

State Capacity, Assessments Called and Refunded Summary

(All Amounts '000s)

Year	Life			Health			Allocated Annuity			Unallocated Annuity			Total		
	Capacity	Called	Refunded	Capacity	Called	Refunded	Capacity	Called	Refunded	Capacity	Called	Refunded	Capacity	Called	Refunded
Grand Total	78,970,351	3,296,982	379,531	122,461,167	3,773,828	369,539	83,140,561	3,166,002	415,503	6,029,921	278,013	121,683	290,602,000	10,514,826	1,286,256

Footnote 1: Capacity rate changes: New Hampshire changed from 4% (prior to 1996) to 2% for 1996 and after; Colorado changed from 1% to 2% beginning in 2013.

Footnote 2: In prior years, Delaware and North Carolina combined both allocated and unallocated annuity costs/assessments etc. into a single annuity account. They since adopted a separate account structure similar to the Model Act. For a full list, refer to the Guaranty Association Laws (nolhga.com).

Footnote 3: In New York, all allocated and unallocated annuity costs/assessments etc. are combined into the life account through 2022.

Footnote 4: As of year-end 2022, the following states do not provide coverage for nor assess for unallocated annuity products: AL, AZ, CA, CO, DC, FL, HI, ID, KS, KY, LA, MD, MA, ME, MO, NE, NV, OK, PR, SC, SD, TN, WI and WY.