

Board of Governors of the Federal Reserve System



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

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

This Report is authorized under section 165(b) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5371) and section 10 of the Home Owners' Loan Act (HOLA)¹ and section 171 of the Dodd-Frank Act.

The FR Q-1 report form is mandatory for any U.S. bank holding company or savings and loan holding company that is significantly

engaged in Insurance Activities (each a "covered entity"). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Date of Report: _____
Month / Day / Year (INSQ 9999)

NOTE: Each depository institution holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the *Reporting Form for the Capital Requirements for Board-regulated Institutions Significantly Engaged in Insurance Activities* (FR Q-1) if they must report this form. The FR Q-1 is to be prepared in accordance with instructions provided by the Federal Reserve System. The FR Q-1 attestation must be signed and attested by the chief financial officer or an equivalent senior officer.

I, the undersigned CFO or equivalent senior officer of the named firm, attest that the FR Q-1 report form for this report date has been prepared in good faith using reasonable efforts of the supervised insurance institution to conform with the instructions issued by the Federal Reserve System.

Regarding actual data as-of the reporting period, I, the undersigned CFO or equivalent senior officer of the named firm, attest that management is responsible for the internal controls over the reporting of these data and that these data are materially correct to the best of my knowledge. I attest that the internal controls for the FR Q-1 are effective and were effective throughout the year for the FR Q-1 and include those practices necessary to provide reasonable assurance as to the accuracy of these data. I attest that the controls are audited at least annually by internal audit or compliance staff, and are assessed regularly by management of supervised insurance institution. I agree to report material weaknesses in these internal controls and any material errors or omissions in the data submitted to the Federal Reserve promptly as they are identified.

Printed Name of the Senior Officer (or Equivalent) (INSQ C490)

Signature of Senior Officer (or Equivalent) (INSQ H321)

Date of Signature (MM/DD/YYYY) (INSQ J196)

Legal Title of Covered Company (RSSD 9017)

(Mailing Address of Covered Company) Street / PO Box (RSSD 9110)

City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Confidentiality

From the Overall Results tab, column (K) Building Block Available Capital, column (L) Building Block Required Capital, and column (M) BBA Ratio, will be disclosed on the Board's website. Is confidential treatment requested for any of these items? (enter "1" for Yes; enter "0" for No.).....

0=No	INSQ	
1=Yes	C447	

In accordance with the General Instructions for this report, if a letter justifying this request is being provided along with the report, enter "1."
If a letter justifying this request has been provided separately, enter "0."
Leave blank if confidential treatment is not requested ..

INSQ	
KY38	

Person to whom questions about this report should be directed:

Name / Title (INSQ 8901)

Area Code / Phone Number (INSQ 8902)

E-mail Address of Contact (INSQ 4086)

1. 12 U.S.C. 1467a.

Schedule I—Company Inventory

Company Information

Company ID	Company Name	Legal Entity Identifier	Type of Business	Description	Regulatory Capital Framework	Indicated Capital Framework
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Schedule I—Continued

Company Information							Grouping				
Company ID	Company Name	Accounting Basis	Company Assets	Company Liabilities	Parent Company	Equity Ownership Percentage	Top-Tier Depository Institution Holding Company (0 = No, 1 = Yes)	Subsidiary Depository Institution Holding Company (0 = No, 1 = Yes)	Capital-Regulated Company Building Block Parent (0 = No, 1 = Yes)	Material Financial Entity Building Block Parent (0 = No, 1 = Yes, 2 = Opt Out)	Other Building Block Parent (0 = No, 1 = Yes)
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Schedule I—Continued

Grouping			
Company ID	Company Name	Is this entity a Building Block Parent? (0 = No, 1 = Yes)	Assigned Building Block
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Schedule II—Building Block Parents

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

Company ID	Building Block Parent	Adjustments to Available Capital								Adjusted Company Available Capital	Company Capital Requirement
		Non-Qualifying Instruments	Insurance Underwriting RBC	Permitted and Prescribed Accounting Practices	Adjustments to Certain Life Insurance Reserves	Deduction of Investments in Own Capital Instruments	Reciprocal Cross Holdings in the Capital of Financial Institutions	Limits on Investments in Other Financial Institutions	Other Adjustments to Available Capital		
INSQ LJ44	INSQ LJ59	INSQ LJ68	INSQ LJ69	INSQ LJ70	INSQ LJ71	INSQ LJ72	INSQ LJ73	INSQ LJ74	INSQ LJ75	INSQ LJ76	INSQ LJ77
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Schedule II—Continued

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

	Company ID	Building Block Parent	Indicated Capital Framework	Parent Company Name	Next Upstream Building Block Parent	Next Upstream Building Block Parent's Capital Framework	Equity Ownership Percentage
	INSQ LJ44	INSQ LJ59	INSQ LJ48	INSQ LJ52	INSQ LJ91	INSQ LJ92	INSQ LJ61
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Schedule III—Parent Ownership—Continued

	Company ID	Building Block Parent	Capital Downstreamed from Upstream Building Block Parent	Upstream Building Block Parent's Capital Requirement on Investment
	INSQ LJ44	INSQ LJ59	INSQ LJ93	INSQ LJ94
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Schedule IV—Available Capital

	Company ID	Building Block Parent	Indicated Capital Framework	Parent Company Name	Upstream Building Block Parent	Upstream Building Block Parent's Capital Framework	Allocation Share
	INSQ LJ44	INSQ LJ59	INSQ LJ48	INSQ LJ52	INSQ LJ91	INSQ LJ92	INSQ LK06
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Schedule IV—Continued

	Company ID	Building Block Parent	Adjusted Company Available Capital	Value of Downstream Building Blocks	Scaled Downstream Building Block Parent Available Capital	Building Block Available Capital (Indicated Capital Framework)	Building Block Available Capital (Common Framework)	Deduction for Additional Tier 1 Capital Limitation	Total Tier 2 Capital Securities	Legacy Surplus Notes	Deduction for Tier 2 Capital Limitation	Proportionally Adjusted BBA Available Capital (Common Framework)
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Schedule V—Capital Requirement

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

	Company ID	Building Block Parent	Allocation Share	Adjusted Company Capital Requirement	Capital Requirement for Downstream Building Block Parents	Scaled Downstream Building Block Parent Capital Requirement	Building Block Capital Requirement (Indicated Capital Framework)	Building Block Capital Requirement (Common Framework)	Proportionally Adjusted Building Block Capital Requirement (Common Framework)
	(Column B)	(Column C)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)
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Schedule VI—Overall Results

Company ID	Company Name	Indicated Capital Framework	Regulatory Capital Framework			Building Block Approach			Publicly Reported Items		
			Company Available Capital	Company Capital Requirement	Capital Ratio (Percentage)	Building Block Available Capital	Building Block Capital Requirement	BBA Ratio (Percentage)	Building Block Available Capital	Building Block Capital Requirement	BBA Ratio (Percentage)
INSQ LJ44	INSQ LJ62	INSQ LJ48	INSQ LJ65	INSQ LJ77	INSQ LK36	INSQ LK11	INSQ LK28	INSQ LK39	INST LK11	INST LK28	INST LK39
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Schedule VII—Section 171 Calculation

Company ID	Company Name	Indicated Capital Framework	Full Consolidation			Deconsolidate and Deduct			Deconsolidate and Risk-Weight		
			Total Capital	Risk-Weighted Assets	Capital Ratio (Percentage)	Total Capital (Excluding State-Regulated Insurers)	Risk-Weighted Assets (Excluding State-Regulated Insurers)	Capital Ratio (Percentage)	Total Capital	Risk-Weighted Assets (State-Regulated Insurers at 400%)	Capital Ratio (Percentage)
INSQ LJ44	INSQ LJ62	INSQ LJ48	INSQ LK44	INSQ LK45	INSQ LK46	INSQ LK47	INSQ LK48	INSQ LK49	INSQ LK50	INSQ LK51	INSQ LK52
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Schedule VIII—Framework Information

Regulatory Capital Framework	Scalar Specified by Board	Material? (0 = No, 1 = Yes)	Scalar Compatible (0 = No, 1 = Yes)	RC Multiplier to Common	AC Factor to Common
INSQ PR33	INSQ PR34	INSQ PR35	INSQ PR36	INSQ PR37	INSQ PR38
US NAIC - Life and Fraternal	Yes	1	1	100%	0%
US NAIC - Property & Casualty	Yes	1	1	100%	0%
US NAIC - Health	Yes	1	1	100%	0%
US Federal Banking Capital Rules	Yes	1	1	1.06%	-6.3%
Solvency II SCR	No				
Japan SMR	No				
Australia	No				
Bermuda	No				
Brazil	No				
Canada	No				
India	No				
Mexico	No				
Singapore	No				
South Korea	No				
Switzerland SST	No				
Other	No				
None	No				

