983 a 8.00% CARVM ALB CRF IMM 1986-1987.....	52,813	XXX	52,813	XXX	
0200042. 1971 GAM 11.00% CARVM ALB CRF IMM 1985.....	18,173	XXX		XXX	18,173
0200043. 1971 GAM 11.25% CARVM ALB CRF IMM 1984.....	1,840	XXX		XXX	1,840
0200044. 1971 GAM 7.00% CARVM ALB CRF IMM 1981-1983.....	17,364	XXX		XXX	17,364
0200045. 1937 SA 3.50% CARVM ALB CRF IMM 1970-1980.....	35,979	XXX		XXX	35,979
0299997. Totals (Gross).....	156,862,624	XXX	155,384,658	XXX	1,477,966

HARLEYSVILLE 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
0299999. Totals (Net).....	156,862,624	XXX.....	155,384,658	XXX.....	1,477,966
Accidental Death Benefits:					
0400001. 1959 ADB with 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	7,131		7,131		
0499997. Totals (Gross).....	7,131	0	7,131	0	0
0499999. Totals (Net).....	7,131	0	7,131	0	0
Disability - Active Lives:					
0500001. 1952 INTER-CO. WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	903		903		
0500002. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	1,570,908		1,570,908		
0599997. Totals (Gross).....	1,571,811	0	1,571,811	0	0
0599998. Reinsurance ceded.....	452		452		
0599999. Totals (Net).....	1,571,359	0	1,571,359	0	0
Disability - Disabled Lives:					
0600001. 2005 GROUP LIFE WAIVER RESERVE TABLE 6.00%.....	4,186				4,186
0600002. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.50%.....	27,351				27,351
0600003. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.00%.....	23,159				23,159
0600004. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.50%.....	1,358,548				1,358,548
0600005. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.00%.....	1,620,648				1,620,648
0600006. 2005 GROUP LIFE WAIVER RESERVE TABLE 3.50%.....	258,970				258,970
0600007. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	1,116,280		1,116,280		
0699997. Totals (Gross).....	4,409,142	0	1,116,280	0	3,292,862
0699998. Reinsurance ceded.....	516,464				516,464
0699999. Totals (Net).....	3,892,678	0	1,116,280	0	2,776,398
Miscellaneous Reserves:					
0700001. Non-Deduction Reserves.....	467,859		467,859		
0700002. Deficiency Reserves.....	5,955,052		5,955,052		
0799997. Totals (Gross).....	6,422,911	0	6,422,911	0	0
0799998. Reinsurance ceded.....	907,384		907,384		
0799999. Totals (Net).....	5,515,527	0	5,515,527	0	0
9999999. Totals (Net) - Page 3, Line 1.....	337,021,637	0	332,767,273	0	4,254,364

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contacts in Column 2 that no longer contain a mortality risk are Life Insurance \$.....0, Annuities \$.....0, Supplementary Contracts with Life Contingencies \$.....0, Accidental Death Benefits \$.....0, Disability-Active Lives \$.....0, Disability-Disabled Lives \$.....0, Miscellaneous Reserves, \$.....0.

Annual Statement for the year 2020 of the

HARLEYSVILLE LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [☐]

No [☒]

1.2

If not, state which kind is issued

Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [☐]

No [☒]

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 [☒]

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? If so, state:

Yes [☐]

No [☒]

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 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 [☒]

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 [☒]

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 of the current year?

Yes [☐]

No [☒]

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 [☒]

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 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

13

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves.....	0												
2. Additional contract reserves (b).....	0												
3. Additional actuarial reserves - Asset/Liability analysis.....	0												
4. Reserve for future contingent benefits.....	0												
5. Reserve for rate credits.....	0												
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded.....	0												
9. Totals (Net).....	0	0	0	0	0	0	0	0	0	0	0	0	0
CLAIM RESERVE													
10. Present value of amounts not yet due on claims.....	6,328,254										6,328,254		
11. Additional actuarial reserves - Asset/Liability analysis.....	0												
12. Reserve for future contingent benefits.....	0												
13. Aggregate write-ins for reserves.....	142,075	0	0	0	0	0	0	0	0	0	142,075	0	0
14. Totals (Gross).....	6,470,329	0	0	0	0	0	0	0	0	0	6,470,329	0	0
15. Reinsurance ceded.....	3,485,576										3,485,576		
16. Totals (Net).....	2,984,753	0	0	0	0	0	0	0	0	0	2,984,753	0	0
17. TOTALS (Net).....	2,984,753	0	0	0	0	0	0	0	0	0	2,984,753	0	0
18. TABULAR FUND INTEREST.....	244,625										244,625		

DETAILS OF WRITE-INS

0601.	0												
0602.	0												
0603.	0												
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
1301. Long term disability loss adjustment expense.....	142,075										142,075		
1302.	0												
1303.	0												
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 + 1398) (Line 13 above).....	142,075	0	0	0	0	0	0	0	0	0	142,075	0	0

(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.

HARLEYSVILLE 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.....	173,249		173,249			
2. Deposits received during the year.....	0					
3. Investment earnings credited to the account.....	6,995		6,995			
4. Other net change in reserves.....	218		218			
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	69,059		69,059			
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	111,403	0	111,403	0	0	0
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	111,403	0	111,403	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	3,215,872		2,590,142				625,730				
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	908,374		908,374								
2.24 Net.....	2,307,498	0	(b).....1,681,768	(b).....0	0	(b).....0	(b).....625,730	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	181,209		181,209								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	181,209	0	(b).....181,209	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	3,397,081	0	2,771,351	0	0	0	625,730	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	908,374	0	908,374	0	0	0	0	0	0	0	0
4.4 Net.....	2,488,707	(a).....0	(a).....1,862,977	0	0	0	(a).....625,730	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$......0 in Column 2, \$......0 in Column 3 and \$......0 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 \$......0, Individual Annuities \$......0, Credit Life (Group and Individual) \$......0, and Group Life \$......0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$......0, Credit (Group and Individual) Accident and Health \$......0 and Other Accident and Health \$......0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	26,760,441		21,957,423	2,039,918			563,562	937,330	1,262,208		
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	13,067,900		12,346,175						721,725		
1.4 Net..... (d)	13,692,541	0	9,611,248	2,039,918	0	0	563,562	937,330	540,483	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	3,397,081	0	2,771,351	0	0	0	625,730	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	908,374	0	908,374	0	0	0	0	0	0	0	0
2.4 Net.....	2,488,707	0	1,862,977	0	0	0	625,730	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	1,151,439		1,151,439								
4. Liability December 31, prior year:											
4.1 Direct.....	1,818,928		1,119,768				699,160				
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	270,000		270,000								
4.4 Net.....	1,548,928	0	849,768	0	0	0	699,160	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	404,592		404,592								
6. Incurred benefits:											
6.1 Direct.....	28,338,594	0	23,609,006	2,039,918	0	0	490,132	937,330	1,262,208	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	14,453,121	0	13,731,396	0	0	0	0	0	721,725	0	0
6.4 Net.....	13,885,473	0	9,877,610	2,039,918	0	0	490,132	937,330	540,483	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....	516	183	(333)
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	516	183	(333)
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	32,921	6,894	(26,027)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	4,327,982	4,320,347	(7,635)
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	193,367	40,048	(153,319)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	4,554,786	4,367,472	(187,314)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	4,554,786	4,367,472	(187,314)

DETAILS OF WRITE-INS			
1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Other assets.....	30	2,749	2,719
2502. Disallowed interest maintenance reserve.....	193,337	37,299	(156,038)
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	193,367	40,048	(153,319)

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying statutory financial statements of Harleysville Life Insurance Company (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

The Ohio Department of Insurance (Department) recognizes only statutory accounting practices (SAP) prescribed or permitted by the Department for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance Law. The NAIC’s *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company has no statutory accounting practices that differ from NAIC SAP.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2020	2019
Net Income					
Harleysville Life Insurance Company state basis (Page 4, Line 35,					
(1) Columns 1 & 2)	XXX	XXX	XXX	\$ 2,904,421	\$ 3,984,228
(2) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 2,904,421	\$ 3,984,228
Surplus					
Harleysville Life Insurance Company state basis (Page 3, Line 38,					
(5) Columns 1 & 2)	XXX	XXX	XXX	\$ 57,569,090	\$ 54,998,400
(6) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 57,569,090	\$ 54,998,400

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

In preparing the financial statements in conformity with the Annual Statement Instructions and NAIC SAP, the Company is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosures of contingent assets and liabilities as of the date of the financial statements and the reported amounts of revenues and expenses for the period. Actual results could differ significantly from those estimates.

C. Accounting Policies

Life insurance premiums are recognized as revenue over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Policy benefits and claims that are expensed include interest credited to policy account balances, benefits and claims incurred in the period in excess of related policy reserves and other changes in future policy benefits. 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:

- Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
- Bonds, excluding loan-backed and structured securities, are stated at amortized cost except those with an NAIC designation of “6”, which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts are calculated using the effective yield method. The Company does not hold any mandatory convertible securities or SVO-identified investments.
- Not applicable – The Company does not have common stock.
- Not applicable – The Company does not have preferred stock.
- Not applicable – The Company does not have mortgage loans on real estate.
- Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles (SSAP) No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method.
- Not applicable – The Company does not have any subsidiaries.
- Not applicable – The Company does not have any ownership interest in joint ventures, partnerships and limited liability companies.
- Not applicable – The Company does not have derivatives.
- The Company anticipates investment income as a factor in the premium deficiency calculation.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based upon past experiences, for losses incurred but not reported. Such liabilities are based upon 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 liabilities are continually reviewed and any adjustments are reflected in the period determined.
- The Company has not modified its capitalization policy from the prior period.
- Not applicable as the Company does not write major medical insurance with prescription drug coverage.

NOTES TO THE FINANCIAL STATEMENTS

D. Going Concern

Not applicable.

Note 2 - Accounting Changes and Corrections of Errors

During 2020, the Company modified its approach used to schedule the reversals of its DTA for policyholder reserves under Statement of Statutory Accounting Principles No. 101 ("SSAP 101"). Prior to 2020 the Company scheduled the reversals of its DTA for policyholder reserves by estimating the reserve reversal using the aggregate policyholder reserve. As of January 1, 2020, the Company is now taking a disaggregate approach and calculates reversal of the DTA for policyholder reserves on a product-by-product basis. The new method is more precise and better reflects how the DTA for policyholder reserves moves with the underlying reserve liability. SSAP 101 permits a company to modify its scheduling method so long as the modification is treated as change in accounting principle. The impact of the change increases the Company's net admitted deferred tax asset \$53,263 and \$118,375 at December 31, 2020 and January 1, 2020, respectively, with a commensurate increase in capital and surplus. There was no impact on net income.

In December 2020, the Company adopted revisions to SSAP No. 2R, Cash Equivalent – Cash and Liquidity Pools. The adopted revisions require internal cash pooling arrangements to meet certain criteria to be considered qualified cash pools, with investments in qualifying pools reported as cash equivalents on Page 2 within line 5. The Company's cash pool meets the criteria to be considered a qualified cash pool under SSAP No. 2R. The internal cash pooling arrangement with Nationwide Cash Management Company (NCMC) was historically classified as short-term investments, resulting in a change in classification to cash equivalents. See Note 10 for more information on the Company's relationship with NCMC.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

- A. Mortgage Loans
- Not applicable.
- B. Troubled Debt Restructuring
- Not applicable.
- C. Reverse Mortgages
- Not applicable.
- D. Loan-Backed Securities
1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.

2. Not applicable

3. Not applicable.

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months

\$

(293,910)

2. 12 Months or Longer

\$

-

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months

\$

3,006,637

2. 12 Months or Longer

\$

-

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security. If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security, then the security is deemed not to be other-than-temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable, as the Company does not participate in a securities lending program and has no open dollar repurchase agreements as of year-end.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.
- 19.1

NOTES TO THE FINANCIAL STATEMENTS

- J. Real Estate
- Not applicable.
- K. Low-Income Housing Tax Credits
- 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 Separate Account (S/A) Account Activity (a)	Total (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	-	-	-	-	-	-	-
j. On deposit with states	4,545,095	-	-	-	4,545,095	4,555,761	(10,666)
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$4,545,095	\$-	\$-	\$-	\$4,545,095	\$4,555,761	\$(10,666)

- (a) Subset of Column 1
- (b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	0.00%	0.00%
j. On deposit with states	-	4,545,095	1.10%	1.11%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	0.00%	0.00%
n. Other restricted assets	-	-	0.00%	0.00%
o. Total Restricted Assets	\$-	\$4,545,095	1.10%	1.11%

(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)

Not applicable.

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

Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

No assets or liabilities are offset and reported net in accordance with a valid right to offset per SSAP No 64, *Offsetting and Netting of Assets and Liabilities*.

O. 5GI Securities

Not applicable.

P. Short Sales

Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Accounts
(1) Number of CUSIPs	8	-
(2) Aggregate Amount of Investment Income	\$ 997,763	\$ -

NOTES TO THE FINANCIAL STATEMENTS

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 - Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

The total amount of investment income nonadmitted at December 31, 2020 was \$0.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

A. The Components of the deferred tax asset/(liability) at December 31, 2020 are as follows:

December 31, 2020			
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 8,255,301	\$ -	\$ 8,255,301
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 8,255,301	\$ -	\$ 8,255,301
(1d) Deferred tax assets nonadmitted	4,327,982	-	4,327,982
(1e) Subtotal net admitted deferred tax asset	\$ 3,927,319	\$ -	\$ 3,927,319
(1f) Deferred tax liabilities	1,600,866	146,193	1,747,059
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 2,326,453	\$ (146,193)	\$ 2,180,260

December 31, 2019			
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 8,415,981	\$ -	\$ 8,415,981
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 8,415,981	\$ -	\$ 8,415,981
(1d) Deferred tax assets nonadmitted	4,320,347	-	4,320,347
(1e) Subtotal net admitted deferred tax asset	\$ 4,095,634	\$ -	\$ 4,095,634
(1f) Deferred tax liabilities	1,964,167	225,069	2,189,236
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 2,131,467	\$ (225,069)	\$ 1,906,398

Change			
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ (160,680)	\$ -	\$ (160,680)
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ (160,680)	\$ -	\$ (160,680)
(1d) Deferred tax assets nonadmitted	7,635	-	7,635
(1e) Subtotal net admitted deferred tax asset	\$ (168,315)	\$ -	\$ (168,315)
(1f) Deferred tax liabilities	(363,301)	(78,876)	(442,177)
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 194,986	\$ 78,876	\$ 273,862

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

		December 31, 2020		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 2,180,261	\$ -	\$ 2,180,261
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 2,180,261	\$ -	\$ 2,180,261
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 8,308,325
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 1,747,058	\$ -	\$ 1,747,058
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 3,927,319	\$ -	\$ 3,927,319
		December 31, 2019		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 1,906,399	\$ -	\$ 1,906,399
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 1,906,399	\$ -	\$ 1,906,399
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 7,963,800
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 2,189,235	\$ -	\$ 2,189,235
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 4,095,634	\$ -	\$ 4,095,634
		Change		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 273,862	\$ -	\$ 273,862
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 273,862	\$ -	\$ 273,862
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 344,525
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ (442,177)	\$ -	\$ (442,177)
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ (168,315)	\$ -	\$ (168,315)
		December 31, 2020		December 31, 2019
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount	607.027%		852.550%
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 55,388,830	\$	53,092,002

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2020		
		Ordinary	Capital	Total
(4a)	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)	\$ 8,255,301	\$ -	\$ 8,255,301
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 3,927,319	\$ -	\$ 3,927,319
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.83%	0.00%	0.83%
		December 31, 2019		
		Ordinary	Capital	Total
(4a)	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)	\$ 8,415,981	\$ -	\$ 8,415,981
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 4,095,634	\$ -	\$ 4,095,634
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.95%	0.00%	0.95%
		Change		
		Ordinary	Capital	Total
(4a)	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)	\$ (160,680)	\$ -	\$ (160,680)
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ (168,315)	\$ -	\$ (168,315)
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	(0.12)%	0.00%	(0.12)%
(4b)	Does this Company's tax-planning strategies include the use of reinsurance?	Yes []	No [X]	

B. There are no temporary differences for which deferred tax liabilities are not recognized.

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

		December 31, 2020	December 31, 2019	Change
1.	Current Income Tax			
	(a) Federal	\$ 847,731	\$ 930,789	\$ (83,058)
	(b) Foreign		-	-
	(c) Subtotal	\$ 847,731	\$ 930,789	\$ (83,058)
	(d) Federal income tax on net capital gains	232,893	83,209	149,684
	(e) Utilization of capital loss carry-forwards		-	-
	(f) Other		-	-
	(g) Federal and foreign income taxes incurred	\$ 1,080,624	\$ 1,013,998	\$ 66,626

NOTES TO THE FINANCIAL STATEMENTS

		December 31,	December 31,	
		2020	2019	Change
2.	Deferred Tax Assets			
	(a) Ordinary:			
	(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
	(2) Unearned premium reserve	-	-	-
	(3) Policyholder reserves	4,839,832	5,097,691	(257,859)
	(4) Investments	-	-	-
	(5) Deferred acquisition costs	3,009,610	2,917,003	92,607
	(6) Policyholder dividends accrual	-	-	-
	(7) Fixed assets	-	-	-
	(8) Compensation and benefits accrual	-	-	-
	(9) Pension accrual	-	-	-
	(10) Receivables - nonadmitted	-	-	-
	(11) Net operating loss carry-forward	384,355	384,355	-
	(12) Tax credit carry-forward	-	-	-
	(13) Other (including items <5% of total ordinary tax assets)	21,504	16,932	4,572
	(99) Subtotal	\$ 8,255,301	\$ 8,415,981	\$ (160,680)
	(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
	(c) Nonadmitted	4,327,982	4,320,347	7,635
	(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 3,927,319	\$ 4,095,634	\$ (168,315)
	(e) Capital:			
	(1) Investments	\$ -	\$ -	\$ -
	(2) Net capital loss carry-forward	-	-	-
	(3) Real estate	-	-	-
	(4) Other (including items <5% of total capital tax assets)	-	-	-
	(99) Subtotal	\$ -	\$ -	\$ -
	(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
	(g) Nonadmitted	-	-	-
	(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
	(i) Admitted deferred tax assets (2d + 2h)	\$ 3,927,319	\$ 4,095,634	\$ (168,315)
3.	Deferred Tax Liabilities			
	(a) Ordinary:	December 31,	December 31,	Change
		2020	2019	
	(1) Investments	\$ -	\$ -	\$ -
	(2) Fixed assets	-	-	-
	(3) Deferred and uncollected premium	1,210,867	1,496,168	(285,301)
	(4) Policyholder reserves	389,999	467,999	(78,000)
	(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
	(99) Subtotal	\$ 1,600,866	\$ 1,964,167	\$ (363,301)
	(b) Capital:			
	(1) Investments	\$ 146,193	\$ 225,069	\$ (78,876)
	(2) Real estate	-	-	-
	(3) Other (including items <5% of total capital tax liabilities)	-	-	-
	(99) Subtotal	\$ 146,193	\$ 225,069	\$ (78,876)
	(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,747,059	\$ 2,189,236	\$ (442,177)
4.	Net deferred tax asset/(liability) (2i - 3c)	\$ 2,180,260	\$ 1,906,398	\$ 273,862

NOTES TO THE FINANCIAL STATEMENTS

5. The change in deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted assets as the Change in Nonadmitted Assets are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2020	December 31, 2019	Change
(a) Adjusted gross deferred tax assets	\$ 8,255,301	\$ 8,415,981	\$ (160,680)
(b) Deferred tax liabilities	1,747,059	2,189,236	(442,177)
(c) Net deferred tax assets (liabilities)	\$ 6,508,242	\$ 6,226,745	\$ 281,497
(d) Tax effect of unrealized gains (losses)			-
(e) Tax effect of unrealized postretirement benefits			-
(f) Change in deferred income tax			\$ 281,497

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to pre-tax income. The significant book to tax adjustments causing this difference are as follows:

	December 31, 2020	December 31, 2019
(a) Current income taxes incurred	\$ 1,080,624	\$ 1,013,998
(b) Change in deferred income tax	(281,497)	(137,305)
(c) Total income tax reported	\$ 799,127	\$ 876,693
(d) Income before taxes	\$ 3,985,045	\$ 4,998,227
(e) Federal statutory tax rate	21%	21%
(f) Expected income tax expense (benefit) at 21% statutory rate	\$ 836,859	\$ 1,049,628
(1) Dividends received deduction	\$ -	\$ -
(2) Nondeductible expenses for meals, penalties, and lobbying	-	2
(3) Tax-exempt income	-	-
(4) Deferred tax benefit on nonadmitted assets	(4,965)	10,965
(5) Change in tax reserves	-	(180,334)
(6) Tax credits	-	-
(7) Tax adjustment for IMR	(32,767)	-
(8) Prior year adjustments	-	-
(9) Initial ceding commission	-	-
(10) Disregarded entity adjustment	-	-
(11) Change in reserve valuation basis	-	-
(12) Other	-	(3,568)
(13) Change in valuation allowance	-	-
(14) Impact of enacted tax law changes	-	-
(g) Total	\$ 799,127	\$ 876,693

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

1. As of December 31, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ 1,830,264	1/1/2012-5/1/2012	2026

2. The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

2020	\$ -
2019	\$ 51,944

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

1. The company's federal income tax return is consolidated with the following entities:

Nationwide Mutual Insurance Company	Nationwide Corporation
AGMC Reinsurance, Ltd	Nationwide Financial Assignment Company
Allied Group, Inc.	Nationwide Financial General Agency, Inc.
Allied Holding (Delaware), Inc.	Nationwide Financial Services, Inc.
Allied Insurance Company of America	Nationwide General Insurance Company
Allied Property & Casualty Insurance Company	Nationwide Global Holdings, Inc.
Allied Texas Agency, Inc.	Nationwide Indemnity Company
AMCO Insurance Company	Nationwide Insurance Company of America
American Marine Underwriters	Nationwide Insurance Company of Florida
Crestbrook Insurance Company	Nationwide Investment Services Corporation
Depositors Insurance Company	Nationwide Life and Annuity Insurance Company
DVM Insurance Agency, Inc.	Nationwide Life Insurance Company
Eagle Captive Reinsurance, LLC	Nationwide Lloyds
Freedom Specialty Insurance Company	Nationwide Property & Casualty Insurance Company
Harleysville Group Inc.	Nationwide Retirement Solutions, Inc.
Harleysville Insurance Co. of New York	Nationwide Sales Solutions, Inc.
Harleysville Insurance Company	Nationwide Trust Company, FSB
Harleysville Insurance Company of New Jersey	NBS Insurance Agency, Inc.
Harleysville Lake States Insurance Company	NFS Distributors, Inc.
Harleysville Life Insurance Company	NWD Investment Management, Inc.
Harleysville Preferred Insurance Company	Registered Investment Advisors Services, Inc.
Harleysville Worcester Insurance Company	Scottsdale Indemnity Company
Jefferson National Financial Corporation	Scottsdale Insurance Company
Jefferson National Securities Corporation	Scottsdale Surplus Lines Insurance Company
Lone Star General Agency, Inc.	THI Holdings (Delaware), Inc.
National Casualty Company	Titan Insurance Company
Nationwide Advantage Mortgage Company	Titan Insurance Services, Inc.
Nationwide Affinity Insurance Company of America	Veterinary Pet Insurance Company
Nationwide Agent Risk Purchasing Group, Inc.	Victoria Fire & Casualty Company
Nationwide Agribusiness Insurance Company	Victoria National Insurance Company
Nationwide Assurance Company	Victoria Select Insurance Company
Nationwide Cash Management Company	VPI Services, Inc.

2. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies in the consolidated return.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

Not applicable.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The Company is a wholly-owned subsidiary of Nationwide Mutual Insurance Company (NMIC) and is party to the Tax Sharing Agreement among NMIC and its subsidiaries and to the Second Amended and Restated Cost Sharing Agreement between NMIC and its affiliates.

The Company and its affiliates occupy common premises and share certain personnel, equipment and services and participate in the same group insurance, profit-sharing, pension and other postretirement benefit plans. During 2020 and 2019, the Company paid for its portion of the related costs, \$1,550,953 and \$1,668,248, respectively, in accordance with a written agreement.

The Company and various affiliates entered into an agreement with Nationwide Cash Management Company (NCMC), a subsidiary of Nationwide Mutual Insurance Company, under which NCMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. Amounts on deposit with NCMC for the benefit of the company was \$28,636,240 and \$24,689,511 as of December 31, 2020 and 2019, respectively.

Refer to Schedule Y for transactions with related parties.

Note 11 – Debt

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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

Not applicable.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

The Company has 1,000,000 shares of \$5 par value common stock authorized, 306,000 shares issued and 306,000 shares outstanding as of December 31, 2020.

B. Dividend Rate of Preferred Stock

Not applicable.

C. Dividend Restrictions

The maximum amount of dividends which can be paid to shareholders by a State of Ohio domiciled insurance company without prior approval of the Director of Insurance is limited to, together with that of other dividends or distributions made within the preceding twelve months, the greater of either 10% of capital and surplus as of the preceding December 31, or the net income for the twelve-month period ending December 31 of the previous calendar year. The Company's statutory capital and surplus as of December 31, 2020 was \$57,569,090, and statutory net income for 2020 was \$2,904,421. As of January 1, 2021, the Company has the ability to pay dividends to NMIC of \$5,756,909 without obtaining prior approval.

The State of Ohio insurance laws also require insurers to seek prior regulatory approval for any dividend paid from other than earned capital and surplus. Earned capital and surplus is defined under the State of Ohio insurance laws as the amount equal to the Company's unassigned funds as set forth in its most recent statutory financial statements, including net unrealized capital gains and losses or revaluation of assets. Additionally, following any dividend, an insurer's policyholder capital and surplus must be reasonable in relation to the insurer's outstanding liabilities and adequate for its financial needs.

D. Dividends Paid

No dividends were paid by the Company during 2020 and 2019.

E. Profits Available for Ordinary Dividends

Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

F. Restrictions on Surplus

There is no restriction on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.

G. Advances to Surplus Not Repaid

Not applicable.

H. Stock Held by Company for Special Purposes

Not applicable.

I. Changes in Special Surplus Funds

Not applicable.

J. Changes in Unassigned Funds

Not applicable.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

The Company has no commitments or contingent commitment to affiliates or other entities.

B. Assessments

1.
- The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessment or in the case of premium based assessments, at the time the premiums were written. In the case of loss-based assessments, the assessments should be accrued at the time the losses are incurred.

NOTES TO THE FINANCIAL STATEMENTS

As of December 31, 2020 and 2019, the Company accrued a liability for guaranty fund and other assessments of \$68,932 and \$236,793, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2.

Description	Amount
a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$ 78,967
b. Decreases current year:	
Premium tax offsets applied	\$ 20,138
c. Increases current year:	
Change in accrued premium tax offsets	\$ 886
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 59,715

3. Guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care contracts:

a. Discount rate applied 4.25%

b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company	\$ 120,663	\$ 29,015	\$ -	\$ -
American Network Insurance Company	21,463	6,170	-	-

c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company	26	70	70	-	-	-
American Network Insurance Company	25	70	70	-	-	-

C. Gain Contingencies

During 2020, the Company did not report any income or expense as a result of commutation of reinsurance.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits

Not applicable.

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

Legal and Regulatory Matters

The Company is subject to legal and regulatory proceedings in the ordinary course of its business. These include proceedings specific to the Company and proceedings generally applicable to business practices in the industries in which the Company operates. The outcomes of these proceedings cannot be predicted due to their complexity, scope, and many uncertainties. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory proceedings is not likely to have a material adverse effect on the Company's statutory financial position.

Tax Matters

The Company's federal income tax returns are routinely audited by the IRS. The Company provides for federal income taxes based on amounts the Company believes it ultimately will owe. Inherent in the provision for federal income taxes are estimates regarding the deductibility of certain items and the realization of certain tax credits. In the event the ultimate deductibility of certain items or the realization of certain tax credits differs from estimates, the Company may be required to change the provision for federal income taxes recorded in the statutory financial statements, which could be significant. Management has used best estimates to establish reserves for uncertain tax positions based on current facts and circumstances regarding tax exposure items where the ultimate deductibility is open to interpretation. Management believes its tax reserves reasonably provide for potential assessments that may result from IRS examinations and other tax-related matters for all open tax years.

Indemnifications

In the normal course of business, the Company provides standard indemnifications to contractual counterparties. The types of indemnifications typically provided include breaches of representations and warranties, taxes and certain other liabilities, such as third-party lawsuits. The indemnification clauses are often standard contractual terms and are entered into in the normal course of business based on an assessment that the risk of loss would be remote. The terms of the indemnifications vary in duration and nature. In many cases, the maximum obligation is not explicitly stated, and the contingencies triggering the obligation to indemnify have not occurred and are not expected to occur. Consequently, the amount of the obligation under such indemnifications is not determinable. Historically, the Company has not made any material payments pursuant to these obligations.

Note 15 – Leases

The Company does not have any material lease obligations at this time.

Note 16 - Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales
- Not applicable.
- B. Transfer and Servicing of Financial Assets
1. There was no securities lending activity during the period.

2. No servicing assets or liabilities were recognized during the period.

3. No servicing assets or liabilities were recognized during the period.

4. There were no assets securitized during the period.

5. There were no transfers of financial assets accounted for as a secured borrowing (excluding any repurchase and reverse repurchase transactions that may be disclosed under notes 5 F. through 5 I. above).

6. There were no transfers of receivables with recourse.

7. There were no dollar repurchase or reverse dollar repurchase agreements open as of December 31, 2020.
- C. Wash Sales
- 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 Premiums Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

Note 20 – Fair Value Measurements

A. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company's view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market, income and cost approaches.

The Company categorizes its financial instruments into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The Company categorizes assets and liabilities held at fair value in the statutory statements of assets and liabilities, surplus and other funds as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means. Primary inputs to this valuation technique may include comparative trades, bid/asks, interest rate movements, U.S. Treasury rates, London Interbank Offered Rate, prime rates, cash flows, maturity dates, call ability, estimated prepayments and/or underlying collateral values.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimates of the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes and comparative trades.

The Company reviews its fair value hierarchy classifications for assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

Independent pricing services are most often utilized to determine the fair value of bonds and stocks for which market quotations or quotations on comparable securities are available. For these bonds and stocks, the Company obtains the pricing services' methodologies, pricing from additional sources, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

A corporate pricing matrix is used in valuing certain corporate bonds. The corporate pricing matrix was developed using publicly available spreads for privately placed corporate securities with varying weighted average lives and credit quality ratings. The weighted average life and credit quality rating of a particular bond to be priced using the corporate pricing matrix are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular bond.

Non-binding broker quotes are also utilized to determine the fair value of certain bonds when deemed appropriate or when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified with the lowest priority in the fair value hierarchy as only one broker quote is ordinarily obtained, the investment is not traded on an exchange, the pricing is not available to other entities and/or the transaction volume in the same or similar investments has decreased. Inputs used in the development of prices are not provided to the Company by the brokers as the brokers often do not provide the necessary transparency into their quotes and methodologies. At least annually, the Company performs reviews and tests to ensure that quotes are a reasonable estimate of the investments' fair value. Price movements of broker quotes are subject to validation and require approval from the Company's management. Management uses its knowledge of the investment and current market conditions to determine if the price is indicative of the investment's fair value.

The Company carries short-term investments at amortized cost, which approximates fair value.

No assets or liabilities were held at fair value as of December 31, 2020.

NOTES TO THE FINANCIAL STATEMENTS

B. & C. The following table summarizes the carrying value and fair value of the Company's assets not held at fair value as of December 31, 2020:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$394,606,810	\$361,638,493	\$9,326,128	\$385,280,682		\$-	\$-
Cash, Cash Equivalents and Short-term investments	28,037,213	28,037,213	(599,027)	28,636,240	-	-	-
Policy loans	5,240,839	5,240,839	-	-	5,240,839	-	-
Total Assets	\$427,884,862	\$394,916,545	\$8,727,101	\$413,916,922	\$5,240,839	\$-	\$-

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured Using Net Asset Value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

On March 11, 2020, the World Health Organization declared COVID-19 a pandemic. The conditions as a result of the pandemic have and may continue to impact the Company's operations and financial condition. The extent to which the COVID-19 pandemic may impact the Company's operations and financial condition will depend on future developments which are evolving and uncertain.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

Not applicable.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable.

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.
2. The company has no direct exposure through investments in subprime mortgage loans.
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	\$ 241,581	\$ 239,939	\$ 239,939	\$ -
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 241,581	\$ 239,939	\$ 239,939	\$ -

4. The company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Retained Assets

The Company does not retain beneficiary assets. During a death benefit claim, the death benefit settlement method is payment to the beneficiary in form of a check or electronic funds transfer.

H. Insurance-Linked Securities (ILS) Contracts

Not applicable.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 19, 2021 for the statutory statement issued on February 26, 2021.

There were no material Type I events occurring subsequent to the end of the year that merited recognition or disclosure in these statements that have not already been reflected as required.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 19, 2021 for the statutory statement issued on February 26, 2021.

There were no material Type II events occurring subsequent to the end of the year that merited disclosure in these statements that have not already been reflected as required.

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 not 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 or premium or other similar credits?

Yes () No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

Not applicable.

- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in the income statement?

Not applicable.

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 that, 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.

The estimated impact of termination of all ceded reinsurance is \$956,576.

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 that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

NOTES TO THE FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

None.

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurance Rating Downgraded or Status Subject to Revocation

Not applicable.

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer

Not applicable.

F. Variable Annuity Reinsurance Agreement with an Affiliated Captive Reinsurer

Not applicable.

G. Ceding Entities that Utilize Captive Reinsurance to Assume Reserves Subject to the XXX/AXXX Captive Framework

Not applicable.

H. Reinsurance Credit

Not applicable.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events of prior years developed as anticipated during 2020. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2020. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2020 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	January 22, 2021
3. Was anticipated investment income utilized in the calculation?	Yes

NOTES TO THE FINANCIAL STATEMENTS

Note 31 – Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured. The Company returns any portion of final premium paid beyond the month of death for all policies. An extra reserve is held for the non-deduction of deferred fractional premiums and the return of premiums at the death of the insured. Such reserve is computed as the greater of (1) and (2) where: (1) equals one half of the tabular net premiums times the average life reserve factor; and (2) equals gross deferred premiums times the average life reserve factor.

Surrender values are not promised in excess of the legally computed reserves.

2. On policies issued on lives classed as substandard, an extra reserve is held in respect of such policies equal to one half of the gross substandard extra premium.
3. As of December 31, 2020, the Company had \$295,389,743 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
4. The Tabular Interest (Page 7, Part A, Line 4), The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5), and the Tabular Cost (Page 7, Part A, Line 9) have been determined by formulas described in the instructions for Page 7.
5. For determining the Tabular Interest on Funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as one hundredth of the product of such valuation rate of interest time the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
6. Nature of other reserve changes: Not applicable.

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Individual Annuities					
1. Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.00%
b. At book value less current surrender charge of 5% or more	68,971	-	-	68,971	0.04%
c. At fair value	-	-	-	-	0.00%
d. Total with market value adjustment or at fair value (Total of a through c)	\$ 68,971	\$ -	\$ -	\$ 68,971	0.04%
e. At book value without adjustment (Minimal or no charge or adjustment)	151,911,394	-	-	151,911,394	97.76%
2. Not subject to discretionary withdrawal	3,404,293	-	-	3,404,293	2.19%
3. Total (gross: direct + assumed)	\$ 155,384,659	\$ -	\$ -	\$ 155,384,659	100.00%
4. Reinsurance ceded	-	-	-	-	
5. Total (net) (3) - (4)	\$ 155,384,659	\$ -	\$ -	\$ 155,384,659	
6. Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	-	-	-	-	
B. Group Annuities					
1. Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.00%
b. At book value less current surrender charge of 5% or more	-	-	-	-	0.00%
c. At fair value	-	-	-	-	0.00%
d. Total with market value adjustment or at fair value (Total of a through c)	\$ -	\$ -	\$ -	\$ -	0.00%
e. At book value without adjustment (Minimal or no charge or adjustment)	-	-	-	-	0.00%
2. Not subject to discretionary withdrawal	1,477,965	-	-	1,477,965	100.00%
3. Total (gross: direct + assumed)	\$ 1,477,965	\$ -	\$ -	\$ 1,477,965	100.00%
4. Reinsurance ceded	-	-	-	-	
5. Total (net) (3) - (4)	\$ 1,477,965	\$ -	\$ -	\$ 1,477,965	
6. Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	-	-	-	-	
C. Deposit-Type Contracts (no life contingencies):					
1. Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.00%
b. At book value less current surrender charge of 5% or more	-	-	-	-	0.00%
c. At fair value	-	-	-	-	0.00%
d. Total with market value adjustment or at fair value (Total of a through c)	\$ -	\$ -	\$ -	\$ -	0.00%
e. At book value without adjustment (Minimal or no charge or adjustment)	-	-	-	-	0.00%
2. Not subject to discretionary withdrawal	111,403	-	-	111,403	100.00%
3. Total (gross: direct + assumed)	\$ 111,403	\$ -	\$ -	\$ 111,403	100.00%
4. Reinsurance ceded	-	-	-	-	
5. Total (net) (3) – (4)	\$ 111,403	\$ -	\$ -	\$ 111,403	
6. Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	-	-	-	-	

NOTES TO THE FINANCIAL STATEMENTS

B. Separate Accounts with Guarantees

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		-	-
j.	Miscellaneous Reserves		-	-
2.	Not Subject to discretionary withdrawal, surrender values or policy loans:			
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)		-	-
4.	Reinsurance Ceded		-	-
5.	Total (net) (C-D)	\$	- \$	- \$

C. Separate Accounts 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		-	-
j.	Miscellaneous Reserves		-	-
2.	Not Subject to discretionary withdrawal, surrender values or policy loans:			
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)		-	-
4.	Reinsurance Ceded		-	-
5.	Total (net) (C-D)	\$	- \$	- \$

D.		Life & Accident & Health Annual Statement:			Amount
1.	Exhibit 5, Life Insurance Section, Total (net)		\$	169,172,318	
2.	Exhibit 5, Accidental Death Benefits Section, Total (net)			7,131	
3.	Exhibit 5, Disability - Active Lives Section, Total (net)			1,571,359	
4.	Exhibit 5, Disability - Disabled Lives Section, Total (net)			3,892,678	
5.	Exhibit 5, Miscellaneous Reserves Section, Total (net)			5,515,527	
6.	Subtotal		\$	180,159,013	
		Separate Accounts Annual Statement:			
7.	Exhibit 3, Line 0199999, Column 2			-	
8.	Exhibit 3, Line 0499999, Column 2			-	
9.	Exhibit 3, Line 0599999, Column 2			-	
10.	Subtotal (Lines 7 through 9)				
11.	Combined Total (6+10)		\$	180,159,013	

Note 34 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2020 were as follows:

Type	Gross	Net of Loading
1. Industrial	\$ -	\$ -
2. Ordinary New Business	-	-
3. Ordinary Renewal	5,766,032	5,766,032
4. Credit Life	-	-
5. Group Life	-	-
6. Group Annuity	-	-
7. Totals	\$ 5,766,032	\$ 5,766,032

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

Not applicable.

HARLEYSVILLE LIFE INSURANCE COMPANY
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?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] No []

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 [X] No [] N/A []

1.3

State regulating? OH

1.4

Is the reporting entity publicly traded or a member of publicly traded group?

Yes [] No [X]

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.

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 [X]

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.

12/31/2016

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.

12/31/2016

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).

06/28/2018

3.4

By what department or departments?
PA

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 [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

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 [X]

4.12

renewals?

Yes [] No [X]

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 [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If the answer is YES, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of 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	2	3
Name of Entity	NAIC Company Code	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 [X]

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 [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

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	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []

8.4

If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Nationwide Trust Company, FSB	Columbus, OH	No	Yes	No	No
Nationwide Investment Services Corp.	Columbus, OH	No	No	No	Yes
Nationwide Investment Advisors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Securities, LLC	Columbus, OH	No	No	No	Yes
Nationwide Fund Advisors	Columbus, OH	No	No	No	Yes
Nationwide Fund Distributors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Asset Management, LLC	Columbus, OH	No	No	No	Yes
Jefferson National Securities Corporation	Louisville, KY	No	No	No	Yes

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

KPMG LLP, 191 W NATIONWIDE BLVD., SUITE 500, COLUMBUS, OH 43215

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 ☒

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 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 ☒

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 ☒ 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?
Philip Wunderlich, FSA, MAAA, Associate Vice President and Appointed Actuary, One Nationwide Plaza, Columbus, OH 43215

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☐ No ☒

12.11

Name of real estate holding company

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$0

12.2

If yes, provide explanation

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 ☒ 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 ☐

14.21

If the response to 14.2 is yes, provide information related to amendment(s).
The Code of Condcut was updated 2nd quarter and made effective 4/30/2020. We updated our gift policy, increasing the gift value from \$50 to \$100.

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

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 ☒

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

Yes ☒ 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 ☒ 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 ☒ 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 ☒

20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11

To directors or other officers

\$0

20.12

To stockholders not officers

\$0

20.13

Trustees, supreme or grand (Fraternal only)

\$0

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

\$0

20.22

To stockholders not officers

0

20.23

Trustees, supreme or grand (Fraternal only)

0

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 reporting in the statement?

Yes ☐ No ☒

21.2

If yes, state the amount thereof at December 31 of the current year:

21.21

Rented from others

\$0

21.22

Borrowed from others

\$0

21.23

Leased from others

\$0

21.24

Other

\$0

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
22.2	If answer is yes:		
22.21	Amount paid as losses or risk adjustment	\$	0
22.22	Amount paid as expenses	\$	0
22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	1,543,750

INVESTMENT

24.01	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 24.03)?	Yes [X]	No []						
24.02	If no, give full and complete information, relating thereto:								
24.03	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).								
24.04	For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	\$	0						
24.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	\$	0						
24.06	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]						
24.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes []	No [] N/A [X]						
24.08	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]						
24.09	For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:								
24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0						
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0						
24.093	Total payable for securities lending reported on the liability page:	\$	0						
25.1	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 current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)	Yes [X]	No []						
25.2	If yes, state the amount thereof at December 31 of the current year:								
25.21	Subject to repurchase agreements	\$	0						
25.22	Subject to reverse repurchase agreements	\$	0						
25.23	Subject to dollar repurchase agreements	\$	0						
25.24	Subject to reverse dollar repurchase agreements	\$	0						
25.25	Placed under option agreements	\$	0						
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$	0						
25.27	FHLB Capital Stock	\$	0						
25.28	On deposit with states	\$	4,545,095						
25.29	On deposit with other regulatory bodies	\$	0						
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0						
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	0						
25.32	Other	\$	0						
25.3	For category (25.26) provide the following:								
	<table><tr><th>1 Nature of Restriction</th><th>2 Description</th><th>3 Amount</th></tr><tr><td></td><td></td><td>\$</td></tr></table>	1 Nature of Restriction	2 Description	3 Amount			\$		
1 Nature of Restriction	2 Description	3 Amount							
		\$							
26.1	Does the reporting entity have any hedging transactions reported on Schedule DB?	Yes []	No [X]						
26.2	If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?	Yes []	No [] N/A [X]						
	If no, attach a description with this statement.								

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.4	If the response to 26.3 is yes, does the reporting entity utilize:		
26.41	Special accounting provision of SSAP No. 108	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.42	Permitted accounting practice	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.43	Other accounting guidance	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.5	By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
	<ul style="list-style-type: none">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 Guidance 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 the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.		
27.1	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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
27.2	If yes, state the amount thereof at December 31 of the current year:	\$	0

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.

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 ☒] No ☐]

28.01

For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
The Bank of New York Mellon	1 Wall Street, New York, NY 10286

28.02

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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes ☐] No ☒]

28.04

If yes, give full and complete information relating thereto:

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

28.05

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	2
Name of Firm or Individual	Affiliation
Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution	I

28.0597

For those firms/individuals listed in the table for Question 28.05, 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 ☐] No ☒]

28.0598

For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?

Yes ☐] No ☒]

28.06

For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
				Investment Management Agreement (IMA) Filed
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	

29.1

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 ☒]

29.2

If yes, complete the following schedule:

1	2	3
CUSIP	Name of Mutual Fund	Book/Adjusted Carrying Value
		\$
29.2999 TOTAL		\$

29.3

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
		\$	

30.

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 (+)
30.1	Bonds	\$ 361,638,493	\$ 394,606,815	\$ 32,968,322
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 361,638,493	\$ 394,606,815	\$ 32,968,322

30.4

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

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private placement securities without quoted market prices), an internally developed pricing model or "corporate pricing matrix" is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

31.1

Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes ☒] No ☐]

31.2

If the answer to 31.1 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 ☐] No ☒]

31.3

If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

32.1

Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes ☒] No ☐]

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

32.2

If no, list exceptions:

33.

By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 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

[]

No

[X]

34.

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 an 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

[]

No

[X]

35.

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]

36.

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 36.a-36.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

[]

OTHER

37.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$

0

37.2

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
All payments are made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$

38.1

Amount of payments for legal expenses, if any?

\$

0

38.2

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
All payments are made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$

39.1

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

\$

0

39.2

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
All payments are made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$

HARLEYSVILLE LIFE INSURANCE COMPANY
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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
1.2	If yes, indicate premium earned on U.S. business only.	\$		0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$		0
1.3	Reason for excluding:			
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$		0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$		0
1.6	Individual policies:			
	Most current three years:			
1.61	Total premium earned	\$		0
1.62	Total incurred claims	\$		0
1.63	Number of covered lives	\$		0
	All years prior to most current three years:			
1.64	Total premium earned	\$		0
1.65	Total incurred claims	\$		0
1.66	Number of covered lives	\$		0
1.7	Group policies:			
	Most current three years:			
1.71	Total premium earned	\$		0
1.72	Total incurred claims	\$		0
1.73	Number of covered lives	\$		0
	All years prior to most current three years:			
1.74	Total premium earned	\$		0
1.75	Total incurred claims	\$		0
1.76	Number of covered lives	\$		0

2. Health Test:

		1	2
		Current Year	Prior Year
2.1	Premium Numerator	\$ 0	\$ 0
2.2	Premium Denominator	\$ 13,760,873	\$ 19,502,937
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	\$ 0	\$ 0
2.5	Reserve Denominator	\$ 336,979,570	\$ 338,088,168
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%

3.1	Does the reporting entity have Separate Accounts?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
3.2	If yes, has a Separate Accounts statement been filed with this Department	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]
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?	\$	0
3.4	State the authority under which Separate Accounts are maintained:		

3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
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)?"	\$	0
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:	\$	0

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.						
	<table><tr><td>1</td><td>2</td></tr><tr><td>P&C Insurance Company and Location</td><td>Statement Value on Purchase Date of Annuities (i.e., Present Value)</td></tr><tr><td></td><td></td></tr></table>	1	2	P&C Insurance Company and Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)		
1	2						
P&C Insurance Company and Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)						

5.1	Do you act as a custodian for health savings accounts?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
5.2	If yes, please provide the amount of custodial funds held as of the reporting date.	\$	0
5.3	Do you act as an administrator for health savings accounts?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
5.4	If yes, please provide the balance of the funds administered as of the reporting date.	\$	0
6.1	Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/> X]

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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 premiums written	\$	24,304,253
7.2	Total incurred claims	\$	23,504,208
7.3	Number of covered lives		31,176

*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 guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

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	\$	1,550,953
9.22	Received	\$	0
10.1	Does the reporting entity write any guaranteed interest contracts?	Yes []	No [X]
10.2	If yes, what amount pertaining to these items is included in:		
10.21	Page 3, Line 1	\$	0
10.22	Page 4, Line 1	\$	0
11.	For stock reporting entities only:		
11.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$	0
12.	Total dividends paid stockholders since organization of the reporting entity:		
12.11	Cash	\$	0
12.12	Stock	\$	0
13.1	Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: 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.	Yes []	No [X]
13.2	If yes, has the reporting entity completed the <i>Workers' Compensation Carve-Out Supplement</i> to the Annual Statement?	Yes []	No []
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	\$ 0	\$ 0	\$ 0
13.32 Paid claims	\$ 0	\$ 0	\$ 0
13.33 Claim liability and reserve (beginning of year)	\$ 0	\$ 0	\$ 0
13.34 Claim liability and reserve (end of year)	\$ 0	\$ 0	\$ 0
13.35 Incurred claims	\$ 0	\$ 0	\$ 0

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	\$ 0	\$ 0
13.42	\$25,000 — 99,999	\$ 0	\$ 0
13.43	\$100,000 — 249,999	\$ 0	\$ 0
13.44	\$250,000 — 999,999	\$ 0	\$ 0
13.45	\$1,000,000 or more	\$ 0	\$ 0

13.5	What portion of earned premium reported in 13.31, Column 1 was assumed from pools?	\$	0
------	--	----	---

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?		

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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 a benefit certificate to applicants?

Yes [☐]

No [☐]

25.

Are applicants admitted to membership without filing an application with and becoming 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 total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
	\$

HARLEYSVILLE 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 2020	2 2019	3 2018	4 2017	5 2016
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	971,594	1,011,138	1,059,513	1,111,741	1,182,511
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	6,663,022	7,060,452	7,505,928	7,958,003	8,403,778
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	7,634,616	8,071,590	8,565,441	9,069,744	9,586,289
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....					.XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
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).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	0	0	0	0	0
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).....	10,714,259	15,961,118	12,284,748	13,088,720	14,021,797
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	2,992,145	3,486,013	2,352,134	3,560,709	3,663,811
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	49,010	49,785	51,399	52,847	34,182
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....					(680)
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	5,459	6,023	6,877	10,794	3,747
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	13,760,873	19,502,939	14,695,158	16,713,070	17,722,857
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)...	409,181,976	405,227,473	400,841,830	406,517,063	411,847,849
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	351,612,886	350,229,073	349,787,934	359,845,875	367,605,227
23. Aggregate life reserves (Page 3, Line 1).....	337,021,637	338,992,548	337,842,519	346,747,977	352,065,388
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....					.XXX
24. Aggregate A&H reserves (Page 3, Line 2).....	2,984,753	3,479,862	3,969,307	4,980,842	5,842,329
25. Deposit-type contract funds (Page 3, Line 3).....	111,403	173,249	324,307	438,931	598,639
26. Asset valuation reserve (Page 3, Line 24.01).....	3,015,250	2,587,336	2,270,000	2,110,177	1,949,266
27. Capital (Page 3, Lines 29 & 30).....	1,530,000	1,530,000	1,530,000	1,530,000	1,530,000
28. Surplus (Page 3, Line 37).....	56,039,090	53,468,400	49,523,896	45,141,188	42,712,622
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	2,369,241	3,940,612	(3,910,562)	(1,171,651)	3,168,006
Risk-Based Capital Analysis					
30. Total adjusted capital.....	57,569,090	54,998,400	51,053,896	46,671,188	44,242,622
31. Authorized control level risk-based capital.....	9,124,602	6,227,434	4,458,212	4,134,148	4,381,772
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).....	91.6	92.3	94.0	94.6	97.1
33. Stocks (Lines 2.1 and 2.2).....					
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	7.1	6.3	4.6	3.9	1.4
37. Contract loans (Line 6).....	1.3	1.4	1.4	1.5	1.5
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
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

HARLEYSVILLE LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	4,554,786	4,367,472	4,507,779	4,202,548	7,874,043
53. Total admitted assets (Page 2, Line 28, Col. 3).....	409,181,976	405,227,473	400,841,830	406,517,063	411,847,849
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	14,010,430	14,564,015	14,680,641	15,934,993	16,929,576
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(280,202)	(89,290)	(28,314)	(181,126)	(352,514)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....					
57. Total of above Lines 54, 55 and 56.....	13,730,228	14,474,725	14,652,327	15,753,867	16,577,062
Benefits and Reserve Increase (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 & 8).....	24,536,021	26,500,138	31,059,566	31,444,006	28,524,592
59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6).....	540,483	836,774	847,107	1,088,758	1,161,814
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	(24,683)	5,310,299	1,845,860	(1,410,942)	4,094,276
61. Increase in A&H reserves (Line 19, Col. 6).....	(495,110)	(489,445)	(1,011,535)	(861,486)	(2,040,609)
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 100.00.....	4.5	3.5	4.9	5.3	5.1
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 100.00.....	5.2	5.4	5.2	4.8	4.2
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	831.2	5,867.0	(2,499.3)	2,105.5	(28,653.2)
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	531.5	596.1	971.9	659.3	3,399.9
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	3,483,061	4,274,649	4,769,872	6,088,523	7,113,763
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	3,437,688	3,927,133	4,938,668	5,869,706	7,996,616
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	42,174	41,987	46,541	50,665	51,880
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	42,174	42,174	42,174	43,546	50,896
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).....	2,170,145	2,491,607	3,609,052	2,282,692	844,998
74. Ordinary - individual annuities (Page 6, Col. 4).....	1,121,284	1,313,896	1,241,949	1,127,799	1,884,778
75. Ordinary - supplementary contracts.....	XXX	XXX			3,091
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....					
77. Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9).....	(10,082)	167,183	71,553	197,358	71,334
78. Group annuities (Page 6, Col. 5).....	(567,179)	(453,263)	(688,524)	(645,120)	(330,433)
79. A&H - group (Page 6.5, Col. 3).....		(201,143)	201,732	(18,844)	708,988
80. A&H - credit (Page 6.5, Col. 10).....					
81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10).....	41,318	6,919	19,042	3,905	4,209
82. Aggregate of all other lines of business (Page 6, Col. 8).....	429,135	748,321	401,428	268,610	131,029
83. Fraternal (Page 6, Col. 7).....					
84. Total (Page 6, Col. 1).....	3,184,621	4,073,520	4,856,232	3,216,400	3,317,994

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:

HARLEYSVILLE 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 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance	
							7 Policies	8 Certificates		
1. In force end of prior year.....			32,881	8,071,590						8,071,590
2. Issued during year.....										.0
3. Reinsurance assumed.....										.0
4. Revived during year.....			34	10,756						10,756
5. Increased during year (net).....				5,103						5,103
6. Subtotals, Lines 2 to 5.....	.0	.0	34	15,859	.0	.0	.0	.0	.0	15,859
7. Additions by dividends during year.....	.XXX		.XXX		.XXX		.XXX	.XXX		.0
8. Aggregate write-ins for increases.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 and 6 to 8).....	.0	.0	32,915	8,087,449	.0	.0	.0	.0	.0	8,087,449
Deductions during year:										
10. Death.....			244	24,876			.XXX			24,876
11. Maturity.....			2	21			.XXX			21
12. Disability.....							.XXX			.0
13. Expiry.....			24	225						225
14. Surrender.....			177	20,517						20,517
15. Lapse.....			1,234	384,838						384,838
16. Conversion.....			50	14,717			.XXX	.XXX	.XXX	14,717
17. Decreased (net).....				7,639						7,639
18. Reinsurance.....										.0
19. Aggregate write-ins for decreases.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
20. Totals (Lines 10 to 19).....	.0	.0	1,731	452,833	.0	.0	.0	.0	.0	452,833
21. In force end of year (b) (Line 9 minus Line 20).....	.0	.0	31,184	7,634,616	.0	.0	.0	.0	.0	7,634,616
22. Reinsurance ceded end of year.....	.XXX		.XXX	5,996,560	.XXX		.XXX	.XXX		5,996,560
23. Line 21 minus Line 22.....	.XXX	.0	.XXX	1,638,056	.XXX	(a).0	.XXX	.XXX	.0	1,638,056

DETAILS OF WRITE-INS

0801. ....										.0
0802. ....										.0
0803. ....										.0
0898. Summary of remaining write-ins for Line 8 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1901. ....										.0
1902. ....										.0
1903. ....										.0
1998. Summary of remaining write-ins for Line 19 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

Life Accident and Health Companies Only:

(a) Group \$.0; Individual \$.0.

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates.0 , amount, \$.0.

Additional accidental death benefits included in life certificates were in amount \$.0. 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?.....

HARLEYSVILLE 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.....	
25. Other paid-up insurance.....			1,572	13,952
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.....			8	395
28. Term policies-other.....			18,952	6,656,672
29. Other term insurance-decreasing.....	XXX.....		XXX.....	
30. Other term insurance.....	XXX.....		XXX.....	
31. Totals (Lines 27 to 30).....	0	0	18,960	6,657,067
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....		XXX.....	
33. Totals, extended term insurance.....	XXX.....	XXX.....	600	5,955
34. Totals, whole life and endowment.....			11,624	971,594
35. Totals (Lines 31 to 34).....	0	0	31,184	7,634,616

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.....				
37. Ordinary.....			7,634,617	
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	0	0	7,634,617	0

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.....	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX.....		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.....	12,724
--	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 \$2,500 for every \$7,500
47.2

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	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.....			896	173,431			279	13,638
49. Disability Income.....			1,824	116,793				
50. Extended Benefits.....			XXX.....	XXX.....				
51. Other.....								
52. Total.....	0	(a) 0	2,720	(a) 290,224	0	(a) 0	279	(a) 13,638

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

Annual Statement for the year 2020 of the

HARLEYSVILLE LIFE INSURANCE COMPANY

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.....				
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	0	0	0	0
Deductions during year:				
6. Decreased (net).....				
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	0	0	0	0
9. In force end of year (line 5 minus line 8).....	0	0	0	0
10. Amount on deposit.....		(a)		(a)
11. Income now payable.....				
12. Amount of income payable.....	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	129	3,947		150
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	129	3,947	0	150
Deductions during year:				
6. Decreased (net).....	11	206		12
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	11	206	0	12
9. In force end of year (Line 5 minus Line 8).....	118	3,741	0	138
Income now payable:				
10. Amount of income payable.....	(a) 567,236	XXX	XXX	(a) 355,452
Deferred fully paid:				
11. Account balance.....	XXX	(a) 70,560,713	XXX	(a)
Deferred not fully paid:				
12. Account balance.....	XXX	(a) 81,420,104	XXX	(a)

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.....					44	12,163
2. Issued during year.....						
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	0	XXX	0	XXX	44	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX	4	XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	4	XXX
10. In force end of year (Line 5 minus Line 9)....	0	(a)	0	(a)	40	(a) 10,379

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year.....	28	
2. Issued during year.....		
3. Reinsurance assumed.....		
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	28	0
Deductions during year:		
6. Decreased (net).....		
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	0	0
9. In force end of year (Line 5 minus Line 8).....	28	0
10. Amount of account balance.....	(a) 111,403	(a)

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

HARLEYSVILLE LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				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	83,403	4,200			87,603	
2.	Alaska.....	AK	N	133				133	
3.	Arizona.....	AZ	L	97,602	7,000			104,602	
4.	Arkansas.....	AR	L	167,965				167,965	
5.	California.....	CA	N	87,203				87,203	
6.	Colorado.....	CO	N	59,719				59,719	
7.	Connecticut.....	CT	L	190,661	21,170			211,831	
8.	Delaware.....	DE	L	466,535	500			467,035	
9.	District of Columbia.....	DC	L	28,248				28,248	
10.	Florida.....	FL	L	386,240	88,268	143		474,651	
11.	Georgia.....	GA	L	100,808				100,808	
12.	Hawaii.....	HI	N	472				472	
13.	Idaho.....	ID	N	1,997				1,997	
14.	Illinois.....	IL	L	734,807	6,225			741,032	
15.	Indiana.....	IN	L	463,347	19,700			483,047	
16.	Iowa.....	IA	L	5,898	1,225			7,123	
17.	Kansas.....	KS	N	6,538				6,538	
18.	Kentucky.....	KY	L	8,976	1,800			10,776	
19.	Louisiana.....	LA	N	5,212				5,212	
20.	Maine.....	ME	N	23,318				23,318	
21.	Maryland.....	MD	L	1,072,920	154,300	370		1,227,590	
22.	Massachusetts.....	MA	L	1,341,989	131,144	151		1,473,284	
23.	Michigan.....	MI	L	1,378,901	3,576	72		1,382,549	
24.	Minnesota.....	MN	L	614,904				614,904	
25.	Mississippi.....	MS	N	7,052				7,052	
26.	Missouri.....	MO	N	14,300				14,300	
27.	Montana.....	MT	N	4,989				4,989	
28.	Nebraska.....	NE	L	29,541				29,541	
29.	Nevada.....	NV	N	17,445				17,445	
30.	New Hampshire.....	NH	L	134,555	10,805			145,360	
31.	New Jersey.....	NJ	L	4,199,506	718,192	1,299		4,918,997	
32.	New Mexico.....	NM	L	6,726				6,726	
33.	New York.....	NY	N	129,250	8,200			137,450	
34.	North Carolina.....	NC	L	1,146,235	35,623	445		1,182,303	
35.	North Dakota.....	ND	L	21,550				21,550	
36.	Ohio.....	OH	L	121,835	12,834	157		134,826	
37.	Oklahoma.....	OK	N	6,390				6,390	
38.	Oregon.....	OR	N	13,341				13,341	
39.	Pennsylvania.....	PA	L	7,784,543	1,645,610	6,940		9,437,093	
40.	Rhode Island.....	RI	L	408,172	6,900			415,072	
41.	South Carolina.....	SC	L	460,951	7,836			468,787	
42.	South Dakota.....	SD	L	6,681				6,681	
43.	Tennessee.....	TN	L	55,971				55,971	
44.	Texas.....	TX	L	124,538	500			125,038	
45.	Utah.....	UT	L	1,577				1,577	
46.	Vermont.....	VT	N	19,365				19,365	
47.	Virginia.....	VA	L	1,816,042	99,537	801		1,916,380	
48.	Washington.....	WA	N	14,901				14,901	
49.	West Virginia.....	WV	L	23,740	7,000			30,740	
50.	Wisconsin.....	WI	L	300,997				300,997	
51.	Wyoming.....	WY	N	1,468				1,468	
52.	American Samoa.....	AS	N					0	
53.	Guam.....	GU	N					0	
54.	Puerto Rico.....	PR	N					0	
55.	US Virgin Islands.....	VI	N					0	
56.	Northern Mariana Islands.....	MP	N					0	
57.	Canada.....	CAN	N	4,143				4,143	
58.	Aggregate Other Alien.....	OT	XXX	8,466	0	0	0	8,466	0
59.	Subtotal.....		XXX	24,212,066	2,992,145	10,378	0	27,214,589	0
90.	Reporting entity contributions for employee benefit plans.....		XXX					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....		XXX					0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....		XXX					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....		XXX	153,807				153,807	
94.	Aggregate other amounts not allocable by State.....		XXX	0	0	0	0	0	0
95.	Totals (Direct Business).....		XXX	24,365,873	2,992,145	10,378	0	27,368,396	0
96.	Plus reinsurance assumed.....		XXX					0	
97.	Totals (All Business).....		XXX	24,365,873	2,992,145	10,378	0	27,368,396	0
98.	Less reinsurance ceded.....		XXX	12,252,172		4,920		12,257,092	
99.	Totals (All Business) less reinsurance ceded (c).....		XXX	12,113,701	2,992,145	(c) 5,458	0	15,111,304	0

DETAILS OF WRITE-INS

58001.	Foreign other alien.....	..XXX.....	8,466				8,466	
58002.	.....	..XXX.....					0	
58003.	.....	..XXX.....					0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	..XXX.....	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	..XXX.....	8,466	0	0	0	8,466	0
9401.	.....	..XXX.....					0	
9402.	.....	..XXX.....					0	
9403.	.....	..XXX.....					0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	..XXX.....	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	..XXX.....	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	33
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state	0

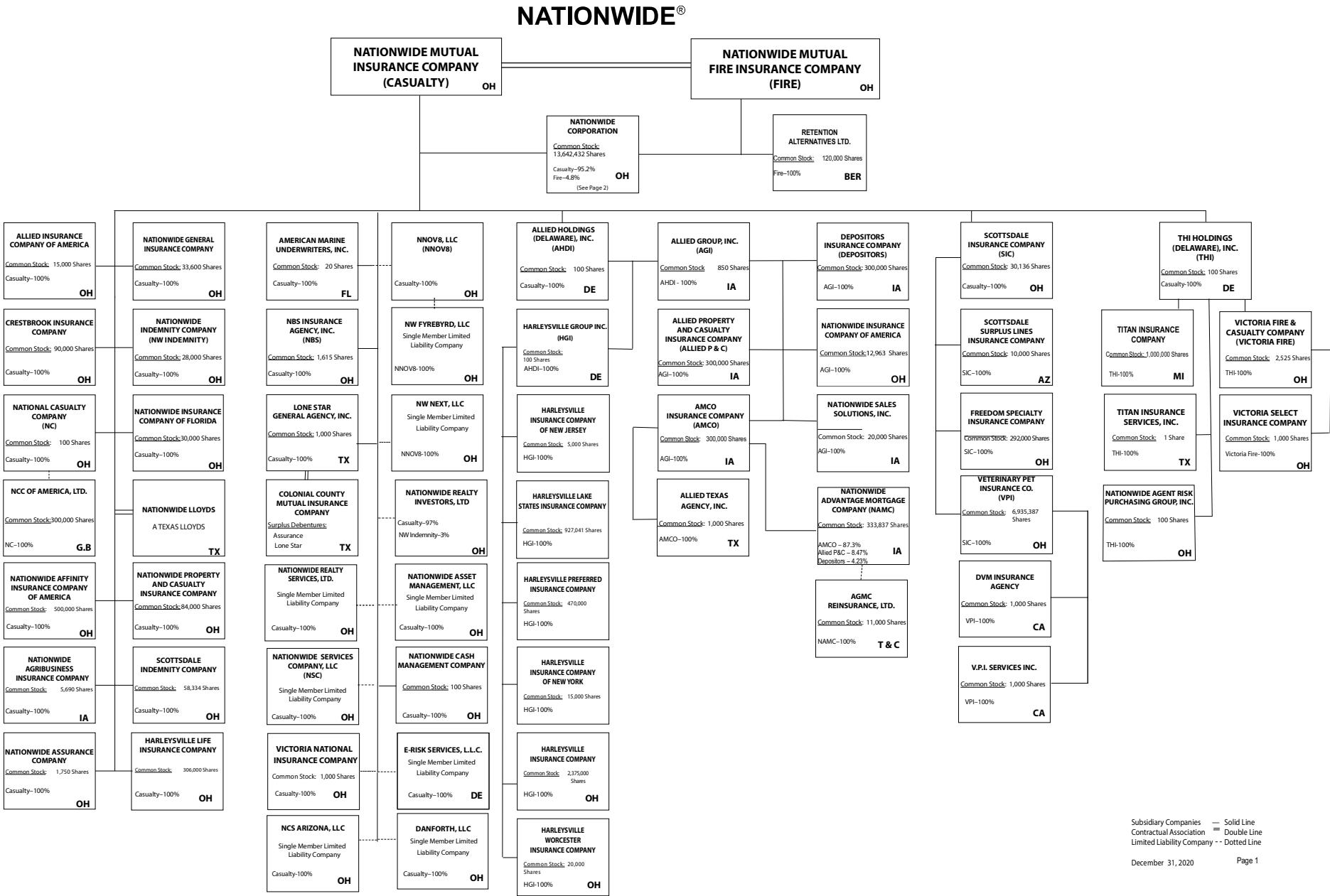
R - Registered - Non-domiciled RRGs.....	0
Q - Qualified - Qualified or accredited reinsurer.....	0
N - None of the above - Not allowed to write business in the state.....	24

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

Ordinary life, individual annuities and accident and health premiums other than group are allocated according to residence of policyholder at the time premium is billed. Group life, group annuities and group accident and health premiums are allocated according to the state in which the employer or organization is located.

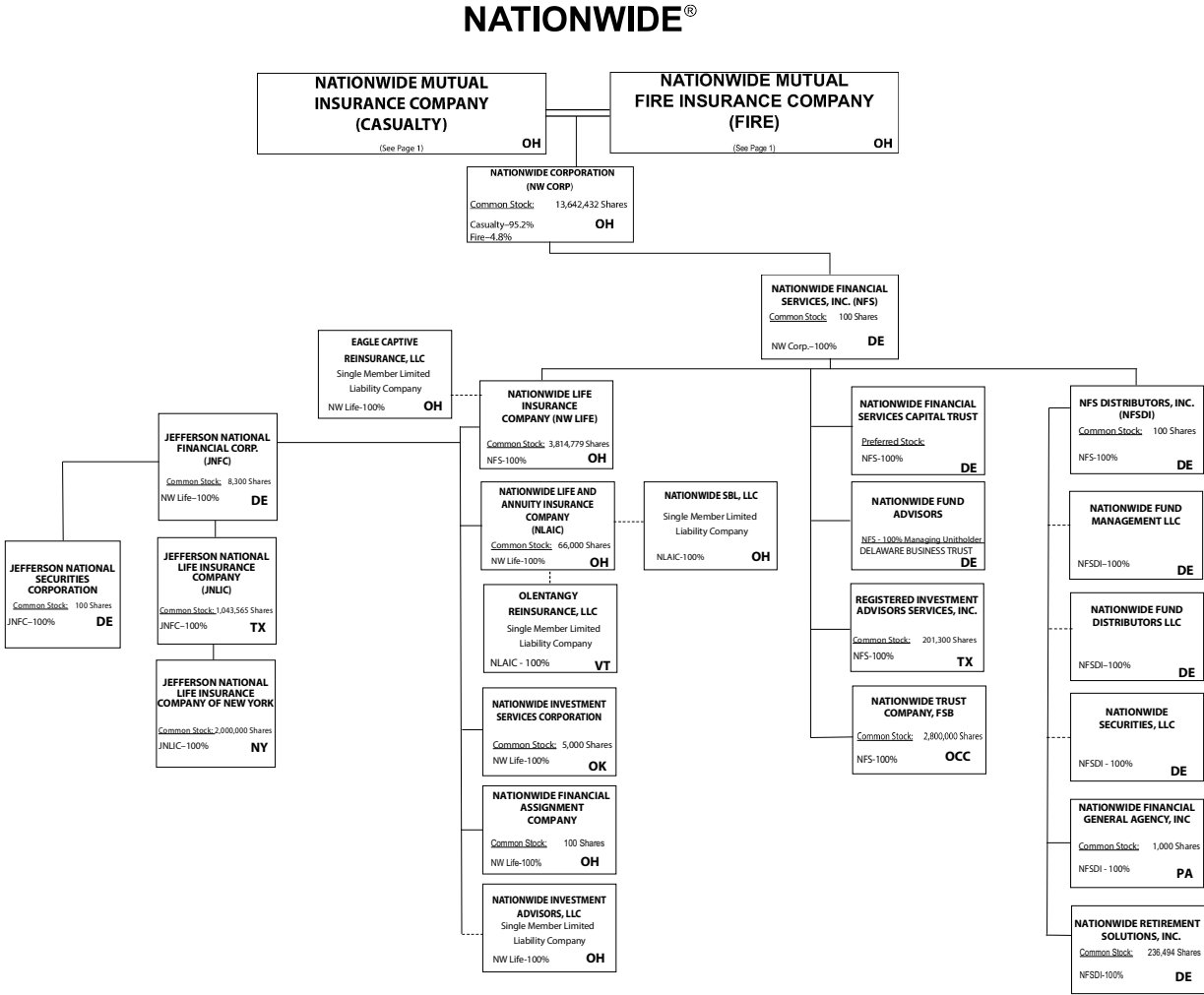
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

Schedule H, Part 1, Column 1, Line 1



Subsidiary Companies — Solid Line
Contractual Association == Double Line
Limited Liability Company - - Dotted Line

(Casualty/Fire subsidiaries)



Subsidiary Companies — Solid Line
Contractual Association = Double Line
Limited Liability Company - - Dotted Line
December 31, 2020 Page 2

(Nationwide Corp. subsidiaries)

NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	15821	OH	42-4523959	Eagle Captive Reinsurance, LLC
0140	Nationwide	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	OH	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	OH	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	OH	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	35696	OH	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	OH	04-1989660	Harleysville Worcester Insurance Company
0140	Nationwide	64017	TX	75-0300900	Jefferson National Life Insurance Company
0140	Nationwide	15727	NY	47-1180302	Jefferson National Life Insurance Company of New York
0140	Nationwide	11991	OH	38-0865250	National Casualty Company
0140	Nationwide	26093	OH	48-0470690	Nationwide Affinity Insurance Company of America
0140	Nationwide	28223	IA	42-1015537	Nationwide Agribusiness Insurance Company
0140	Nationwide	10723	OH	95-0639970	Nationwide Assurance Company
0140	Nationwide	23760	OH	31-4425763	Nationwide General Insurance Company
0140	Nationwide	10070	OH	31-1399201	Nationwide Indemnity Company
0140	Nationwide	25453	OH	95-2130882	Nationwide Insurance Company of America
0140	Nationwide	10948	OH	31-1613686	Nationwide Insurance Company of Florida
0140	Nationwide	92657	OH	31-1000740	Nationwide Life and Annuity Insurance Company
0140	Nationwide	66869	OH	31-4156830	Nationwide Life Insurance Company
0140	Nationwide	42110	TX	75-1780981	Nationwide Lloyds
0140	Nationwide	23779	OH	31-4177110	Nationwide Mutual Fire Insurance Company
0140	Nationwide	23787	OH	31-4177100	Nationwide Mutual Insurance Company
0140	Nationwide	37877	OH	31-0970750	Nationwide Property & Casualty Insurance Company
0140	Nationwide	13999	VT	27-1712056	Olentangy Reinsurance, LLC
0140	Nationwide	15580	OH	31-1117969	Scottsdale Indemnity Company
0140	Nationwide	41297	OH	31-1024978	Scottsdale Insurance Company
0140	Nationwide	10672	AZ	86-0835870	Scottsdale Surplus Lines Insurance Company
0140	Nationwide	36269	MI	86-0619597	Titan Insurance Company
0140	Nationwide	42285	OH	95-3750113	Veterinary Pet Insurance Company
0140	Nationwide	42889	OH	34-1394913	Victoria Fire & Casualty Company
0140	Nationwide	10778	OH	34-1842604	Victoria National Insurance Company
0140	Nationwide	10105	OH	34-1777972	Victoria Select Insurance Company