



ANNUAL STATEMENT

For the Year Ended December 31, 2021

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	ONE WEST NATIONWIDE BLVD., 1-14-301 .. COLUMBUS .. OH .. US .. 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)	800-882-2822 (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)	800-882-2822 (Area Code) (Telephone Number)
Internet Web Site Address	WWW.HARLEYSVILLEGROUP.COM	
Statutory Statement Contact	ANDREA D IACOBONI (Name) FINRPT@NATIONWIDE.COM (E-Mail Address)	614-249-9724 (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		

PAMELA ANN BIESECKER	SVP-HEAD OF TAXATION
JOHN LAUGHLIN CARTER	DIRECTORS OR TRUSTEES
HOLLY RENEE SNYDER	TIMOTHY GERARD FROMMEYER STEVEN ANDREW GINNAN

ERIC SHAWN HENDERSON

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.

Holly R. Snyder

(Signature)

HOLLY RENEE SNYDER

1. (Printed Name)

PRESIDENT

(Title)

Denise Lynn Skingle

(Signature)

DENISE LYNN SKINGLE

2. (Printed Name)

SVP & SECRETARY

(Title)

Peter Justin Rothermel

(Signature)

PETER JUSTIN ROTHERMEL

3. (Printed Name)

VP & TREASURER

(Title)

Subscribed and sworn to before me
This 2nd day of February 2022

a. Is this an original filing?

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached

Yes [X] No []



ANDREW SWARTZEL
NOTARY PUBLIC - STATE OF OHIO
Comm. No. 2021-RE-839107
My Commission Expires Oct. 24, 2026

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	372,902,793		372,902,793	361,638,493
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 (\$....(835,333), Schedule E-Part 1), cash equivalents (\$....8,782,061, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	7,946,728		7,946,728	28,037,213
6. Contract loans (including \$.....0 premium notes).....	5,042,508	115	5,042,393	5,240,839
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).....	385,892,029	115	385,891,914	394,916,545
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	3,552,930		3,552,930	3,554,565
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	730,233	18,485	711,748	493,907
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	4,947,679		4,947,679	5,239,204
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	9,841,773		9,841,773	1151,439
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.....	6,222,635	3,820,972	2,401,663	2,180,260
19. Guaranty funds receivable or on deposit.....	42,539		42,539	59,715
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.....	1,866,001		1,866,001	1,561,545
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	188,992	151,629	37,363	24,796
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	413,284,811	3,991,201	409,293,610	409,181,976
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	413,284,811	3,991,201	409,293,610	409,181,976

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.....	37,749	386	37,363	24,796
2502. Disallowed interest maintenance reserve.....	151,243	151,243	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).....	188,992	151,629	37,363	24,796

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts \$....333,994,653 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	333,994,653	337,021,637
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	2,534,490	2,984,753
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	63,111	111,403
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	3,422,155	2,488,707
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	17,415	
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).....	164,720	147,196
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 \$....1,545,186 ceded.....	1,545,186	1,601,391
9.4	Interest Maintenance Reserve (IMR, Line 6).....		
10.	Commissions to agents due or accrued - life and annuity contracts \$....9,672, accident and health \$.....0 and deposit-type contract funds \$.....0.....	9,672	6,775
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).....	131,421	148,932
15.1	Current federal and foreign income taxes, including \$....153,501 on realized capital gains (losses).....	565,122	1,053,430
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.....	2,627	37,584
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).....	3,386,698	3,015,250
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.....	2,918,295	7,034
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.....	65,503	49,365
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	348,821,068	351,612,886
27.	From Separate Accounts Statement.....		
28.	Total liabilities (Line 26 and 27).....	348,821,068	351,612,886
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).....	32,100,486	29,197,034
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).....	58,942,542	56,039,090
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	60,472,542	57,569,090
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	409,293,610	409,181,976

DETAILS OF WRITE-INS

2501.	Liability for premium and other deposit funds.....		566
2502.	Reserve for escheat funds.....	65,503	48,799
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).....	65,503	49,365
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

Annual Statement for the year 2021 of the **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)		14,938,205	13,760,873
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income (Exhibit of Net Investment Income, Line 17)		13,026,183	14,010,430
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)		(31,909)	(21,935)
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)		1,232,997	1,152,598
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income		9,169	63,618
9. Totals (Lines 1 to 8.3)		29,174,645	28,965,584
10. Death benefits		12,051,807	10,213,934
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		3,683,251	2,977,249
13. Disability benefits and benefits under accident and health contracts		682,179	694,290
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts		10,586,466	11,191,030
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds		2,917	7,058
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts		(3,477,246)	(2,466,021)
20. Totals (Lines 10 to 19)		23,529,374	22,617,540
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)		460,038	471,925
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)		1,195,082	1,295,579
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)		545,776	548,186
25. Increase in loading on deferred and uncollected premiums			
26. Net transfers to or (from) Separate Accounts net of reinsurance		0	0
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)		25,730,270	24,933,230
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)		3,444,375	4,032,354
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)		3,444,375	4,032,354
32. Federal and foreign income taxes incurred (excluding tax on capital gains)		296,600	847,731
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)		3,147,775	3,184,623
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....150,855 (excluding taxes of \$....2,707 transferred to the IMR)		(150,855)	(280,202)
35. Net income (Line 33 plus Line 34)		2,996,920	2,904,421
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)		57,569,090	54,998,400
37. Net income (Line 35)		2,996,920	2,904,421
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		(285,607)	281,497
41. Change in nonadmitted assets		563,587	(305,690)
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		(371,448)	(427,913)
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)		2,903,452	2,570,690
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)		60,472,542	57,569,090

DETAILS OF WRITE-INS

08.301. Miscellaneous income		9,169	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)		9,169	63,618
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

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
CASH FLOW

		1 Current Year	2 Prior Year
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....		15,043,849	15,111,303
2. Net investment income.....		14,112,904	14,717,598
3. Miscellaneous income.....		1,242,166	1,216,216
4. Total (Lines 1 through 3).....		30,398,919	31,045,117
5. Benefit and loss related payments.....		34,802,296	25,327,340
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....		2,198,334	2,305,294
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$ 220,760 tax on capital gains (losses).....		938,470	1,043,242
10. Total (Lines 5 through 9).....		37,939,100	28,675,876
11. Net cash from operations (Line 4 minus Line 10).....		(7,540,181)	2,369,241
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....		29,333,220	54,499,167
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).....		29,333,220	57,438,596
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....		41,669,714	60,126,363
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			2,939,429
13.7 Total investments acquired (Lines 13.1 to 13.6).....		44,609,143	60,126,363
14. Net increase (decrease) in contract loans and premium notes.....		(198,847)	(15,368)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....		(15,077,076)	(2,672,399)
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.....		(48,292)	(61,846)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....		2,575,064	4,025,745
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....		2,526,772	3,963,899
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).....		(20,090,485)	3,660,741
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....		28,037,213	24,376,472
19.2 End of year (Line 18 plus Line 19.1).....		7,946,728	28,037,213

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

20.0001 Exchange of bond investment to bond investment.....	3,568,518	27,436,567
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HARLEYSVILLE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	14,938,204	10,603,933	47,947	4,281,750		4,574			
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income	13,026,184	6,834,721	112,191	5,206,623	78,858	97,638		696,153	
4. Amortization of Interest Maintenance Reserve (IMR)	(31,907)	33,307	3,722	(97,152)	711	3,880		23,625	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						XXX		
6. Commissions and expense allowances on reinsurance ceded	1,232,997	1,230,950				2,047	XXX		
7. Reserve adjustments on reinsurance ceded	0						XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						XXX		
8.2 Charges and fees for deposit-type contracts	0						XXX		
8.3 Aggregate write-ins for miscellaneous income	9,169	9,169	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	29,174,647	18,712,080	163,860	9,391,221	79,569	108,139	0	719,778	0
10. Death benefits	12,051,807	11,629,253	422,554				XXX	XXX	
11. Matured endowments (excluding guaranteed annual pure endowments)	0						XXX		
12. Annuity benefits	3,683,251	XXX	XXX	2,850,006	833,245	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	682,178	110,013	47,947				XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits	0						XXX		
15. Surrender benefits and withdrawals for life contracts	10,586,466	3,825,534		6,760,932		XXX	XXX		
16. Group conversions	0						XXX		
17. Interest and adjustments on contract or deposit-type contract funds	2,917	22		2,895			XXX		
18. Payments on supplementary contracts with life contingencies	0					XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(3,477,246)	(1,637,445)	(328,547)	(912,095)	(148,896)	(450,263)	XXX		
20. Totals (Lines 10 to 19)	23,529,373	13,927,377	141,954	8,701,738	684,349	73,955	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	460,038	398,213		58,637		3,188			XXX
22. Commissions and expense allowances on reinsurance assumed	0						XXX		
23. General insurance expenses and fraternal expenses	1,195,082	995,902	38,078	133,661	2,127	25,314			
24. Insurance taxes, licenses and fees, excluding federal income taxes	545,777	509,619		35,985		173			
25. Increase in loading on deferred and uncollected premiums	0						XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						XXX		
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	25,730,270	15,831,111	180,032	8,930,021	686,476	102,630	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,444,377	2,880,969	(16,172)	461,200	(606,907)	5,509	0	719,778	0
30. Dividends to policyholders and refunds to members	0						XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,444,377	2,880,969	(16,172)	461,200	(606,907)	5,509	0	719,778	0
32. Federal income taxes incurred (excluding tax on capital gains)	296,599	248,084	(1,393)	39,715	(52,262)	474		61,981	
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)	3,147,778	2,632,885	(14,779)	421,485	(554,645)	5,035	0	657,797	0
34. Policies/certificates in force end of year	33,268	29,423		3,683	129	33	XXX		

DETAILS OF WRITE-IN

HARLEYSVILLE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life with Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts (a).	10,603,933			4,808,707		5,795,226						
2. Considerations for supplementary contracts with life contingencies.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.	6,834,721			1,464,847		5,369,874						
4. Amortization of Interest Maintenance Reserve (IMR).	33,307			26,586		6,721						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.	0											
6. Commissions and expense allowances on reinsurance ceded.	1,230,950			1,217,802		13,148						
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.	9,169	0	0	9,169	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).	18,712,080	0	0	7,527,111	0	11,184,969	0	0	0	0	0	0
10. Death benefits.	11,629,253			4,907,425		6,721,828						
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.	110,013			72,314		37,699						
14. Coupons, guaranteed annual pure endowments and similar benefits.	0											
15. Surrender benefits and withdrawals for life contracts.	3,825,534			226,464		3,599,070						
16. Group conversions.	0											
17. Interest and adjustments on contract or deposit-type contract funds.	22			22								
18. Payments on supplementary contracts with life contingencies.	0											
19. Increase in aggregate reserves for life and accident and health contracts.	(1,637,445)			(699,649)		(937,796)						
20. Totals (Lines 10 to 19).	13,927,377	0	0	4,506,576	0	9,420,801	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).	398,213			112,875		285,338						XXX
22. Commissions and expense allowances on reinsurance assumed.	0											
23. General insurance expenses.	995,902			737,093		258,809						
24. Insurance taxes, licenses and fees, excluding federal income taxes.	509,619			366,473		143,146						
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).	15,831,111	0	0	5,723,017	0	10,108,094	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).	2,880,969			1,804,094		1,076,875						
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).	2,880,969	0	0	1,804,094	0	1,076,875	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).	248,084			155,353		92,731						
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).	2,632,885	0	0	1,648,741	0	984,144	0	0	0	0	0	0
34. Policies/certificates in force end of year.	29,423			23,088		6,335						

DETAILS OF WRITE-INS

08.301. Miscellaneous income.	.9,169			9,169								
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).	.9,169	0	0	9,169	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
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.

Yes, from column 3 to column 4

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

HARLEYSVILLE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP INSURANCE (c)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts (b).....	47,947								
2. Considerations for supplementary contracts with life contingencies.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. Net investment income.....	112,191								
4. Amortization of Interest Maintenance Reserve (IMR).....	3,722								
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).....	163,860	0	163,860	0	0	0	0	0	0
10. Death benefits.....	422,554		422,554						
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.....	47,947		47,947						
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.....	(328,547)		(328,547)						
20. Totals (Lines 10 to 19).....	141,954	0	141,954	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.....	38,078		38,078						
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).....	180,032	0	180,032	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).....	(16,172)	0	(16,172)	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).....	(16,172)	0	(16,172)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(1,393)		(1,393)						
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).....	(14,779)	0	(14,779)	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)

HARLEYSVILLE LIFE INSURANCE COMPANY

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

	1	2	3	Deferred		6	7			
				Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
1. Premiums for individual annuity contracts.....	4,281,750			4,281,750						
2. Considerations for supplementary contracts with life contingencies.....	0	XXX								XXX.....
3. Net investment income.....	5,206,623			5,022,030						179,542.....
4. Amortization of Interest Maintenance Reserve (IMR).....	(97,152)			(98,262)						5,051.....
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0									1,081.....
6. Commissions and expense allowances on reinsurance ceded.....	0									29.....
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.....
9. Totals (Lines 1 to 8.3).....	9,391,221			9,205,518						5,080.....
10. Death benefits.....	0									
11. Matured endowments (excluding guaranteed annual pure endowments).....	0									
12. Annuity benefits.....	2,850,006			2,921,740						(71,734).....
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.....	6,760,932			6,717,082						43,850.....
16. Group conversions.....	0									
17. Interest and adjustments on contract or deposit-type contract funds.....	2,895									2,895.....
18. Payments on supplementary contracts with life contingencies.....	0									
19. Increase in aggregate reserves for life and accident and health contracts.....	(912,095)			(128,728)						(783,367).....
20. Totals (Lines 10 to 19).....	8,701,738			9,510,094			0	0		(783,367).....(24,989).....
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	58,637			58,637						
22. Commissions and expense allowances on reinsurance assumed.....	0									
23. General insurance expenses.....	133,661			128,447						5,214.....
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	35,985			35,985						
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).....	8,930,021			9,733,163			0	0		(778,153).....(24,989).....
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	461,200			(527,645)			0	0		958,776.....30,069.....
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).....	461,200			(527,645)			0	0		958,776.....30,069.....
32. Federal income taxes incurred (excluding tax on capital gains).....	39,715			(45,436)						82,562.....2,589.....
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).....	421,485			(482,209)			0	0		876,214.....27,480.....
34. Policies/certificates in force end of year.....	3,683			3,554						101.....0.28.....

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	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.....
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.....
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	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 are affected.

HARLEYSVILLE LIFE INSURANCE COMPANY

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
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.....	78,858						78,858
4. Amortization of Interest Maintenance Reserve (IMR).....	711						711
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).....	79,569	0	0	0	0	0	79,569
10. Death benefits.....	.0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	.0						
12. Annuity benefits.....	833,245						833,245
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.....	(148,896)						(148,896)
20. Totals (Lines 10 to 19).....	684,349	0	0	0	0	0	684,349
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.....	2,127						2,127
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).....	686,476	0	0	0	0	0	686,476
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(606,907)	0	0	0	0	0	(606,907)
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).....	(606,907)	0	0	0	0	0	(606,907)
32. Federal income taxes incurred (excluding tax on capital gains).....	(52,262)						(52,262)
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).....	(554,645)	0	0	0	0	0	(554,645)
34. Policies/certificates in force end of year.....	129						129

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.

HARLEYSVILLE LIFE INSURANCE COMPANY

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

	1	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts.....	4,574											4,574	
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.....	97,638											97,638	
4. Amortization of Interest Maintenance Reserve (IMR).....	3,880											3,880	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0.....												
6. Commissions and expense allowances on reinsurance ceded.....	2,047											2,047	
7. Reserve adjustments on reinsurance ceded.....	0.....												
8. Miscellaneous Income:													
8.1 Income 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).....	108,139	0	0	0	0	0	0	0	0	0	0	108,139	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.....	524,218											524,218	
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.....	(450,263)											(450,263)	
20. Totals (Lines 10 to 19).....	73,955	0	0	0	0	0	0	0	0	0	0	73,955	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	3,188											3,188	
22. Commissions and expense allowances on reinsurance assumed.....	0.....												
23. General insurance expenses.....	25,314											25,314	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	173											173	
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).....	102,630	0	0	0	0	0	0	0	0	0	0	102,630	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	5,509	0	0	0	0	0	0	0	0	0	0	5,509	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).....	5,509	0	0	0	0	0	0	0	0	0	0	5,509	0
32. Federal income taxes incurred (excluding tax on capital gains).....	474											474	
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).....	5,035	0	0	0	0	0	0	0	0	0	0	5,035	0
34. Policies/certificates in force end of year.....	33											33	

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 are:

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life with Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31, prior year.....	177,382,166			44,814,558		132,567,608						
2. Tabular net premiums or considerations.....	38,025,412			29,921,863		8,103,549						
3. Present value of disability claims incurred.....	0											
4. Tabular interest.....	6,556,773			1,969,160		4,587,613						
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).....	221,964,351	0	0	76,705,581	0	145,258,770	0	0	0	0	0	0
9. Tabular cost.....	38,028,481			30,722,072		7,306,409						
10. Reserves released by death.....	2,109,031			680,669		1,428,362						
11. Reserves released by other terminations (net).....	5,972,105			1,115,617		4,856,488						
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	110,013			72,314		37,699						
13. Net transfers to or (from) Separate Accounts.....	0											
14. Total deductions (Lines 9 to 13).....	46,219,630	0	0	32,590,672	0	13,628,958	0	0	0	0	0	0
15. Reserve December 31, current year.....	175,744,721	0	0	44,114,909	0	131,629,812	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year.....	119,615,749			15,499,214		104,116,535						
17. Amount available for policy loans based upon Line 16 CSV.....	107,654,174			13,949,293		93,704,881						

(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).

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

(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Variable Life	5 Universal Life	6 Variable Universal Life	7 Credit Life (b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves)									
(Net of Reinsurance Ceded)									
1. Reserve December 31, prior year.....	2,776,399		2,776,399						
2. Tabular net premiums or considerations.....	47,947		47,947						
3. Present value of disability claims incurred.....	45,426		45,426						
4. Tabular interest.....	116,219		116,219						
5. Tabular less actual reserve released.....	(442,245)		(442,245)						
6. Increase in reserve on account of change in valuation basis.....	0								
7. Other increases (net).....	0								
8. Totals (Lines 1 to 7).....	2,543,746	0	2,543,746	0	0	0	0	0	0
9. Tabular cost.....	47,947		47,947						
10. Reserves released by death.....	0								
11. Reserves released by other terminations (net).....	0								
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	47,947		47,947						
13. Net transfers to or (from) Separate Accounts.....	0								
14. Total deductions (Lines 9 to 13).....	95,894	0	95,894	0	0	0	0	0	0
15. Reserve December 31, current year.....	2,447,852	0	2,447,852	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).

HARLEYSVILLE LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities			
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees					
Involving Life or Disability Contingencies (Reserves)										
(Net of Reinsurance Ceded)										
1. Reserve December 31, prior year.....	155,385,110	151,980,817				3,404,293				
2. Tabular net premiums or considerations.....	4,281,825	4,281,825								
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
4. Tabular interest.....	5,413,182	5,226,695				186,487				
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).....	165,080,117	161,489,337	0	0	0	3,590,780	0			
9. Tabular cost.....	.69	.69								
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. Reserves released by other terminations (net).....	10,124,585	9,637,179				487,406				
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	482,448					482,448				
13. Net transfers to or (from) Separate Accounts.....	0									
14. Total deductions (Lines 9 to 13).....	10,607,102	9,637,248	0	0	0	969,854	0			
15. Reserve December 31, current year.....	154,473,015	151,852,089	0	0	0	2,620,926	0			
Cash Surrender Value and Policy Loans										
16. CSV ending balance, December 31, current year.....	151,849,022	151,849,022								
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 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	1,477,966					1,477,966	
2. Tabular net premiums or considerations.....	0						
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	110,490					110,490	
5. Tabular less actual reserve released.....	0						
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	87,529					87,529	
8. Totals (Lines 1 to 7).....	1,675,985	0	0	0	0	1,675,985	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.....	346,914					346,914	
13. Net transfers to or (from) Separate Accounts.....	0						
14. Total deductions (Lines 9 to 13).....	346,914	0	0	0	0	346,914	0
15. Reserve December 31, current year.....	1,329,071	0	0	0	0	1,329,071	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.

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds.....	(a).....158,006	.....156,887
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....12,866,946	.....12,898,530
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.....	.....344,773	.....344,773
6. Cash, cash equivalents and short-term investments.....	(e).....4,024	.....4,024
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....(263)	.....(263)
10. Total gross investment income.....	.....13,373,486	.....13,403,951
11. Investment expenses.....	.....	(g).....377,766
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).....	.....	.....377,766
17. Net investment income (Line 10 minus Line 16).....	.....	.....13,026,185

DETAILS OF WRITE-INS

0901. Misc. Income.....	.....(263)	.....(263)
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).....	.....(263)	.....(263)
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....0	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....0	.....0

- (a) Includes \$....136,112 accrual of discount less \$....1,221,198 amortization of premium and less \$....142,677 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 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 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).....	.....12,892	.....	.....12,892	.....	.....
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	.....0
10. Total capital gains (losses).....	.....12,892	.....0	.....12,892	.....0	.....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	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

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

	1 Total	2 Industrial Life	Insurance					11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)	
			3 Life Insurance	4 Individual Annuities	5 Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	
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
4. Advance.....	0									
5. Line 3.4 - Line 4.....	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
7. Line 5 + Line 6.4.....	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
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
RENEWAL										
11. Uncollected.....	730,233			730,233						
12. Deferred and accrued.....	4,947,679			4,947,679						
13. Deferred, accrued and uncollected:										
13.1 Direct.....	5,677,912			5,677,912						
13.2 Reinsurance assumed.....	0									
13.3 Reinsurance ceded.....	0									
13.4 Net (Line 11 + Line 12).....	5,677,912	0	5,677,912	0	0	0	0	0	0	0
14. Advance.....	164,720			164,720						
15. Line 13.4 - Line 14.....	5,513,192	0	5,513,192	0	0	0	0	0	0	0
16. Collected during year:										
16.1 Direct.....	27,762,397		23,423,562	4,281,750		47,947			9,138	
16.2 Reinsurance assumed.....	0									
16.3 Reinsurance ceded.....	12,718,550		12,713,986						4,564	
16.4 Net.....	15,043,847	0	10,709,576	4,281,750	0	47,947	0	0	4,574	0
17. Line 15 + Line 16.4.....	20,557,039	0	16,222,768	4,281,750	0	47,947	0	0	4,574	0
18. Prior year (uncollected + deferred and accrued - advance).....	5,618,836		5,618,836							
19. Renewal premiums and considerations:										
19.1 Direct.....	27,656,754		23,317,919	4,281,750		47,947			9,138	
19.2 Reinsurance assumed.....	0									
19.3 Reinsurance ceded.....	12,718,550		12,713,986						4,564	
19.4 Net (Line 17 - Line 18).....	14,938,203	0	10,603,932	4,281,750	0	47,947	0	0	4,574	0
TOTAL										
20. Total premiums and annuity considerations:										
20.1 Direct.....	27,656,754	0	23,317,919	4,281,750	0	47,947	0	0	9,138	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	12,718,550	0	12,713,986	0	0	0	0	0	4,564	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	14,938,203	0	10,603,932	4,281,750	0	47,947	0	0	4,574	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	2	Insurance									12 Fraternal (Fraternal Benefit Societies Only)	
			Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business		
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other			
	Total	Industrial Life											
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	1,232,997		1,230,950					1,547		500			
25.2 Reinsurance assumed	0												
25.3 Net ceded less assumed	1,232,997	0	1,230,950	0	0	0	0	1,547	0	500	0	0	
26. Totals:													
26.1 Reinsurance ceded (Page 6, Line 6)	1,232,997	0	1,230,950	0	0	0	0	1,547	0	500	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	1,232,997	0	1,230,950	0	0	0	0	1,547	0	500	0	0	
COMMISSIONS INCURRED (direct business only)													
27. First year (other than single)	0												
28. Single	0												
29. Renewal	460,038		398,213	58,637				3,095		93			
30. Deposit-type contract funds	0												
31. Totals (to agree with Page 6, Line 21)	460,038	0	398,213	58,637	0	0	0	3,095	0	93	0	0	

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5	6	7			
	1	Accident and Health							
	Life	2 Cost Containment	3 All Other						
1. Rent.....	50,211				67	50,278			
2. Salaries and wages.....	497,616				25,268	522,884			
3.11 Contributions for benefit plans for employees.....	114,452				5,845	120,297			
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.....					.285	.285			
3.32 Other agent welfare.....						0			
4.1 Legal fees and expenses.....	76,518				.56	76,574			
4.2 Medical examination fees.....						0			
4.3 Inspection report fees.....	.903				1	.904			
4.4 Fees of public accountants and consulting actuaries.....	243,315				.734	244,049			
4.5 Expense of investigation and settlement of policy claims.....						0			
5.1 Traveling expenses.....					.75	.75			
5.2 Advertising.....						0			
5.3 Postage, express, telegraph and telephone.....	.5,088				.38	5,126			
5.4 Printing and stationery.....	5,902				.15	5,917			
5.5 Cost or depreciation of furniture and equipment.....					.11	.11			
5.6 Rental of equipment.....						0			
5.7 Cost or depreciation of EDP equipment and software.....					.168	.168			
6.1 Books and periodicals.....					.82	.82			
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.....					.905	.905			
6.6 Sundry general expenses.....	131,107		.21		344,230	475,358			
6.7 Group service and administration fees.....	43,133		25,293		(216)	68,210			
6.8 Reimbursements by uninsured plans.....						0			
7.1 Agency expense allowance.....						0			
7.2 Agents' balances charged off (less \$.....0 recovered).....	1,523					1,523			
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.....					.202	.202			
9.3 Aggregate write-ins for expenses.....	0	0	0	0	0	0			
10. General expenses incurred.....	1,169,768	0	25,314	0	377,766	(b).....0 (a).....1,572,848			
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).....	1,169,768	0	25,314	0	377,766	0			

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
09.399. Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	0	0	0	0	0	0

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

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

1. Charitable \$.....0; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....0
 5. Religious \$.....0; 6. Membership \$.....0; 7. Other \$.....0; 8. Total \$.....0

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

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes.....						0
2. State insurance department licenses and fees.....	86,842					86,842
3. State taxes on premiums.....	416,396	.177				416,573
4. Other state taxes, including \$.....0 for employee benefits.....	6,571					6,571
5. U.S. Social Security taxes.....						0
6. All other taxes.....	35,795	(5)				35,790
7. Taxes, licenses and fees incurred.....	545,604	.172	0	0	0	545,776
8. Taxes, licenses and fees unpaid December 31, prior year.....	148,932					148,932
9. Taxes, licenses and fees unpaid December 31, current year.....	131,421					131,421
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	563,115	.172	0	0	0	563,287

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health	4	5	6				
						3 All Other Lines of Business	Investment	Fraternal	Total
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	0	0
6. Paid-in cash.....									
7. Left on deposit.....									
8. Aggregate write-ins for dividend or refund options.....						0	0	0	0
9. Total Lines 5 through 8.....						0	0	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	0	0
16. Total from prior year.....									
17. Total dividends or refunds (Lines 9 + 15 - 16).....						0	0	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 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 2001 CSO 4.00% CRVM ANB CNF 2009-2012.....	21,984,535			21,984,535	
0100002. 2001 CSO 3.50% CRVM XXX ANB CNF 2013.....	5,848,419			5,848,419	
0100003. 2001 CSO 4.00% CRVM XXX ANB CNF 2007-2012.....	57,469,256			57,469,256	
0100004. 1980 CSO 4.00% NLP ALB CNF 2006-2008.....	3,259			3,259	
0100005. 1980 CSO 4.00% CRVM XXX ALB CNF 2006-2008.....	39,054,524			39,054,524	
0100006. 1980 CSO 4.00% CRVM ALB CNF 2006-2008.....	19,996,646			19,996,646	
0100007. 1980 CSO 4.50% CRVM XXX ALB CNF 2000-2005.....	63,490,616			63,490,616	
0100008. 1980 CSO 4.50% NLP ALB CNF 1995-2005.....	1,520,859			1,520,859	
0100009. 1980 CSO 4.50% CRVM ALB CNF 1995-2005.....	57,906,684			57,906,684	
0100010. 1980 CSO 5.00% NLP ALB CNF 1988-1994.....	3,154,622			3,154,622	
0100011. 1980 CSO (JT) 5.00% CRVM ALB CNF 1992-1994.....	763			763	
0100012. 1980 CSO 5.00% CRVM ALB CNF 1988-1994.....	21,145,373			21,145,373	
0100013. 1958 CSO 4.50% CRVM ALB CNF 1982-1988.....	6,282,176			6,282,176	
0100014. 1958 CSO (JT) 4.00% CRVM ALB CNF 1980-1988.....	79,107			79,107	
0100015. 1958 CSO 4.50% NLP ALB CNF 1980-1988.....	12,063,024			12,063,024	
0100016. 1958 CSO 4.00% NLP ALB CNF 1979-1988.....	47,877			47,877	
0100017. 1958 CET 3.00% NLP ALB CNF 1966-1988.....	519,151			519,151	
0100018. 1958 CSO 4.00% CRVM ALB CNF 1977-1988.....	3,104,213			3,104,213	
0100019. 1958 CSO 3.50%/2.50% NLP ALB CNF 1973-1976.....	6,381			6,381	
0100020. 1958 CSO 3.50%/2.50% CRVM ALB CNF 1977-1988.....	36,508			36,508	
0100021. 1958 CSO 3.00% NLP ALB CNF 1961-1988.....	4,260,054			4,260,054	
0100022. 1958 CSO 3.00% CRVM ALB CNF 1977-1988.....	32,972			32,972	
0199997. Totals (Gross).....	318,007,019	0	318,007,019	0	0
0199998. Reinsurance ceded.....	150,043,580			150,043,580	
0199999. Totals (Net).....	167,963,439	0	167,963,439	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 1996 a-2000 4.25% CARVM ALB CRF DEF 2010-2011.....	10,083,752	XXX	10,083,752	XXX	
0200002. 1996 a-2000 4.50% CARVM ALB CRF DEF 2005-2006 2008 2010.....	22,263,745	XXX	22,263,745	XXX	
0200003. 1996 a-2000 4.75% CARVM ALB CRF DEF 2003-2004 2007-2009.....	20,403,607	XXX	20,403,607	XXX	
0200004. 1996 a-2000 5.00% CARVM ALB CRF DEF 2003 2009.....	14,132,606	XXX	14,132,606	XXX	
0200005. 1996 a-2000 5.50% CARVM ALB CRF DEF 2001-2002.....	10,947,282	XXX	10,947,282	XXX	
0200006. 1996 a-2000 5.25% CARVM ALB CRF DEF 2001-2002.....	7,499,385	XXX	7,499,385	XXX	
0200007. 1996 a-2000 5.75% CARVM ALB CRF DEF 2000.....	529,102	XXX	529,102	XXX	
0200008. 1996 a-2000 5.50% CARVM ALB CRF DEF 2000.....	1,975,867	XXX	1,975,867	XXX	
0200009. 1996 a-2000 5.25% CARVM ALB CRF DEF 1998-1999.....	2,293,258	XXX	2,293,258	XXX	
0200010. 1996 a-2000 5.00% CARVM ALB CRF DEF 1998-1999.....	5,868,347	XXX	5,868,347	XXX	
0200011. 1983 a 5.75% CARVM ALB CRF DEF 1995.....	5,445,685	XXX	5,445,685	XXX	
0200012. 1996 a-2000 3.75% CARVM ALB CRF DEF 2012.....	327,120	XXX	327,120	XXX	
0200013. 1983 a 5.25% CARVM ALB CRF DEF 1994 1996-1997.....	11,663,348	XXX	11,663,348	XXX	
0200014. 1983 a 5.50% CARVM ALB CRF DEF 1993-1997.....	3,530,404	XXX	3,530,404	XXX	
0200015. 1983 a 6.00% CARVM ALB CRF DEF 1992.....	2,351,932	XXX	2,351,932	XXX	
0200016. 1983 a 6.50% CARVM ALB CRF DEF 1989.....	2,017,903	XXX	2,017,903	XXX	
0200017. 1983 a 6.25% CARVM ALB CRF DEF 1987 1990-1991.....	9,402,878	XXX	9,402,878	XXX	
0200018. 1983 a 6.75% CARVM ALB CRF DEF 1986-1988.....	7,850,267	XXX	7,850,267	XXX	
0200019. a-49 PROJ. 10 YR (-1) 4.00% CARVM ALB CRF DEF 1979-1985.....	12,036,963	XXX	12,036,963	XXX	
0200020. a-49 PROJ. 10 YR. (-1) 3.50% CARVM ALB CRF DEF 1976-1980.....	1,228,279	XXX	1,228,279	XXX	
0200021. 1996 a-2000 5.00% CARVM ALB CRF IMM 2011.....	37,339	XXX	37,339	XXX	
0200022. 1996 a-2000 5.25% CARVM ALB CRF IMM 2005-2006 2010.....	725,090	XXX	725,090	XXX	
0200023. 1996 a-2000 5.50% CARVM ALB CRF IMM 2004 2007-2008.....	364,543	XXX	364,543	XXX	
0200024. 1996 a-2000 6.00% CARVM ALB CRF IMM 2003 2009.....	364,752	XXX	364,752	XXX	
0200025. 1996 a-2000 6.50% CARVM ALB CRF IMM 2002.....	104,765	XXX	104,765	XXX	
0200026. 1996 a-2000 6.75% CARVM ALB CRF IMM 2001.....	86,138	XXX	86,138	XXX	
0200027. 1996 a-2000 7.00% CARVM ALB CRF IMM 2000.....	197,180	XXX	197,180	XXX	
0200028. 1996 a-2000 6.25% CARVM ALB CRF IMM 1998-1999.....	225,909	XXX	225,909	XXX	
0200029. 1983 GAM 6.75% CARVM ALB CRF IMM 1997.....	110,999	XXX		XXX	110,999
0200030. 1983 a 6.75% CARVM ALB CRF IMM 1996-1997.....	142,368	XXX	142,368	XXX	
0200031. 1983 a 7.25% CARVM ALB CRF IMM 1995.....	47,250	XXX	47,250	XXX	
0200032. 1983 a 6.50% CARVM ALB CRF IMM 1994.....	83,342	XXX	83,342	XXX	
0200033. 1983 a 7.00% CARVM ALB CRF IMM 1993.....	9,729	XXX	9,729	XXX	
0200034. 1983 a 7.75% CARVM ALB CRF IMM 1992.....	12,248	XXX	12,248	XXX	
0200035. 1983 a 8.25% CARVM ALB CRF IMM 1990-1991.....	158,560	XXX	158,560	XXX	
0200036. 1983 GAM 8.25% CARVM ALB CRF IMM 1990-1991.....	702,374	XXX		XXX	702,374
0200037. 1983 GAM 8.75% CARVM ALB CRF IMM 1988-1989.....	227,434	XXX		XXX	227,434
0200038. 1983 a 8.75% CARVM ALB CRF IMM 1988-1989.....	11,458	XXX	11,458	XXX	
0200039. 1983 GAM 7.00% CARVM ALB CRF IMM 1992.....	35,653	XXX		XXX	35,653
0200040. 1983 GAM 8.00% CARVM ALB CRF IMM 1986-1987 1991.....	189,335	XXX		XXX	189,335
0200041. 1983 a 8.00% CARVM ALB CRF IMM 1986-1987.....	50,255	XXX	50,255	XXX	
0200042. 1971 GAM 11.00% CARVM ALB CRF IMM 1985.....	17,511	XXX		XXX	17,511
0200043. 1971 GAM 11.25% CARVM ALB CRF IMM 1984.....	1,599	XXX		XXX	1,599
0200044. 1971 GAM 7.00% CARVM ALB CRF IMM 1981-1983.....	10,102	XXX		XXX	10,102
0200045. 1937 SA 3.50% CARVM ALB CRF IMM 1970-1980.....	34,062	XXX		XXX	34,062
0299997. Totals (Gross).....	155,801,725	XXX	154,472,656	XXX	1,329,069

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6 Group
Valuation Standard	Total (a)	Industrial	Ordinary		
0299999. Totals (Net).....	155,801,725	....XXX.....	....154,472,656	....XXX.....	....1,329,069
Accidental Death Benefits:					
0400001. 1959 ADB with 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	6,705		6,705		
0499997. Totals (Gross).....	6,705	....0	6,705	....0	....0
0499999. Totals (Net).....	6,705	....0	6,705	....0	....0
Disability - Active Lives:					
0500001. 1952 INTER-CO. WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	716		716		
0500002. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	1,490,693		1,490,693		
0599997. Totals (Gross).....	1,491,409	....0	1,491,409	....0	....0
0599998. Reinsurance ceded.....	358		358		
0599999. Totals (Net).....	1,491,051	....0	1,491,051	....0	....0
Disability - Disabled Lives:					
0600001. 2005 GROUP LIFE WAIVER RESERVE TABLE 6.00%.....	4,243				4,243
0600002. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.50%.....	27,338				27,338
0600003. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.00%.....	23,141				23,141
0600004. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.50%.....	1,162,042				1,162,042
0600005. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.00%.....	1,466,908				1,466,908
0600006. 2005 GROUP LIFE WAIVER RESERVE TABLE 3.50%.....	222,863				222,863
0600007. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	1,115,061		1,115,061		
0699997. Totals (Gross).....	4,021,596	....0	1,115,061	....0	2,906,535
0699998. Reinsurance ceded.....	458,684				458,684
0699999. Totals (Net).....	3,562,912	....0	1,115,061	....0	2,447,851
Miscellaneous Reserves:					
0700001. Non-Deduction Reserves.....	457,014		457,014		
0700002. Deficiency Reserves.....	5,565,256		5,565,256		
0799997. Totals (Gross).....	6,022,270	....0	6,022,270	....0	....0
0799998. Reinsurance ceded.....	853,450		853,450		
0799999. Totals (Net).....	5,168,820	....0	5,168,820	....0	....0
9999999. Totals (Net) - Page 3, Line 1.....	333,994,652	....0	330,217,732	....0	3,776,920

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$.....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 2021 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 [X]

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 [X]

2.2 If not, state which kind is issued
 Non-participating

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [] No [X]

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 [X]

6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
 Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: \$.....

7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [] No [X]

8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$.....

8.2 State the amount of reserves established for this business: \$.....

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]

9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$.....

9.2 State the amount of reserves established for this business: \$.....

9.3 Identify where the reserves are reported in the blank:

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

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

NONE

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										
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.....	5,330,669										5,330,669		
11. Additional actuarial reserves - Asset/Liability analysis.....	0												
12. Reserve for future contingent benefits.....	0												
13. Aggregate write-ins for reserves.....	117,190	0	0	0	0	0	0	0	0	0	117,190	0	0
14. Totals (Gross).....	5,447,859	0	0	0	0	0	0	0	0	0	5,447,859	0	0
15. Reinsurance ceded.....	2,913,369										2,913,369		
16. Totals (Net).....	2,534,490	0	0	0	0	0	0	0	0	0	2,534,490	0	0
17. TOTALS (Net).....	2,534,490	0	0	0	0	0	0	0	0	0	2,534,490	0	0
18. TABULAR FUND INTEREST.....	234,494										234,494		

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.....	117,190										117,190		
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).....	117,190	0	0	0	0	0	0	0	0	0	117,190	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.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	111,403		111,403			
2. Deposits received during the year.....	0					
3. Investment earnings credited to the account.....	4,343		4,343			
4. Other net change in reserves.....	1,639		1,639			
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	54,274		54,274			
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).....	63,111	0	63,111	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).....	63,111	0	63,111	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	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	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0
2.2 Other:											
2.21 Direct.....	6,125,369		5,467,040				612,605		45,724		
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	2,862,804		2,834,495						28,309		
2.24 Net.....	3,262,565	0	(b).....2,632,545	(b).....0	(b).....0	(b).....0	(b).....612,605	(b).....0	(b).....17,415	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	177,005		177,005								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	177,005	0	(b).....177,005	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	6,302,374	0	5,644,045	0	0	0	612,605	0	45,724	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	2,862,804	0	2,834,495	0	0	0	0	0	28,309	0	0
4.4 Net.....	3,439,570	(a).....0	(a).....2,809,550	0	0	0	(a).....612,605	0	17,415	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).

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Supplementary Contracts	7 Credit Life (Group and Individual)	8 Life Insurance (c)	Group		Accident and Health	
			3 Life Insurance (b)	4 Individual Annuities	5				9 Group	10 Credit (Group and Individual)	11 Other	
1. Settlements during the year:												
1.1 Direct.....	34,023,411		28,756,654	2,850,006			483,626	.833,245	1,099,280		600	
1.2 Reinsurance assumed.....	0											
1.3 Reinsurance ceded.....	9,866,702		9,273,626						593,076			
1.4 Net.....	(d) 24,156,709	0	19,483,028	2,850,006	0	0	483,626	.833,245	506,204	0	600	
2. Liability December 31, current year from Part 1:												
2.1 Direct.....	6,302,374	0	5,644,045	0	0	0	612,605	0	45,724	0	0	
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	
2.3 Reinsurance ceded.....	2,862,804	0	2,834,495	0	0	0	0	0	28,309	0	0	
2.4 Net.....	3,439,570	0	2,809,550	0	0	0	612,605	0	17,415	0	0	
3. Amounts recoverable from reinsurers Dec. 31, current year.....	9,841,773		9,841,773									
4. Liability December 31, prior year:												
4.1 Direct.....	3,397,081		2,771,351				625,730					
4.2 Reinsurance assumed.....	0											
4.3 Reinsurance ceded.....	908,374		908,374									
4.4 Net.....	2,488,707	0	1,862,977	0	0	0	625,730	0	0	0	0	
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	1,151,439		1,151,439									
6. Incurred benefits:												
6.1 Direct.....	36,928,704	0	31,629,348	2,850,006	0	0	470,501	.833,245	1,145,004	0	600	
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	
6.3 Reinsurance ceded.....	20,511,466	0	19,890,081	0	0	0	0	0	621,385	0	0	
6.4 Net.....	16,417,238	0	11,739,267	2,850,006	0	0	470,501	.833,245	523,619	0	600	

(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.

Annual Statement for the year 2021 of the **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.....	115	516	401
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).....	115	516	401
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.....	18,485	32,921	14,436
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.....	3,820,972	4,327,982	507,010
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.....	151,629	193,367	41,738
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	3,991,201	4,554,786	563,585
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	3,991,201	4,554,786	563,585

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.....	386	30	(356)
2502. Disallowed interest maintenance reserve.....	151,243	193,337	42,094
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).....	151,629	193,367	41,738

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 Department 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 #	2021	2020
<u>Net Income</u>					
Harleysville Life Insurance Company state basis (Page 4, Line 35,					
(1) Columns 1 & 2)	XXX	XXX	XXX	\$ 2,996,920	\$ 2,904,421
(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	\$ <u>2,996,920</u>	\$ <u>2,904,421</u>
<u>Surplus</u>					
Harleysville Life Insurance Company state basis (Page 3, Line 38,					
(5) Columns 1 & 2)	XXX	XXX	XXX	\$ 60,472,542	\$ 57,569,090
(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	\$ <u>60,472,542</u>	\$ <u>57,569,090</u>

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:

1. 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.
2. 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.
3. Not applicable – The Company does not have common stock.
4. Not applicable – The Company does not have preferred stock.
5. Not applicable – The Company does not have mortgage loans on real estate.
6. 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. Refer to Note 5(D) for a discussion of the other-than-temporary impairment policy for loan-backed securities.
7. Not applicable – The Company does not have any subsidiaries.
8. Not applicable – The Company does not have any ownership interest in joint ventures, partnerships and limited liability companies.
9. Not applicable – The Company does not have derivatives.
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.
11. 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.
12. The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The Company has not modified its capitalization policy from the prior period.
13. Not applicable – 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 increased 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 required 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**A. Statutory Purchase Method**

Not applicable

B. Statutory Merger

Effective January 1, 2022, the Company completed a merger agreement with Nationwide Life and Annuity Insurance Company (NLAIC). Pursuant to the merger agreement, the operations of the Company were merged with and into NLAIC, with NLAIC continuing as the surviving entity.

C. Impairment Loss

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	\$ (176,732)
2. 12 Months or Longer	\$ (74,512)

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

1. Less than 12 Months	\$ 6,859,384
2. 12 Months or Longer	\$ 987,946

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.

NOTES TO THE FINANCIAL STATEMENTS**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.

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					6	7		
	Current Year								
	1 Total General Account (G/A)	2 G/A Supporting Separate Account (S/A) Account Activity (a)	3 Total (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)				
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	4,546,580	-	-	-	4,546,580	4,545,095	1,485		
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	\$4,546,580	\$-	\$-	\$-	\$4,546,580	\$4,545,095	\$1,485		

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			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	-	4,546,580	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	\$-	\$4,546,580	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 LiabilitiesNo 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	7	-
(2) Aggregate Amount of Investment Income	\$ 603,108	\$ -

NOTES TO THE FINANCIAL STATEMENTS

R. Reporting Entity's Share of Cash Pool by Asset Type

Asset Type	Percent Share
(1) Cash	1%
(2) Cash Equivalents	85%
(3) Short-term Investments	14%
(4) Total	100%

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, 2021 was \$0.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

A. The Components of the deferred tax asset/(liability) at December 31, 2021 are as follows:

	December 31, 2021		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 7,844,875	\$ -	\$ 7,844,875
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 7,844,875	\$ -	\$ 7,844,875
(1d) Deferred tax assets nonadmitted	3,820,973	-	3,820,973
(1e) Subtotal net admitted deferred tax asset	\$ 4,023,902	\$ -	\$ 4,023,902
(1f) Deferred tax liabilities	1,504,361	117,880	1,622,241
(1g) Net admitted deferred tax asset/(net deferred tax liability)	<u>\$ 2,519,541</u>	<u>\$ (117,880)</u>	<u>\$ 2,401,661</u>

	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)	<u>\$ 2,326,453</u>	<u>\$ (146,193)</u>	<u>\$ 2,180,260</u>

	Change		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ (410,426)	\$ -	\$ (410,426)
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ (410,426)	\$ -	\$ (410,426)
(1d) Deferred tax assets nonadmitted	(507,009)	-	(507,009)
(1e) Subtotal net admitted deferred tax asset	\$ 96,583	\$ -	\$ 96,583
(1f) Deferred tax liabilities	(96,505)	(28,313)	(124,818)
(1g) Net admitted deferred tax asset/(net deferred tax liability)	<u>\$ 193,088</u>	<u>\$ 28,313</u>	<u>\$ 221,401</u>

NOTES TO THE FINANCIAL STATEMENTS**Admission Calculation Components SSAP No. 101**

	December 31, 2021		
	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)	\$ 2,401,662	\$ -	\$ 2,401,662
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 2,401,662	\$ -	\$ 2,401,662
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 8,710,632
(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	\$ 1,622,240	\$ -	\$ 1,622,240
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 4,023,902	\$ -	\$ 4,023,902
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
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)	\$ 221,401	\$ -	\$ 221,401
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 221,401	\$ -	\$ 221,401
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 402,307
(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	\$ (124,818)	\$ -	\$ (124,818)
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 96,583	\$ -	\$ 96,583
December 31, 2021		December 31, 2020	
(3a) Ratio percentage used to determine recovery period and threshold limitation amount		611.548%	607.027%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 58,070,879	\$ 55,388,830	

NOTES TO THE FINANCIAL STATEMENTS**Impact of Tax Planning Strategies**

	December 31, 2021		
	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)	\$ 7,844,875	\$ -	\$ 7,844,875
(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)	\$ 4,023,902	\$ -	\$ 4,023,902
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%
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%
Change			
	Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage	\$ (410,426)	\$ -	\$ (410,426)
(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 0.00%	0.00%	0.00%
(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)	\$ 96,583	\$ -	\$ 96,583
(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%
(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, 2021		December 31, 2020		Change
	Ordinary	Capital	Ordinary	Capital	
1. Current Income Tax					
(a) Federal	\$ 296,600	\$ 847,731	\$ (551,131)		
(b) Foreign	\$ -	\$ -	\$ -		
€ Subtotal	\$ 296,600	\$ 847,731	\$ (551,131)		
(d) Federal income tax on net capital gains	\$ 153,562	\$ 232,893	\$ (79,331)		
€ Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -		
(f) Other	\$ -	\$ -	\$ -		
(g) Federal and foreign income taxes incurred	\$ 450,162	\$ 1,080,624	\$ (630,462)		

NOTES TO THE FINANCIAL STATEMENTS

		December 31, 2021	December 31, 2020	Change
2. Deferred Tax Assets				
(a) Ordinary:				
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -	-
(2) Unearned premium reserve	-	-	-	-
(3) Policyholder reserves	4,622,977	4,839,832	(216,855)	
(4) Investments	-	-	-	-
(5) Deferred acquisition costs	2,821,917	3,009,610	(187,693)	
(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)	11,744	21,504	(9,760)	
(14) Nonadmitted premiums and agent bal	3,882	-	3,882	
(99) Subtotal	\$ 7,844,875	\$ 8,255,301	\$ (410,426)	
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -	-
(c) Nonadmitted	3,820,973	4,327,982	(507,009)	
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 4,023,902	\$ 3,927,319	\$ 96,583	
(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)	\$ 4,023,902	\$ 3,927,319	\$ 96,583	
3. Deferred Tax Liabilities				
(a) Ordinary:				
(1) Investments	\$ -	\$ -	\$ -	-
(2) Fixed assets	-	-	-	-
(3) Deferred and uncollected premium	1,192,362	1,210,867	(18,505)	
(4) Policyholder reserves	311,999	389,999	(78,000)	
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-	-
(99) Subtotal	\$ 1,504,361	\$ 1,600,866	\$ (96,505)	
(b) Capital:				
(1) Investments	\$ 117,880	\$ 146,193	\$ (28,313)	
(2) Real estate	-	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-	-
(99) Subtotal	\$ 117,880	\$ 146,193	\$ (28,313)	
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,622,241	\$ 1,747,059	\$ (124,818)	
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 2,401,661	\$ 2,180,260	\$ 221,401	

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, 2021	December 31, 2020	Change
(a) Adjusted gross deferred tax assets	\$ 7,844,875	\$ 8,255,301	\$ (410,426)
(b) Deferred tax liabilities	<u>1,622,240</u>	<u>1,747,059</u>	(124,819)
(c) Net deferred tax assets (liabilities)	\$ 6,222,635	\$ 6,508,242	\$ (285,607)
(d) Tax effect of unrealized gains (losses)			-
(e) Change in deferred income tax			<u>\$ (285,607)</u>

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, 2021	December 31, 2020
(a) Current income taxes incurred	\$ 450,162	\$ 1,080,624
(b) Change in deferred income tax	<u>285,607</u>	(281,497)
(c) Total income tax reported	\$ 735,769	\$ 799,127
(d) Income before taxes	\$ 3,447,083	\$ 3,985,045
(e) Federal statutory tax rate	21%	21%
(f) Expected income tax expense (benefit) at 21% statutory rate	<u>\$ 723,887</u>	<u>\$ 836,859</u>
(1) Dividends received deduction	\$ -	\$ -
(2) Nondeductible expenses for meals, penalties, and lobbying	-	-
(3) Tax-exempt income	-	-
(4) Deferred tax benefit on nonadmitted assets	3,042	(4,965)
(5) Change in tax reserves	-	-
(6) Tax credits	-	-
(7) Tax adjustment for IMR	8,840	(32,767)
(8) Prior year adjustments	-	-
(9) Initial ceding commission	-	-
(10) Disregarded entity adjustment	-	-
(11) Change in reserve valuation basis	-	-
(12) Other	-	-
(13) Change in valuation allowance	-	-
(14) Impact of enacted tax law changes	-	-
(g) Total	<u>\$ 735,769</u>	<u>\$ 799,127</u>

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

1. As of December 31, 2021, operating loss or tax credit carryforwards are available as follows:

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

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

2021	\$ _____	-
2020	\$ _____	-
2019	\$ _____	1,242

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

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 2021 and 2020, the Company paid for its portion of the related costs, \$1,433,244 and \$1,550,953, 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 \$8,782,061 and \$28,636,240 as of December 31, 2021 and 2020, 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, 2021.

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, 2021 was \$60,472,542 and statutory net income for 2021 was \$2,996,920. As of January 1, 2021, the Company has the ability to pay dividends to NMIC of \$6,047,254 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 2021 and 2020.

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**

Not applicable.

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, 2021 and 2020, the Company accrued a liability for guaranty fund and other assessments of \$55,421. 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	\$ 59,715
b. Decreases current year:		
Premium tax offsets applied		\$ 19,817
c. Increases current year:		
Change in accrued premium tax offsets		\$ 2,641
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end		\$ 42,539

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	\$ 106,836	\$ 16,397	\$ -	\$ -
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

Not applicable.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

Not applicable.

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

Not applicable.

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

Not applicable.

Note 19 – Direct 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, quoted prices for identical or similar assets or liabilities in markets that are not active 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.

No assets or liabilities were held at fair value as of December 31, 2021.

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, 2021:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$390,996,426	\$372,902,793	\$7,612,372	\$383,384,054	\$-	\$-	\$-
Cash, cash equivalents and short-term investments	7,946,728	7,946,728	(835,333)	8,782,061	-	-	-
Policy loans	5,042,393	5,042,393	-	-	5,042,393	-	-
Total Assets	\$403,985,547	\$385,891,914	\$6,777,039	\$392,166,115	\$5,042,393	\$-	\$-

D. Not Practicable to Estimate Fair Value

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**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 the novel coronavirus ("COVID-19") a pandemic. In response to the COVID-19 pandemic, governments have enacted various measures to reduce the spread of the virus. The COVID-19 pandemic conditions have created financial market volatility and uncertainty regarding whether and when certain customer behaviors will return to historical patterns, including sales of new and retention of existing policies, life insurance mortality and credit allowance exposure. None of the aforementioned items have had a material impact on the overall financial condition of the Company. While many of the government-imposed measures have eased in 2021, the extent to which the COVID-19 pandemic may impact the Company's ongoing operations and financial condition will depend on future developments that 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	\$ 175,348	\$ 174,090	\$ 177,104	\$ -
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ 175,348</u>	<u>\$ 174,090</u>	<u>\$ 177,104</u>	<u>\$ -</u>

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.

Note 22 – Events Subsequent**Type I – Recognized Subsequent Events:**

Subsequent events have been considered through February 18, 2022 for the statutory statement issued on February 24, 2022.

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 18, 2022 for the statutory statement issued on February 24, 2022.

Refer to Note 3(B) for information pertaining to the Company and a merger agreement with NLAIC.

NOTES TO THE FINANCIAL STATEMENTS**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 \$897,310.

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?

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.

NOTES TO THE FINANCIAL STATEMENTS

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 2021. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2021. 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, 2021 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	January 28, 2022
3. Was anticipated investment income utilized in the calculation?	Yes

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, 2021, the Company had \$279,516,293 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.

NOTES TO THE FINANCIAL STATEMENTS**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					0.00%
c. At fair value					0.00%
d. Total with market value adjustment or at fair value (Total of a through c)					
e. At book value without adjustment (Minimal or no charge or adjustment)	151,788,620			151,788,620	98.26%
2. Not subject to discretionary withdrawal	2,684,037			2,684,037	1.74%
3. Total (gross: direct + assumed)	\$ 154,472,657	\$ -	\$ -	\$ 154,472,657	100.00%
4. Reinsurance ceded					
5. Total (net) (3) - (4)	\$ 154,472,657	\$ -	\$ -	\$ 154,472,657	
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)					
e. At book value without adjustment (Minimal or no charge or adjustment)					0.00%
2. Not subject to discretionary withdrawal	1,329,070			1,329,070	100.00%
3. Total (gross: direct + assumed)	\$ 1,329,070	\$ -	\$ -	\$ 1,329,070	100.00%
4. Reinsurance ceded					
5. Total (net) (3) - (4)	\$ 1,329,070	\$ -	\$ -	\$ 1,329,070	
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)					
e. At book value without adjustment (Minimal or no charge or adjustment)					0.00%
2. Not subject to discretionary withdrawal	63,111			63,111	100.00%
3. Total (gross: direct + assumed)	\$ 63,111	\$ -	\$ -	\$ 63,111	100.00%
4. Reinsurance ceded					
5. Total (net) (3) - (4)	\$ 63,111	\$ -	\$ -	\$ 63,111	
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

D.

Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ 155,801,725
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	63,111
4. Subtotal	<u>\$ 155,864,836</u>

Separate Accounts Annual Statement:

5. Exhibit 3, Line 0299999, Column 2	-
6. Exhibit 3, Line 0399999, Column 2	-
7. Policyholder dividend and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	<u>\$ -</u>
12. Combined Total	<u>\$ 155,864,836</u>

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
1. Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term policies with Cash Value	\$ -	\$ 15,953,755	\$ 17,577,827
b. Universal Life	110,348,452	108,471,796	128,924,380
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary	-	-	-
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	\$ 171,504,812
b. Accidental Death Benefits	XXX	XXX	6,705
c. Disability - Active Lives	XXX	XXX	1,491,409
d. Disability - Disabled Lives	XXX	XXX	4,021,596
e. Miscellaneous Reserves	XXX	XXX	6,022,271
3. Total (Gross: Direct + Assumed)	110,348,452	124,425,551	329,549,000
4. Reinsurance Ceded	-	-	151,356,072
5. Total (net) (3-4)	<u>\$ 110,348,452</u>	<u>\$ 124,425,551</u>	<u>\$ 178,192,928</u>
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	-	-	-
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) (3-4)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

NOTES TO THE FINANCIAL STATEMENTS

C. Separate Accounts with Nonguarantees

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	-	-	-
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) (3-4)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

D. Life & Accident & Health Annual Statement:

1. Exhibit 5, Life Insurance Section, Total (net)	\$ 167,963,439
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	6,705
3. Exhibit 5, Disability - Active Lives Section, Total (net)	1,491,051
4. Exhibit 5, Disability - Disabled Lives Section, Total (net)	3,562,911
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	5,168,821
6. Subtotal	<u>\$ 178,192,927</u>

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)	<u>\$ 178,192,927</u>

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2021 were as follows:

Type	Gross	Net of Loading
1. Industrial	\$ -	-
2. Ordinary New Business	-	-
3. Ordinary Renewal	5,677,912	5,677,912
4. Credit Life	-	-
5. Group Life	-	-
6. Group Annuity	-	-
7. Totals	<u>\$ 5,677,912</u>	<u>\$ 5,677,912</u>

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

Not applicable.

Annual Statement for the year 2021 of the **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? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [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: _____
12/31/2021

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. _____
06/28/2018

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). _____

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? Yes [] No [X]
If the answer is YES, complete and file the merger history data file with the NAIC.

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 NAIC Company Code	3 State of Domicile
Name of Entity		

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 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the DIHC.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []

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

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
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 [X]

12.11 Name of real estate holding company	0
12.12 Number of parcels involved	
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 [X] No []

- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:
N/A

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).
N/A

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

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

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

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

20.11 To directors or other officers	\$ 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 [X]

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

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

21.21	Rented from others	\$ 0
21.22	Borrowed from others	\$ 0
21.23	Leased from others	\$ 0
21.24	Other	\$ 0
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 [] No [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 [X] No []
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$ 1,866,001
24.1	Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?	Yes [] No [X]
24.2	If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.	

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

INVESTMENT

25.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 25.03)?	Yes [X] No []
25.02	If no, give full and complete information, relating thereto:	
25.03	For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).	
25.04	For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	\$ 0
25.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	\$ 0
25.06	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes [] No [] N/A [X]
25.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes [] No [] N/A [X]
25.08	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes [] No [] N/A [X]
25.09	For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:	
25.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$ 0
25.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$ 0
25.093	Total payable for securities lending reported on the liability page:	\$ 0
26.1	Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 25.03.)	Yes [X] No []
26.2	If yes, state the amount thereof at December 31 of the current year:	
26.21	Subject to repurchase agreements	\$ 0
26.22	Subject to reverse repurchase agreements	\$ 0
26.23	Subject to dollar repurchase agreements	\$ 0
26.24	Subject to reverse dollar repurchase agreements	\$ 0
26.25	Placed under option agreements	\$ 0
26.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$ 0
26.27	FHLB Capital Stock	\$ 0
26.28	On deposit with states	\$ 4,546,580
26.29	On deposit with other regulatory bodies	\$ 0
26.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$ 0
26.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$ 0
26.32	Other	\$ 0
26.3	For category (26.26) provide the following:	

1 Nature of Restriction	2 Description	3 Amount
		\$

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

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

27.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?	Yes [] No []
27.4	If the response to 27.3 is yes, does the reporting entity utilize:	
27.41	Special accounting provision of SSAP No. 108	Yes [] No []
27.42	Permitted accounting practice	Yes [] No []
27.43	Other accounting guidance	Yes [] No []
27.5	By responding yes to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	Yes [] No []
	• The reporting entity has obtained explicit approval from the domiciliary state.	

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 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.

28.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
28.2	If yes, state the amount thereof at December 31 of the current year:	\$ _____ N/A			
29.	Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC <i>Financial Condition Examiners Handbook</i> ?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
29.01	For agreements that comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , complete the following:				
	1 Name of Custodian(s)	2 Custodian's Address			
	The Bank of New York Mellon 1 Wall Street, New York, NY 10286				
29.02	For all agreements that do not comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , provide the name, location and a complete explanation				
	1 Name(s)	2 Location(s)	3 Complete Explanation(s)		
29.03	Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
29.04	If yes, give full and complete information relating thereto:				
	1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason	
29.05	Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ("...that have access to the investment accounts", "... handle securities").		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
	1 Name of Firm or Individual	2 Affiliation			
	Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution		1		
29.0597	For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
29.0598	For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
29.06	For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.				
	1	2	3	4	5
	Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
30.1	Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
30.2	If yes, complete the following schedule:				
	1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value		
			\$		
	30.2999 TOTAL		\$		
30.3	For each mutual fund listed in the table above, complete the following schedule:				
	1	2	3	4	
	Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation	
			\$		
31.	Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.				
		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)	
31.1	Bonds	\$ 372,902,788	\$ 390,996,439	\$ 18,093,651	
31.2	Preferred Stocks	\$ 0	\$ 0	\$ 0	
31.3	Totals	\$ 372,902,788	\$ 390,996,439	\$ 18,093,651	

31.4 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

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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.

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

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

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

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

33.2 If no, list exceptions:
N/A

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

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- 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]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- 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]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The fund only or predominantly holds bonds in its portfolio.
- 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.
- The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E, Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- 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.
- 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.
- Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a-37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 0

38.2 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.	\$

39.1 Amount of payments for legal expenses, 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 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.	\$

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

40.2 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.	\$

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraterna Benefit Societies:

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$	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 Current Year	2 Prior Year
2.1	Premium Numerator	\$ 0	\$ 0
2.2	Premium Denominator	\$ 14,938,205	\$ 13,760,873
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	\$ 17,415	\$ 0
2.5	Reserve Denominator	\$ 334,799,893	\$ 336,979,570
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%
3.1	Does the reporting entity have Separate Accounts?	Yes []	No [X]
3.2	If yes, has a Separate Accounts statement been filed with this Department	Yes []	No []
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 []	No []
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes []	No []
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.		

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

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

Annual Statement for the year 2021 of the **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	\$	23,413,444
7.2 Total incurred claims	\$	31,519,334
7.3 Number of covered lives		29,414

*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 charted, 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	\$	1,433,244
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:

Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

13.2 If yes, has the reporting entity completed the *Workers' Compensation Carve-Out Supplement* to the Annual Statement?

Yes [] No []

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?

Annual Statement for the year 2021 of the **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
	\$ _____

Annual Statement for the year 2021 of the **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 2021	2 2020	3 2019	4 2018	5 2017
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	.....930,198	.....971,594	.....1,011,138	.....1,059,513	.....1,111,741
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	.....6,251,724	.....6,663,022	.....7,060,452	.....7,505,928	.....7,958,003
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).....	.....7,181,922	.....7,634,616	.....8,071,590	.....8,565,441	.....9,069,744
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
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).....	.....10,603,932	.....10,714,259	.....15,961,118	.....12,284,748	.....13,088,720
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	.....4,281,750	.....2,992,145	.....3,486,013	.....2,352,134	.....3,560,709
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	.....47,947	.....49,010	.....49,785	.....51,399	.....52,847
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....					
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	.....4,574	.....5,459	.....6,023	.....6,877	.....10,794
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	.....14,938,203	.....13,760,873	.....19,502,939	.....14,695,158	.....16,713,070
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	.....409,293,610	.....409,181,976	.....405,227,473	.....400,841,830	.....406,517,063
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	.....348,821,068	.....351,612,886	.....350,229,073	.....349,787,934	.....359,845,875
23. Aggregate life reserves (Page 3, Line 1).....	.....333,994,653	.....337,021,637	.....338,992,548	.....337,842,519	.....346,747,977
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....					
24. Aggregate A&H reserves (Page 3, Line 2).....	.....2,534,490	.....2,984,753	.....3,479,862	.....3,969,307	.....4,980,842
25. Deposit-type contract funds (Page 3, Line 3).....	.....63,111	.....111,403	.....173,249	.....324,307	.....438,931
26. Asset valuation reserve (Page 3, Line 24.01).....	.....3,386,698	.....3,015,250	.....2,587,336	.....2,270,000	.....2,110,177
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).....	.....58,942,542	.....56,039,090	.....53,468,400	.....49,523,896	.....45,141,188
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	.....(7,540,181)	.....2,369,241	.....3,940,612	.....(3,910,562)	.....(1,171,651)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	.....60,472,542	.....57,569,090	.....54,998,400	.....51,053,896	.....46,671,188
31. Authorized control level risk-based capital.....	.....9,495,715	.....9,124,602	.....6,227,434	.....4,458,212	.....4,134,148
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).....	.....96.6	.....91.6	.....92.3	.....94.0	.....94.6
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).....	.....2.1	.....7.1	.....6.3	.....4.6	.....3.9
37. Contract loans (Line 6).....	.....1.3	.....1.3	.....1.4	.....1.4	.....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

Annual Statement for the year 2021 of the **HARLEYSVILLE LIFE INSURANCE COMPANY**
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2021	2	3 2019	4 2018	5 2017
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).....	3,991,201	4,554,786	4,367,472	4,507,779	4,202,548
53. Total admitted assets (Page 2, Line 28, Col. 3).....	409,293,610	409,181,976	405,227,473	400,841,830	406,517,063
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	13,026,185	14,010,430	14,564,015	14,680,641	15,934,993
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(150,855)	(280,202)	(89,290)	(28,314)	(181,126)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	.....	.....	.....	.....	.....
57. Total of above Lines 54, 55 and 56.....	12,875,330	13,730,228	14,474,725	14,652,327	15,753,867
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).....	26,479,484	24,536,021	26,500,138	31,059,566	31,444,006
59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6).....	524,218	540,483	836,774	847,107	1,088,758
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	(1,637,445)	(24,683)	5,310,299	1,845,860	(1,410,942)
61. Increase in A&H reserves (Line 19, Col. 6).....	(450,263)	(495,110)	(489,445)	(1,011,535)	(861,486)
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).....	2.8	4.5	3.5	4.9	5.3
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.....	5.5	5.2	5.4	5.2	4.8
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	1,616.7	831.2	5,867.0	(2,499.3)	2,105.5
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).....	582.1	531.5	596.1	971.9	659.3
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	3,015,934	3,483,061	4,274,649	4,769,872	6,088,523
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	2,942,578	3,437,688	3,927,133	4,938,668	5,869,706
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	42,774	42,174	41,987	46,541	50,665
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	42,174	43,546
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).....	2,632,885	2,170,145	2,491,607	3,609,052	2,282,692
74. Ordinary - individual annuities (Page 6, Col. 4).....	421,485	1,121,284	1,313,896	1,241,949	1,127,799
75. Ordinary - supplementary contracts.....	XXX	XXX	XXX	.....	.....
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).....	(14,779)	(10,082)	167,183	71,553	197,358
78. Group annuities (Page 6, Col. 5).....	(554,645)	(567,179)	(453,263)	(688,524)	(645,120)
79. A&H - group (Page 6.5, Col. 3).....	.....	.....	(201,143)	201,732	(18,844)
80. A&H - credit (Page 6.5, Col. 10).....	.....	.....	.....	.....	.....
81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10).....	5,035	41,318	6,919	19,042	3,905
82. Aggregate of all other lines of business (Page 6, Col. 8).....	657,797	429,135	748,321	401,428	268,610
83. Fraternal (Page 6, Col. 7).....	.....	.....	.....	.....	.....
84. Total (Page 6, Col. 1).....	3,147,778	3,184,621	4,073,520	4,856,232	3,216,400

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:

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	7 Policies	8 Certificates	
1. In force end of prior year.....			31,184	7,634,616					7,634,616
2. Issued during year.....									0
3. Reinsurance assumed.....									0
4. Revived during year.....			19	6,531					6,531
5. Increased during year (net).....				2,931					2,931
6. Subtotals, Lines 2 to 5.....	0	0	19	9,462	0	0	0	0	9,462
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
9. Totals (Lines 1 and 6 to 8).....	0	0	31,203	7,644,078	0	0	0	0	7,644,078
Deductions during year:									
10. Death.....			282	31,366			XXX		31,366
11. Maturity.....			3	30			XXX		30
12. Disability.....							XXX		0
13. Expiry.....			12	.96					96
14. Surrender.....			173	22,307					22,307
15. Lapse.....			1,260	386,766					386,766
16. Conversion.....			50	15,570			XXX	XXX	15,570
17. Decreased (net).....				6,021					6,021
18. Reinsurance.....									0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	1,780	462,156	0	0	0	0	462,156
21. In force end of year (b) (Line 9 minus Line 20).....	0	0	29,423	7,181,922	0	0	0	0	7,181,922
22. Reinsurance ceded end of year.....	XXX		XXX	5,640,039	XXX		XXX	XXX	5,640,039
23. Line 21 minus Line 22.....	XXX	0	XXX	1,541,883	XXX	(a) 0	XXX	XXX	0

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
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....	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
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above).....	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?.....

Annual Statement for the year 2021 of the **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.....			1,566	14,157
26. Debit ordinary insurance.....	....XXX.....	....XXX.....		

ADDITIONAL INFORMATION ON ORDINARY 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
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing.....			7	381
28. Term policies-other.....			17,665	6,245,107
29. Other term insurance-decreasing.....	....XXX.....		....XXX.....	
30. Other term insurance.....	....XXX.....		....XXX.....	
31. Totals (Lines 27 to 30).....	....0.....	....0.....	17,672	6,245,488
Reconciliation to Lines 2 and 21:				
32. Term additions.....	....XXX.....		....XXX.....	
33. Totals, extended term insurance.....	....XXX.....	....XXX.....	609	6,238
34. Totals, whole life and endowment.....			11,142	930,198
35. Totals (Lines 31 to 34).....	....0.....	....0.....	29,423	7,181,924

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.....			7,181,923	
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	....0.....	....0.....	7,181,923	....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.....		11,461
--	--	--------

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.....		....813.....	....154,432.....				....247.....	....11,991.....
49. Disability Income.....		....1,752.....	....111,895.....					
50. Extended Benefits.....		....XXX.....	....XXX.....					
51. Other.....								
52. Total.....	....0.....	(a) 0	....2,565.....	(a) 266,327	....0.....	(a) 0	....247.....	(a) 11,991

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

Annual Statement for the year 2021 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.....		(a)		(a)
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.....	118	3,741		138
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	118	3,741	0	138
Deductions during year:				
6. Decreased (net).....	17	187		9
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	17	187	0	9
9. In force end of year (Line 5 minus Line 8).....	101	3,554	0	129
Income now payable:				
10. Amount of income payable.....	(a) 468,429	XXX	XXX	(a) 334,768
Deferred fully paid:				
11. Account balance.....	XXX	(a) 67,079,073	XXX	(a)
Deferred not fully paid:				
12. Account balance.....	XXX	(a) 84,773,016	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.....					40	10,379
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	40	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX	7	XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	7	XXX
10. In force end of year (Line 5 minus Line 9)....	0	(a)	0	(a)	33	(a) 9,138

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1	2		
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)	63,111	(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.	Active Status (a)	1	Direct Business Only					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5 (b)	7 Deposit-Type Contracts	
		2 Life Insurance Premiums	3 Annuity Considerations					
1. Alabama.....	AL.....	78,029	4,200			82,229		
2. Alaska.....	AK.....	186				186		
3. Arizona.....	AZ.....	86,544	3,500			90,044		
4. Arkansas.....	AR.....	142,362				142,362		
5. California.....	CA.....	82,569				82,569		
6. Colorado.....	CO.....	63,758				63,758		
7. Connecticut.....	CT.....	177,498	122,030			299,528		
8. Delaware.....	DE.....	453,078	26,500			479,578		
9. District of Columbia.....	DC.....	27,839				27,839		
10. Florida.....	FL.....	406,382	102,960		143	509,485		
11. Georgia.....	GA.....	105,724				105,724		
12. Hawaii.....	HI.....	1,332				1,332		
13. Idaho.....	ID.....	4,311				4,311		
14. Illinois.....	IL.....	639,015	6,300			645,315		
15. Indiana.....	IN.....	448,359	14,222			462,581		
16. Iowa.....	IA.....	7,258	490			7,748		
17. Kansas.....	KS.....	4,787				4,787		
18. Kentucky.....	KY.....	7,820	1,800			9,620		
19. Louisiana.....	LA.....	2,740				2,740		
20. Maine.....	ME.....	26,609				26,609		
21. Maryland.....	MD.....	1,061,327	82,510		175	1,144,012		
22. Massachusetts.....	MA.....	1,312,869	170,194		151	1,483,214		
23. Michigan.....	MI.....	1,280,913	3,576			1,284,489		
24. Minnesota.....	MN.....	574,163				574,163		
25. Mississippi.....	MS.....	5,706				5,706		
26. Missouri.....	MO.....	16,055				16,055		
27. Montana.....	MT.....	2,721				2,721		
28. Nebraska.....	NE.....	28,290				28,290		
29. Nevada.....	NV.....	18,755				18,755		
30. New Hampshire.....	NH.....	145,055	7,229			152,284		
31. New Jersey.....	NJ.....	4,063,641	1,184,372		1,053	5,249,066		
32. New Mexico.....	NM.....	5,847				5,847		
33. New York.....	NY.....	133,485	6,800			140,285		
34. North Carolina.....	NC.....	1,099,903	25,867		264	1,126,034		
35. North Dakota.....	ND.....	21,743				21,743		
36. Ohio.....	OH.....	125,687	13,459		157	139,303		
37. Oklahoma.....	OK.....	6,072				6,072		
38. Oregon.....	OR.....	12,074	2,500			14,574		
39. Pennsylvania.....	PA.....	7,518,343	1,572,695		6,394	9,097,432		
40. Rhode Island.....	RI.....	400,687	1,700			402,387		
41. South Carolina.....	SC.....	455,158	1,436			456,594		
42. South Dakota.....	SD.....	7,631				7,631		
43. Tennessee.....	TN.....	51,347				51,347		
44. Texas.....	TX.....	81,350	845			82,195		
45. Utah.....	UT.....	2,403				2,403		
46. Vermont.....	VT.....	20,318				20,318		
47. Virginia.....	VA.....	1,764,620	916,564		801	2,681,985		
48. Washington.....	WA.....	14,672	3,000			17,672		
49. West Virginia.....	WV.....	23,628	7,000			30,628		
50. Wisconsin.....	WI.....	281,344				281,344		
51. Wyoming.....	WY.....	1,426				1,426		
52. American Samoa.....	AS.....					0		
53. Guam.....	GU.....					0		
54. Puerto Rico.....	PR.....					0		
55. US Virgin Islands.....	VI.....					0		
56. Northern Mariana Islands.....	MP.....					0		
57. Canada.....	CAN.....	4,638				4,638		
58. Aggregate Other Alien.....	OT.....	5,481	0			5,481	0	
59. Subtotal.....	XXX.....	23,313,552	4,281,749		9,138	27,604,439	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.....	157,961				157,961		
94. Aggregate other amounts not allocable by State.....	XXX.....	0	0		0	0	0	
95. Totals (Direct Business).....	XXX.....	23,471,513	4,281,749		9,138	27,762,400	0	
96. Plus reinsurance assumed.....	XXX.....					0		
97. Totals (All Business).....	XXX.....	23,471,513	4,281,749		9,138	27,762,400	0	
98. Less reinsurance ceded.....	XXX.....	12,713,986			4,564	12,718,550		
99. Totals (All Business) less reinsurance ceded (c).....	XXX.....	10,757,527	4,281,749	(c)	4,574	0	15,043,850	

DETAILS OF WRITE-INS

58001. Foreign other alien.....	XXX.....	5,481				5,481	
58002.	XXX.....					0	
58003.	XXX.....					0	
58998. Summ. of remaining write-ins for line 58 from overflow page.....	XXX.....	0	0		0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	5,481	0		0	5,481	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
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	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

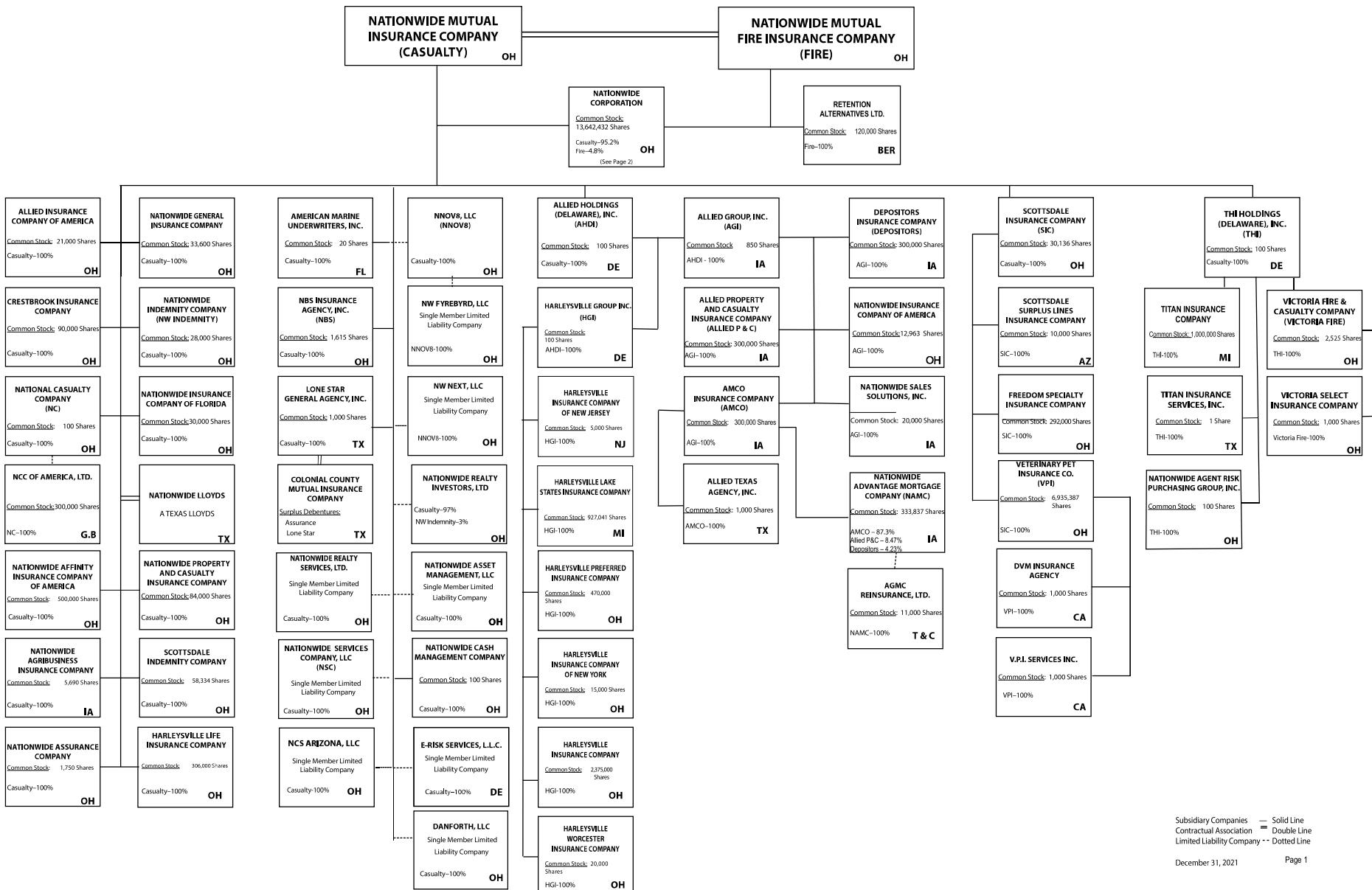
(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

NATIONWIDE®



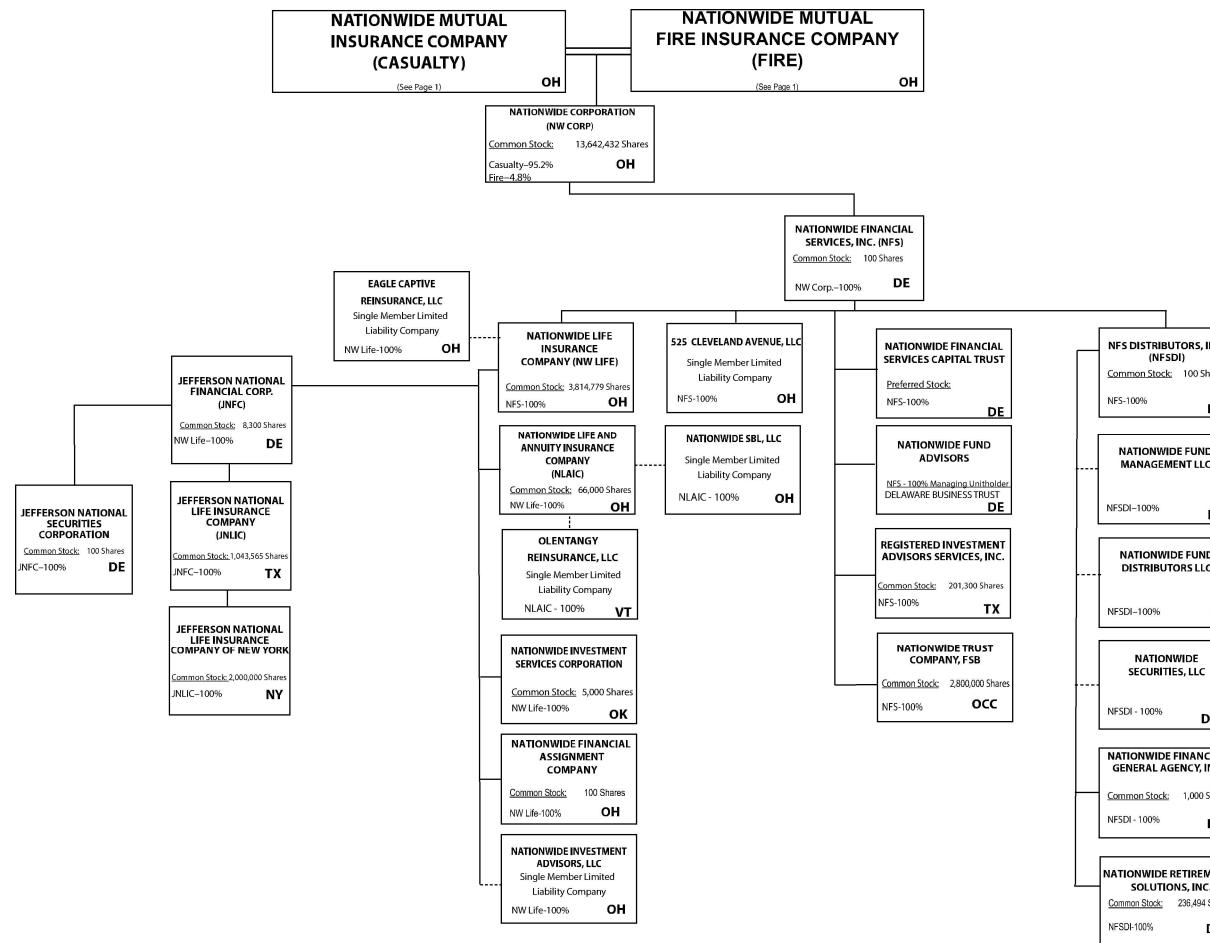
(Casualty/Fire subsidiaries)

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

Searched - 31.3.2021

Page 1

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NATIONWIDE®

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

December 31, 2021 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	Olcetangy 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	10105	OH	34-1777972	Victoria Select Insurance Company