

Asset Valuation Reserve and Interest Maintenance Reserve

Instructions for the Asset Valuation Reserve and the Interest Maintenance Reserve (AVR/IMR) are included in the NAIC Life, Accident and Health Annual Statement Instructions. It includes the IMR Grouped Amortization Table which is updated annually (July) by the NAIC. The average industry mortgage experience adjustment factor (AvIEF) is updated quarterly.

Both the Grouped Amortization Table and the AvIEF are available on the Blanks (E) Working Group Web page (http://www.naic.org/cmte_e_app_blanks.htm) of the NAIC website (www.naic.org).

Contact Dave Fleming of the NAIC by phone at (816) 783-8121 or by e-mail at dfleming@naic.org with questions concerning the AvIEF, Grouped Amortization Table, and general questions regarding AVR/IMR.