



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

National Masonic Provident Association

NAIC Group Code..... ,
(Current Period) (Prior Period) NAIC Company Code..... 66702 Employer's ID Number..... 34-0421240

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO

Country of Domicile US

Incorporated..... November 15, 1890 Commenced Business..... November 15, 1890

Statutory Home Office	632 North Park St..... Columbus OH 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	632 North Park St..... Columbus OH 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-228-5130 <i>(Area Code) (Telephone Number)</i>
Mail Address	632 North Park St..... Columbus OH 43215 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	632 North Park St..... Columbus OH 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-228-5130 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	N/A	
Statement Contact	Kevin C Hecker <i>(Name)</i> khecker@uct.org <i>(E-Mail Address)</i>	614-228-5130-0142 <i>(Area Code) (Telephone Number) (Extension)</i> 614-228-1898 <i>(Fax Number)</i>
Policyowner Relations Contact	632 North Park St..... Columbus OH 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	<i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President Ronald Edward Hunt # Treasurer Kevin Clare Hecker
Secretary Michael John Hammontree Actuary Thomas M Hull FSA MAAA

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Ronald Edward Hunt # Kevin Clare Hecker Michael John Hammontree Craig Eugene Alcorn #
John Alfred Engel

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.

_____ (Signature) Ronald Edward Hunt # (Printed Name) President	_____ (Signature) Michael John Hammontree (Printed Name) Secretary	_____ (Signature) Kevin Clare Hecker (Printed Name) Treasurer
-----------------------------------------------------------------------------	--------------------------------------------------------------------------------	---------------------------------------------------------------------------

Subscribed and sworn to before me this

.....day of, 2003

a. Is this an original filing? Yes [X] No []

- b. If no:
1. State the amendment number
 2. Date filed.....
 3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds.....	1,826,217		1,826,217	1,729,975
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....			0	181,529
2.2 Common stocks (Schedule D, Part 2, Section 2).....			0	
3. Mortgage loans on real estate (Schedule B, Part 1):				
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. Policy loans.....	67,125		67,125	70,636
6. Premium notes, including \$.....0 for first year premiums.....			0	
7. Cash (\$.....23,050, Schedule E, Part 1) and short-term investments (\$.....82,420, Schedule DA, Part 2).....	105,470		105,470	163,163
8. Other invested assets (Schedule BA, Part 1).....			0	
9. Receivable for securities.....			0	
10. Aggregate write-ins for invested assets.....	0	0	0	0
11. Subtotals, cash and invested assets (Lines 1 to 10).....	1,998,812	0	1,998,812	2,145,303
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers (Schedule S, Part 2).....			0	
12.2 Commissions and expense allowances due.....			0	
12.3 Experience rating and other refunds due.....			0	
12.4 Other amounts receivable under reinsurance contracts.....			0	
13. Electronic data processing equipment and software.....			0	
14. Federal and foreign income tax recoverable and interest thereon (including \$.....0 net deferred tax asset).....	1,747		1,747	1,747
15. Guaranty funds receivable or on deposit.....			0	
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....1,110 loading).....	3,777		3,777	4,066
17. Accident and health premiums due and unpaid.....	312		312	123
18. Investment income due and accrued.....	37,362		37,362	35,758
19. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
20. Receivable from parent, subsidiaries and affiliates.....			0	
21. Amounts receivable relating to uninsured accident and health plans.....			0	
22. Amounts due from agents.....			0	
23. Other assets nonadmitted (Exhibit 9).....			0	
24. Aggregate write-ins for other than invested assets.....	1,713	0	1,713	1,713
25. Total assets excluding Separate Accounts business (Lines 11 to 24).....	2,043,723	0	2,043,723	2,188,710
26. From Separate Accounts Statement.....			0	
27. Total (Lines 25 and 26).....	2,043,723	0	2,043,723	2,188,710

DETAILS OF WRITE-INS

1001.			0	
1002.			0	
1003.			0	
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0	0
2401. GUARANTY ASSESSMENTS.....	1,713		1,713	1,713
2402.			0	
2403.			0	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	1,713	0	1,713	1,713

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....755,051 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	755,051	802,109
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$.....0 Modco Reserve).....	50,071	57,653
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	31,216	34,880
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	6,000	6,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	9,600	12,000
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year--estimated amounts:		
6.1 Dividends apportioned for payment to (including \$.....0 Modco Reserve).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco Reserve).....		
6.3 Coupons and similar benefits (including \$.....0 Modco Reserve).....		
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 \$.....1,626 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	2,047	1,183
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....		
9.3 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve (Page 33, Line 6).....		
10. Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....		
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 5).....	25,000	20,000
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....		
15. Federal and foreign income taxes, including \$.....0 on realized capital gains (losses) (including \$.....0 net deferred tax liability).....		
16. Unearned investment income.....	2,031	2,270
17. Amounts withheld or retained by company as agent or trustee.....		
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....		
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:		
24.1 Asset valuation reserve (Page 34, Line 16, Col. 7).....		14,843
24.2 Reinsurance in unauthorized companies.....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
24.4 Payable to parent, subsidiaries and affiliates.....		
24.5 Drafts outstanding.....		
24.6 Liability for amounts held under uninsured accident and health plans.....		
24.7 Funds held under coinsurance.....		
24.8 Payable for securities.....		
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	2,407	2,463
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	883,423	953,400
27. From Separate Accounts Statement.....		
28. Total liabilities (Lines 26 and 27).....	883,423	953,400
29. Common capital stock.....		
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).....	525,000	525,000
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	635,300	710,310
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).....	1,160,300	1,235,310
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	1,160,300	1,235,310
39. Totals of Lines 28 and 38 (Page 2, Line 27, Col. 3).....	2,043,723	2,188,710

DETAILS OF WRITE-INS

2501. Line 15 from 2000 Annual Statement.....		
2502. UNCLAIMED FUNDS RESERVE.....	2,407	2,463
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	2,407	2,463
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 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 thru 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	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).....	45,430	50,619
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	108,502	102,845
4. Amortization of Interest Maintenance Reserve (IMR) (Page 33, Line 5).....	882	1,128
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).....		
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.....	72	22
9. Totals (Lines 1 to 8.3).....	154,886	154,614
10. Death benefits.....	37,746	69,792
11. Matured endowments (excluding guaranteed annual pure endowments).....	8,025	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	1,003	9,171
13. Disability benefits and benefits under accident and health contracts.....	55,785	60,090
14. Coupons, guaranteed annual pure endowments and similar benefits.....		
15. Surrender benefits and withdrawals for life contracts.....	28,336	45,780
16. Group conversions.....		
17. Interest and adjustments on contract or deposit-type contract funds.....	228	156
18. Payments on supplementary contracts with life contingencies.....		
19. Increase in aggregate reserves for life and accident and health contracts.....	(54,638)	(144,615)
20. Totals (Lines 10 to 19).....	76,486	40,374
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	242	296
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1 + 2 + 3).....	101,395	122,556
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	3,561	2,676
25. Increase in loading on deferred and uncollected premiums.....	(85)	(312)
26. Net transfers to or (from) Separate Accounts.....		
27. Aggregate write-ins for deductions.....	2,543	1,043
28. Totals (Lines 20 to 27).....	184,141	166,633
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(29,255)	(12,020)
30. Dividends to policyholders.....		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(29,255)	(12,020)
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....		
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(29,255)	(12,020)
34. Net realized capital gains or (losses) less capital gains tax of \$..... 0 (excluding taxes of \$..... 0 transferred to the IMR).....	(59,716)	13,994
35. Net income (Line 33 plus Line 34).....	(88,971)	1,974
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	1,235,310	1,280,682
37. Net income (Line 35).....	(88,971)	1,974
38. Change in net unrealized capital gains or (losses).....		
39. Change in net unrealized foreign exchange capital gain (loss).....		
40. Change in net deferred income tax.....		
41. Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col.3).....	(882)	(1,129)
42. Change in liability for reinsurance in unauthorized companies.....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4).....		
44. Change in asset valuation reserve (Page 34, Lines 2 through 5 minus Line 6 plus Lin 11 plus Line 11 plus Line 14 plus Line 15, Column 7).....	14,844	(8,717)
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.....		
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	(37,500)
54. Net change in capital and surplus for the year (Lines 37 through 53).....	(75,009)	(45,372)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	1,160,301	1,235,310
DETAILS OF WRITE-INS		
08.301. MISCELLANEOUS INCOME.....	72	22
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 thru 08.303 plus 08.398) (Line 8.3 above).....	72	22
2701. LINES 16, 16A, 17A AND 18 OF 2000 ANNUAL STATEMENT.....	1,878	1,043
2702. ALL OTHER LIFE BENEFITS PAID.....	665	
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	2,543	1,043
5301. PRIOR PERIOD ADJUSTMENT - AUDIT FEE.....		(37,500)
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	(37,500)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts.....	46,478	52,437
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	118,090	116,056
5. Commissions and expense allowances on reinsurance ceded.....		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7. Aggregate write-ins for miscellaneous income.....	72	22
8. Total (Lines 1 to 7).....	164,640	168,515
9. Death benefits.....	37,746	70,792
10. Matured endowments.....	8,025	
11. Annuity benefits.....	1,003	9,171
12. Disability benefits and benefits under accident and health contracts.....	58,185	60,090
13. Coupons, guaranteed annual pure endowments and similar benefits.....		
14. Surrender benefits and withdrawals for life contracts.....	28,336	45,780
15. Group conversions.....		
16. Interest and adjustments on contract or deposit-type contract funds.....	228	156
17. Payments on supplementary contracts with life contingencies.....		
18. Total (Lines 9 to 17).....	133,524	185,989
19. Commissions on premiums, annuity considerations and deposit-type contract funds.....	242	334
20. Commissions and expense allowances on reinsurance assumed.....		
21. General insurance expenses.....	96,395	140,056
22. Insurance taxes, licenses and fees, excluding federal income taxes.....	3,561	2,676
23. Net transfers to or (from) Separate Accounts.....		
24. Aggregate write-ins for deductions.....	0	5,242
25. Total (Lines 18 to 24).....	233,721	334,296
26. Dividends paid to policyholders.....		
27. Federal income taxes (excluding tax on capital gains).....		
28. Total (Lines 25 to 27).....	233,721	334,296
29. Net cash from operations (Line 8 minus Line 28).....	(69,081)	(165,781)
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds.....	100,000	150,000
30.2 Stocks.....	121,812	53,550
30.3 Mortgage loans.....		
30.4 Real estate.....		
30.5 Other invested assets.....		
30.6 Net gains (losses) on cash and short-term investments.....		
30.7 Miscellaneous proceeds.....		
30.8 Total investment proceeds (Lines 30.1 to 30.7).....	221,812	203,550
31. Net tax on capital gains (losses).....		
32. Total (Line 30.8 minus Line 31).....	221,812	203,550
33. Cost of investments acquired (long-term only):		
33.1 Bonds.....	207,672	570,624
33.2 Stocks.....		
33.3 Mortgage loans.....		
33.4 Real estate.....		
33.5 Other invested assets.....		
33.6 Miscellaneous applications.....		
33.7 Total investments acquired (lines 33.1 to 33.6).....	207,672	570,624
34. Net increase (or decrease) in policy loans and premium notes.....	(3,511)	(20,702)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34).....	17,651	(346,372)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in.....		
36.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
36.3 Capital notes \$.....0 less amounts repaid \$.....0.....		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....		
36.5 Other cash provided.....		94
36.6 Total (Lines 36.1 to 36.5).....	0	94
37. Cash applied:		
37.1 Dividends to stockholders paid.....		
37.2 Interest on indebtedness.....		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	5,542	5,242
37.4 Other applications (net).....	721	
37.5 Total (Lines 37.1 to 37.4).....	6,263	5,242
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5).....	(6,263)	(5,148)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38).....	(57,693)	(517,301)
40. Cash and short-term investments:		
40.1 Beginning of year.....	163,163	680,464
40.2 End of year (Line 39 plus Line 40.1).....	105,470	163,163
DETAILS OF WRITE-INS		
0701. Lines 4 and 5 from 2000 Annual Statement.....		
0702. MISCELLANEOUS INCOME.....	72	22
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799. Total (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	72	22
2401. Lines 19 and 20 from 2000 Annual Statement.....		5,242
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0
2499. Total (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	0	5,242

ANALYSIS OF OPERATION BY LINES OF BUSINESS (Gain and Loss Exhibit) (Excluding Capital Gains and Losses)

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	
1. Premiums and annuity considerations for life and accident and health contracts.....	45,430		16,677							28,753	
2. Considerations for supplementary contracts with life contingencies.....	0										
3. Net investment income.....	108,502		40,146							68,356	
4. Amortization of Interest Maintenance Reserve (IMR).....	882		326							556	
5. Separate Accounts net gains 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 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0										
8.2 Charges and fees for deposit-type contracts.....	0										
8.3 Aggregate write-ins for miscellaneous income.....	72	0	27	0	0	0	0	0	0	45	0
9. Totals (Lines 1 to 8.3).....	154,886	0	57,176	0	0	0	0	0	0	97,711	0
10. Death benefits.....	37,746		37,746								
11. Matured endowments (excluding guaranteed annual pure endowments).....	8,025		8,025								
12. Annuity benefits.....	1,003			1,003							
13. Disability benefits and benefits under accident and health contracts.....	55,785									55,785	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0										
15. Surrender benefits and withdrawals for life contracts.....	28,336		28,336								
16. Group conversions.....	0										
17. Interest and adjustments on contract or deposit-type contract funds.....	228		228								
18. Payments on supplementary contracts with life contingencies.....	0										
19. Increase in aggregate reserves for life and accident and health contracts.....	(54,638)		(46,373)	(684)						(7,581)	
20. Totals (Lines 10 to 19).....	76,486	0	27,963	319	0	0	0	0	0	48,204	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	242		100							141	
22. Commissions and expense allowances on reinsurance assumed.....	0										
23. General insurance expenses.....	101,395		37,516							63,879	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	3,561		1,317							2,243	
25. Increase in loading on deferred and uncollected premiums.....	(85)		(31)							(54)	
26. Net transfers to or (from) Separate Accounts.....	0										
27. Aggregate write-ins for deductions.....	2,542	0	1,360	0	0	0	0	0	0	1,183	0
28. Totals (Lines 20 to 27).....	184,141	0	68,225	319	0	0	0	0	0	115,597	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(29,254)	0	(11,049)	(319)	0	0	0	0	0	(17,886)	0
30. Dividends to policyholders.....	0										
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(29,254)	0	(11,049)	(319)	0	0	0	0	0	(17,886)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	0										
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(29,254)	0	(11,049)	(319)	0	0	0	0	0	(17,886)	0

DETAILS OF WRITE-INS

08.301. MISCELLANEOUS INCOME.....	72		27							45	
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
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	72	0	27	0	0	0	0	0	0	45	0
2701. LINES 16, 16A, 17A & 18 OF 2000 ANNUAL STATEMENT.....	1,877		695							1,183	
2702. ALL OTHER LIFE BENEFITS PAID.....	665		665								
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
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	2,542	0	1,360	0	0	0	0	0	0	1,183	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	802,109		766,185	35,924				
2. Tabular net premiums or considerations.....	14,122		14,122					
3. Present value of disability claims incurred.....	.0				XXX			
4. Tabular interest.....	20,641		19,578	1,063				
5. Tabular less actual reserve released.....	(1,414)		(670)	(744)				
6. Increase in reserve on account of change in valuation basis.....	.0							
7. Other increases (net).....	.0							
8. Totals (Lines 1 to 7).....	835,458	.0	799,215	36,243	.0	.0	.0	.0
9. Tabular cost.....	21,223		21,223		XXX			
10. Reserves released by death.....	24,600		24,600	XXX	XXX			XXX
11. Reserves released by other terminations (net).....	32,916		32,916					
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	1,668		665	1,003				
13. Net transfers to or (from) Separate Accounts.....	.0							
14. Total deductions (Lines 9 to 13).....	80,407	.0	79,404	1,003	.0	.0	.0	.0
15. Reserve December 31, current year.....	755,051	.0	719,811	35,240	.0	.0	.0	.0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....97,946	.....99,549
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....	.....
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....4,120	.....4,120
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.....	.....3,123	.....3,363
6. Cash/short-term investments.....	(e).....1,472	.....1,472
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....106,661	.....108,504
11. Investment expenses.....	.....	(g).....2
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).....	.....	.....2
17. Net investment income (Line 10 minus Line 16).....	.....	.....108,502

DETAILS OF WRITE-INS

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

- (a) Includes \$.....0 accrual of discount less \$.....11,431 amortization of premium and less \$.....1,961 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 Increases (Decreases) by Adjustment	4 Net Gain or (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. government bonds.....0
1.1 Bonds exempt from U.S. tax.....0
1.2 Other bonds (unaffiliated).....0
1.3 Bonds of affiliates.....0
2.1 Preferred stocks (unaffiliated).....	.....(59,716)	.....	.....	.....	.....(59,716)
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/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).....	.....(59,716)	.....0	.....0	.....0	.....(59,716)

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 thru 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	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 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	
FIRST YEAR (other than single)											
1. Uncollected.....	0										
2. Deferred and accrued.....	0										
3. Deferred, accrued and uncollected:											
3.1 Direct.....	0										
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0										
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct.....	0										
6.2 Reinsurance assumed.....	0										
6.3 Reinsurance ceded.....	0										
6.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4.....	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0										
9. First year premiums and considerations:											
9.1 Direct.....	0										
9.2 Reinsurance assumed.....	0										
9.3 Reinsurance ceded.....	0										
9.4 Net (Line 7 - Line 8).....	0	0	0	0	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	0										
10.2 Reinsurance assumed.....	0										
10.3 Reinsurance ceded.....	0										
10.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected.....	327		15							312	
12. Deferred and accrued.....	4,872		4,872								
13. Deferred, accrued and uncollected:											
13.1 Direct.....	5,199		4,887							312	
13.2 Reinsurance assumed.....	0										
13.3 Reinsurance ceded.....	0										
13.4 Net (Line 11 + Line 12).....	5,199	0	4,887	0	0	0	0	0	0	312	0
14. Advance.....	2,047		420							1,626	
15. Line 13.4 - Line 14.....	3,152	0	4,467	0	0	0	0	0	0	(1,314)	0
16. Collected during year:											
16.1 Direct.....	47,966		18,590							29,376	
16.2 Reinsurance assumed.....	0										
16.3 Reinsurance ceded.....	1,488		1,488								
16.4 Net.....	46,478	0	17,102	0	0	0	0	0	0	29,376	0
17. Line 15 + Line 16.4.....	49,630	0	21,569	0	0	0	0	0	0	28,061	0
18. Prior year (uncollected + deferred and accrued - advance).....	4,201		4,893							(692)	
19. Renewal premiums and considerations:											
19.1 Direct.....	46,918		18,165							28,753	
19.2 Reinsurance assumed.....	0										
19.3 Reinsurance ceded.....	1,488		1,488								
19.4 Net (Line 17 - Line 18).....	45,429	0	16,676	0	0	0	0	0	0	28,753	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	46,918	0	18,165	0	0	0	0	0	0	28,753	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	1,488	0	1,488	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	45,429	0	16,676	0	0	0	0	0	0	28,753	0

**EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)**

	1 Total	2 Industrial Life	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	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums (Exhibit 4, Line 1).....	.0										
22. All other (Exhibit 4, Lines 2, 3 & 4).....	.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
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
25. Renewal:											
25.1 Reinsurance ceded.....	.0										
25.2 Reinsurance assumed.....	.0										
25.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed (Page 6, Line 22).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	.0										
28. Single.....	.0										
29. Renewal.....	.242		.100							.141	
30. Deposit-type contract funds.....	.0										
31. Totals (to agree with Page 6, Line 21).....	.242	.0	.100	.0	.0	.0	.0	.0	.0	.141	.0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Rent.....					0
2. Salaries and wages.....					0
3.11 Contributions for benefit plans for employees.....					0
3.12 Contributions for benefit plans for agents.....					0
3.21 Payments to employees under non-funded benefit plans.....	1,110	1,890			3,000
3.22 Payments to agents under non-funded benefit plans.....					0
3.31 Other employee welfare.....					0
3.32 Other agent welfare.....					0
4.1 Legal fees and expenses.....	73	124			197
4.2 Medical examination fees.....	9	16			25
4.3 Inspection report fees.....					0
4.4 Fees of public accountants and consulting actuaries.....	3,640	6,198			9,838
4.5 Expense of investigation and settlement of policy claims.....					0
5.1 Traveling expenses.....	35	60			95
5.2 Advertising.....					0
5.3 Postage, express, telegraph and telephone.....	301	512			813
5.4 Printing and stationery.....	251	427			678
5.5 Cost or depreciation of furniture and equipment.....					0
5.6 Rental of equipment.....					0
5.7 Cost or depreciation of EDP equipment and software.....					0
6.1 Books and periodicals.....	907	1,544			2,450
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.....	178	303			480
6.6 Sundry general expenses.....	155	264			419
6.7 Group service and administration fees.....	26,640	45,360			72,000
6.8 Reimbursements by uninsured accident and health plans.....					0
7.1 Agency expense allowance.....					0
7.2 Agents' balances charged off (less \$.....0 recovered).....					0
7.3 Agency conferences other than local meetings.....					0
9.1 Real estate expenses.....					0
9.2 Investment expenses not included elsewhere.....				2	2
9.3 Aggregate write-ins for expenses.....	4,218	7,182	0	0	11,400
10. General expenses Incurred.....	37,516	63,879	0	2	101,397
11. General expenses unpaid December 31, prior year.....	6,800	13,200			20,000
12. General expenses unpaid December 31, current year.....	9,250	15,750			25,000
13. Amounts receivable relating to uninsured accident and health plans, prior year.....					0
14. Amounts receivable relating to uninsured accident and health plans, current year.....					0
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	35,066	61,329	0	2	96,397

DETAILS OF WRITE-INS

09.301. SERVICE BUREAU.....	4,218	7,182			11,400
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
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	4,218	7,182	0	0	11,400

(a) Includes management fees of \$.....0 to affiliates \$....72,000 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....	945	1,610			2,555
3. State taxes on premiums.....	94	160			253
4. Other state taxes, including \$.....0 for employee benefits.....	278	474			752
5. U.S. Social Security taxes.....					0
6. All other taxes.....					0
7. Taxes, licenses and fees incurred.....	1,317	2,243	0	0	3,561
8. Taxes, licenses and fees unpaid December 31, prior year.....					0
9. Taxes, licenses and fees unpaid December 31, current year.....					0
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	1,317	2,243	0	0	3,561

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	Dividends	
	1 Life	2 Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....		
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	0	0
6. Paid-in cash.....		
7. Left on deposit.....		
8. Aggregate write-ins for dividend or refund options.....	0	0
9. Total Lines 5 through 8.....	0	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	0	0
16. Total from prior year.....		
17. Total dividends or refunds (Lines 9 + 15 - 16).....	0	0

NONE

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 thru 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. A.E. 3.5% III STD ANB CRF.....	0				
0100002. A.E. 3.5% NLP ANB CRF.....	1,836		1,836		
0100003. 41 CSO 2.5% CRVM ANB CRF.....	114,610		114,610		
0100004. 41 CSO 2.5% NLP ANB CRF.....	136,654		136,654		
0100005. 58 CSO 2.5% NJ ALB CRF.....	305,342		305,342		
0100006. 58 CSO 2.5% NLP ALB CRF.....	147,965		147,965		
0100007. 58 CET 2.5% NJ ALB CRF.....	8,964		8,964		
0100008. SUBSTANDARD.....	130		130		
0199997. Totals (Gross).....	715,501	0	715,501	0	0
0199998. Reinsurance ceded.....	715		715		
0199999. Totals (Net).....	714,786	0	714,786	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 37 SA 3% DEFERRED.....	17,421	XXX	17,421	XXX	
0200002. 71 IAM 2.5% IMMEDIATE.....	16,823	XXX	16,823	XXX	
0200003. 71 IAM 13.25% IMMEDIATE.....	996	XXX	996	XXX	
0299997. Totals (Gross).....	35,240	XXX	35,240	XXX	0
0299999. Totals (Net).....	35,240	XXX	35,240	XXX	0
Supplementary Contracts with Life Contingencies:					
0300001. 71 IAM 2.5% IMMEDIATE.....	0				
0300002. 71 IAM 11.2% IMMEDIATE.....	0				
0399997. Totals (Gross).....	0	0	0	0	0
0399999. Totals (Net).....	0	0	0	0	0
Accidental Death Benefits:					
0400001. 59 ADB AND 58 CSO 3.0%.....	45		45		
0499997. Totals (Gross).....	45	0	45	0	0
0499998. Reinsurance ceded.....	25		25		
0499999. Totals (Net).....	20	0	20	0	0
Disability - Active Lives:					
0500001. 52 DISABILITY AND 58 CSO 3%.....	141		141		
0599997. Totals (Gross).....	141	0	141	0	0
0599999. Totals (Net).....	141	0	141	0	0
Disability - Disabled Lives:					
0600001. 58 DISABILITY AND 58 CSO 3.0%.....	3,487		3,487		
0699997. Totals (Gross).....	3,487	0	3,487	0	0
0699999. Totals (Net).....	3,487	0	3,487	0	0
Miscellaneous Reserves:					
0700001. FOR NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUM.....	1,377		1,377		
0799997. Totals (Gross).....	1,377	0	1,377	0	0
0799999. Totals (Net).....	1,377	0	1,377	0	0
9999999. Totals (Net) - Page 3, Line 1.....	755,051	0	755,051	0	0

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..... NONE CURRENTLY BEING ISSUED
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [] No [X]
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 which 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 Which 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.

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

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	6,925				470	1,323			5,132
2. Additional contract reserves (a).....	40,747				3,102	36,357			1,288
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
7. Totals (Gross).....	47,672	0	0	0	3,572	37,680	0	0	6,420
8. Reinsurance ceded.....	0								
9. Totals (Net).....	47,672	0	0	0	3,572	37,680	0	0	6,420
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	2,400				120	360			1,920
11. Additional actuarial reserves - Asset/Liability analysis.....	0								
12. Reserve for future contingent benefits.....	0								
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	2,400	0	0	0	120	360	0	0	1,920
15. Reinsurance ceded.....	0								
16. Totals (Net).....	2,400	0	0	0	120	360	0	0	1,920
17. TOTALS (Net).....	50,072	0	0	0	3,692	38,040	0	0	8,340
18. TABULAR FUND INTEREST.....	2,862				256	2,361			245

DETAILS OF WRITE-INS

0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above).....	0	0	0	0	0	0	0	0	0

(a) 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 Supplemental Contracts and Annuities Certain	4 Dividend Accumulations or Refunds	5 Premium and Other Deposit Funds	6 Other
1. Balance at the beginning of the year before reinsurance.....	34,880			34,880		
2. Deposits received during the year.....	0					
3. Investment earnings credited to the account.....	0					
4. Other net change in reserves.....	1,878			1,878		
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	5,542			5,542		
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).....	31,216	0	0	31,216	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. Balance at the end of the current year after reinsurance (Lines 9 + 13).....	31,216	0	0	31,216	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.....	563										563
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	563	0	0	0	0	0	0	0	0	0	563
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0
3. Incurred but unreported:											
3.1 Direct.....	15,037		6,000								9,037
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	15,037	0	(b) 6,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	9,037
4. Totals:											
4.1 Direct.....	15,600	0	6,000	0	0	0	0	0	0	0	9,600
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	15,600	(a) 0	(a) 6,000	0	0	0	(a) 0	0	0	0	9,600

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(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	104,959		45,771	1,003							58,185
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net..... (d)	104,959	0	45,771	1,003	0	0	0	0	0	0	58,185
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	15,600		6,000								9,600
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	15,600	0	6,000	0	0	0	0	0	0	0	9,600
3. Amounts recoverable from reinsurers December 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	18,000		6,000								12,000
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	18,000	0	6,000	0	0	0	0	0	0	0	12,000
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	102,559	0	45,771	1,003	0	0	0	0	0	0	55,785
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	102,559	0	45,771	1,003	0	0	0	0	0	0	55,785

(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 \$....8,025 in Line 1.1, \$....8,025 in Line 1.4, \$....8,025 in Line 6.1 and \$....8,025 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.

EXHIBIT 9 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
1. Summary of Items Page 2, Lines 12 to 17 and 19 to 22, Column 2.....			.0
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....			.0
2.2 Furniture and equipment.....			.0
2.3 Leasehold improvements.....			.0
2.4 Cash advanced to or in the hands of officers or agents.....			.0
2.5 Loans on personal security, endorsed or not.....			.0
2.6 Supplies, stationery, printed matter.....			.0
2.7 Commuted commissions.....			.0
3. Total (Lines 2.1 to 2.7).....	.0	.0	.0
4. Disallowed interest maintenance reserve.....	4,722	3,840	(882)
5. Aggregate write-ins for other assets.....	.0	.0	.0
6. Total (Line 1 plus Lines 3 to 5).....	4,722	3,840	(882)

DETAILS OF WRITE-INS

0501. Lines 2.1 and 5 from 2000 Annual Statement.....			.0
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.0	.0	.0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The financial statements of the National Masonic Provident Association (NMPA) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective March 2002, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. NMPA has no transactions that fall outside the NAIC's practices and procedures.

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income 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.

The Company has no dividend paying life insurance policies.

In addition, the Company uses the following accounting practices:

- (1) Short-term investments are stated at cost, which approximates market.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) The Company has no common stock.
- (4) The Company has no preferred stock.
- (5) The Company has no mortgage loans on real estate.
- (6) The Company has no loan-backed securities.
- (7) The Company does not carry any Non-insurance companies.
- (8) The Company has no interests in joint ventures.
- (9) The Company has no derivatives.
- (10) The Company has no individual accident and health contracts for which a deficiency reserve is required.
- (11) Unpaid losses and loss adjustment expenses include reported and unpaid life claims plus estimates of losses and expenses based on past experience for losses incurred but not reported for all lines of business.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective March 2002, the State of Ohio required that insurance companies domiciled in the State or Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual – Version effective March 2002 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual – Version effective March 2002 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principles. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at the date if the new accounting principle had been applied retroactively for all prior periods. The Company has not been required to make any adjustments relating to a change in accounting principle.

In its annual statement for the year ending December 31, 2001, the Company has booked a prior period adjustment through surplus of \$ 37,500 relating to audit fees for the year ended December 31, 2000.

3. BUSINESS COMBINATIONS AND GOOD WILL

The Company is not involved in any business combinations or acquisitions.

4. DISCONTINUED OPERATIONS

The Company has not entered into any agreements to sell, discontinue or dispose of any operations.

5. INVESTMENTS

The Company is not involved in any mortgage loans, mezzanine real estate loans, debt restructuring, reverse mortgages, loan-backed securities or repurchase agreements.

NOTES TO FINANCIAL STATEMENTS

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

The Company has no investments in joint ventures, partnerships or limited liability companies.

7. INVESTMENT INCOME

There was no investment income due and accrued over 90 days past due requiring exclusion from the financial statements.

8. DERIVATIVE INSTRUMENTS

The Company does not invest in any derivative instruments.

9. INCOME TAXES

The Company has not recorded any deferred tax assets or liabilities.

The Company has no significant deferred tax liabilities that are not recognized.

Current Income Taxes Incurred and Significant Book To Tax Adjustments:

	Amount	Tax Effect
Income before taxes	\$ (29,255)	\$ (4,388)
Tax Adjustments		
IMR	(882)	(132)
Tax DAC	3,498	525
Amortization of Tax DAC	(3,914)	(587)
Dividend received deduction	(1,422)	(213)
Net Longterm Capital Gains	(59,716)	(8,957)
Small Company deduction	55,209	8,281
Other Adjustments	0	0
Total Adjustments	(7,227)	(1,084)
Operating Lost Carry Forward	(1,746)	(261)
Taxable Income	0	0

At December 31, 2002, the Company had a \$7,039 operating loss carry forward from 2001.

The Company had a FIT recoverable of \$1,747 resulting from a prior payment credited to the current year.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

NMPA is fully mutual and is not directly owned or controlled by any other company, corporation, group of companies, partnership, or individual. Its day-to-day operations are managed by The Order of United Commercial Travelers of America (UCT), an Ohio-domiciled fraternal benefit society. UCT provides personnel and facilities to the Company for a monthly fee of \$6,000. This agreement has been approved by the Boards of Directors of both UCT and NMPA.

11. DEBT

The Company does not have any outstanding debt obligations.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS.

The Company does not have any employees of its own.

The Company provides retirement benefits to one former employees of NMPA at a total cost of \$ 250.00 per month. Reserves relating to this obligation are \$ 14,310.

The Company does not have any deferred compensation plans for board officers.

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS.

NMPA is a mutual company and does not issue or maintain any type of stock.

There have been no advances to surplus.

Unassigned funds have been reduced by \$ 882 for the change in non-admitted assets and increased by \$14,844 for the change in the asset valuation reserve.

NOTES TO FINANCIAL STATEMENTS

14. CONTINGENCIES

The Company does not have any deficiencies or impairments that require contingencies to be established.

15. LEASES

The Company does not have any material lease obligations.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK.

The Company does not have any financial instruments with off-balance sheet risk.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

The Company did not have any transactions relating to the sale of receivables, the transferring and servicing of financial assets or the extinguishment of liabilities.

The Company did not have any wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS.

The Company did not administer any Administrative Services Only (ASO) or Administrative Services Contract (ASC) businesses.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

The Company did not receive any direct premium written through managing general agents or third party administrators.

20. OTHER ITEMS

The Company does not have any extraordinary items.

The Company liquidated its preferred stock as a result of a narrowing market and a decrease in securities ratings.

21. EVENTS SUBSEQUENT

The Company has no subsequent events to report.

22. 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 a representative, officer, trustee, or director of the company? **NO**
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? **NO**

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 of premium or other similar credits? **NO**
 - 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. **N/A**
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? **N/A**
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? **NO**

NOTES TO FINANCIAL STATEMENTS

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. **NONE**

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? **NO**

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

B. Uncollectible Reinsurance

The Company has no uncollectible reinsurance and has not written off any such balance in the currently year.

C. Commutation of Reinsurance Reflected in Income and Expenses.

The Company has no commutated reinsurance agreements.

23. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

The Company does not have any retrospectively rated contracts or contracts subject to redetermination.

24. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

The Company did not have any changes in the provision for incurred loss and loss adjustment expenses.

25. INTERCOMPANY POOLING ARRANGEMENTS

The Company does not have any intercompany pooling arrangements.

26. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS.

Life and Annuities Reserves

1. The Company waives deductions of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Extra premiums are charged for policies issued on substandard lives according to underwriting classifications. The corresponding reserves held on such policies are calculated using the same rate as standard policies by employing mortality rates that are multiples of standard mortality.
3. As of December 31, 2002, the company had no insurance in force for which the gross premiums are less than the net premiums according to standards of valuation set by the State of Ohio.
The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7 (or, alternatively, from the basic data for the calculation of policy reserves).

The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7 (or, alternatively, from the basic data for the calculation of reserves and the actual reserves released).

The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7 (or, alternatively, from the basic data for calculation of policy reserves).

5. The Tabular Interest on funds not involving life contingencies has been determined from the basic data for the calculation of the fund balance.
6. There were no significant reserve changes.

27. VARIABLE ANNUITIES WITH GUARANTEED LIVING BENEFITS

The Company does not have any variable annuity products.

NOTES TO FINANCIAL STATEMENTS

28. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type Contract Funds and other Liabilities Without Life or Disability Contingencies

	(1)	(2)
	<u>Amount</u>	<u>% of Total</u>
A. Subject to discretionary withdrawal:		
(Total of 1 through 3)		
(5) At book value without adjustment (minimal or no charge or adjustment)	\$ 66,456	100.0%
B. Not subject to discretionary withdrawal		
C. Total (gross)	\$ 66,456	100%
D. Reinsurance ceded		
E. Total (net)* (C)-(D)	\$ 66,456	

*Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

F. Life & Accident & Health Annual Statement

	Amount
1. Exhibit 8, Annuities Section, Total (net)	\$ 35,240
2. Exhibit 8, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ -0-
3. Exhibit of Deposit-Type Contracts, Line 14, Column 1	\$ 31,216
4. Subtotal	\$ 66,456

29. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. If the company has reported on Page 2, life insurance premiums and annuity considerations deferred and uncollected on policies in force December 31 of current year, show separately the amounts and the loading excluded for each of the following lines of business: industrial business, ordinary new business, ordinary renewal, credit life, group life, and group annuity.

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2002, were as follows:

(1)	(2)		
<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>	
(1) Industrial	\$	\$	
(2) Ordinary new business	0	0	
(3) Ordinary renewal	4,887	3,777	
(4) Credit Life	0	0	
(5) Group Life	0	0	
(6) Group Annuity	0	0	
(7) Totals	\$ 4,887	\$ 3,777	

30. SEPARATE ACCOUNTS

The Company does not have any separate accounts.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....	1,826,217	91.4	1,826,217	91.4
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....		0.0		0.0
1.22 Issued by U.S. government sponsored agencies.....		0.0		0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....		0.0		0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....		0.0		0.0
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....		0.0		0.0
1.43 Revenue and assessment obligations.....		0.0		0.0
1.44 Industrial development and similar obligations.....		0.0		0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA.....		0.0		0.0
1.512 Issued by FNMA and FHLMC.....		0.0		0.0
1.513 Privately issued.....		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC.....		0.0		0.0
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA or FHLMC.....		0.0		0.0
1.523 All other privately issued.....		0.0		0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....		0.0		0.0
2.2 Unaffiliated foreign securities.....		0.0		0.0
2.3 Affiliated securities.....		0.0		0.0
3. Equity interests:				
3.1 Investments in mutual funds.....		0.0		0.0
3.2 Preferred stocks:				
3.21 Affiliated.....		0.0		0.0
3.22 Unaffiliated.....		0.0		0.0
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....		0.0		0.0
3.4 Other equity securities:				
3.41 Affiliated.....		0.0		0.0
3.42 Unaffiliated.....		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....		0.0		0.0
3.52 Unaffiliated.....		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development.....		0.0		0.0
4.2 Agricultural.....		0.0		0.0
4.3 Single family residential properties.....		0.0		0.0
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....		0.0		0.0
5. Real estate investments:				
5.1 Property occupied by company.....		0.0		0.0
5.2 Property held for production of income (includes \$.....0 of property acquired in satisfaction of debt).....		0.0		0.0
5.3 Property held for sale (\$.....0 including property acquired in satisfaction of debt).....		0.0		0.0
6. Policy loans.....	67,125	3.4	67,125	3.4
7. Receivables for securities.....		0.0		0.0
8. Cash and short-term investments.....	105,470	5.3	105,470	5.3
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	1,998,812	100.0	1,998,812	100.0

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 [] No [X]

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 [] No [] N/A [X]

1.3 State regulating? _____

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: _____
If not previously filed, furnish herewith a certified copy of the instrument as amended.

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1997

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). 09/05/1998

3.4 By what department or departments? OHIO DEPARTMENT OF INSURANCE

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 a 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]

5.2 If yes, provide the name of the 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 Name of Entity	2 NAIC Company Code	3 State of Domicile
N/A		

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? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) 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.0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity
N/A	

GENERAL INTERROGATORIES (continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 ERNST & YOUNG, LLP; 1100 HUNTINGTON CENTER; 41 S. HIGH ST.; COLUMBUS, OHIO 43215
-
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 THOMAS M. HULL, FSA, MAAA; ACTUARIAL MANAGEMENT RESOURCES, INC.; 4964 UNIVERSITY PKWY, STE 107; WINSTON-SALEM, NC 27106 -- ACTUARIAL CONSULTING FIRM
-
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
 N/A
-
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []
12. 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 []
13. 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 which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.11 To directors or other officers \$.....0
- 14.12 To stockholders not officers \$.....0
- 14.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.21 To directors or other officers \$.....0
- 14.22 To stockholders not officers \$.....0
- 14.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- 15.21 Rented from others \$.....0
- 15.22 Borrowed from others \$.....0
- 15.23 Leased from others \$.....0
- 15.24 Other \$.....0
- Disclose in the Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- 16.21 Amount paid as losses or risk adjustment \$.....0
- 16.22 Amount paid as expenses \$.....0
- 16.23 Other amounts paid \$.....0

GENERAL INTERROGATORIES (continued)

INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred.....	Yes [].....No [].....	Yes [].....No [].....
Common.....	XXX.....	XXX.....XXX.....	XXX.....XXX.....

18.1 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, except as shown by Schedule E-Part 2-Special Deposits? Yes [] No [X]

18.2 If no, give full and complete information relating thereto.

INVESTMENTS HELD IN TRUST BY MCDONALD INVESTMENTS

19.1 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, except as shown on Schedule E-Part 2-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [] No [X]

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

19.21 Loaned to others	\$.....0
19.22 Subject to repurchase agreements	\$.....0
19.23 Subject to reverse repurchase agreements	\$.....0
19.24 Subject to dollar repurchase agreements	\$.....0
19.25 Subject to reverse dollar repurchase agreements	\$.....0
19.26 Pledged as collateral	\$.....0
19.27 Placed under option agreements	\$.....0
19.28 Letter stock or securities restricted as to sale	\$.....0
19.29 Other	\$.....0

19.3 For each category above, if any of these assets are held by others, identify by whom held:

19.31	N/A
19.32	.....
19.33	.....
19.34	.....
19.35	.....
19.36	.....
19.37	.....
19.38	.....
19.39	.....

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
N/A		

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

21.1 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 [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year: \$.....0

22. Excluding items in Schedule E, 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 Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

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

1 Name of Custodian(s)	2 Custodian's Address
SUNTRUST INVESTMENT GROUP	PO BOX 26665; RICHMOND, VA 23261

GENERAL INTERROGATORIES (continued)**INVESTMENT**

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
MCDONALD INVESTMENTS	800 SUPERIOR AVE; CLEVELAND, OHIO 44114	SMALL PORTFOLIO; BROKERAGE ACCOUNT

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year?

Yes [] No [X]

22.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
N/A			

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
2113996	MCDONALD INVESTMENTS - CHRISTOPHER CONLEY	FIFTH THIRD CENTER; 21 E STATE ST.; COLUMBUS, O

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?

\$.....0

23.2 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
N/A	

24.1 Amount of payments for legal expenses, if any?

\$.....0

24.2 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
N/A	

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

\$.....0

25.2 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
N/A	

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE INTERROGATORIES

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	
1.31	Reason for excluding		
<hr/>			
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	
2.1	Does this reporting entity have Separate Accounts?	Yes []	No [X]
2.2	If yes, has a Separate Accounts statement been filed with this Department?	Yes []	No [] N/A [X]
2.3	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	
2.4	State the authority under which Separate Accounts are maintained:		
<hr/>			
2.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes []	No []
2.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes []	No []
3.1	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 []
3.2	Net reimbursement of such expenses between reporting entities:		
3.21	Paid	\$.....72,000	
3.22	Received	\$.....0	
4.1	Does the reporting entity write any guaranteed interest contracts?	Yes []	No [X]
4.2	If yes, what amount pertaining to these items is included in:		
4.21	Page 3, Line 3	\$.....0	
4.22	Page 4, Line 1	\$.....0	
5.	For stock reporting entities only:		
5.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$.....0	
6.	Total dividends paid stockholders, since organization of the reporting entity:		
6.11	Cash	\$.....0	
6.12	Stock	\$.....0	
7.1	Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?	Yes []	No [X]
7.11	Name of real estate holding company	N/A	
7.12	Number of parcels involved	.....0	
7.13	Total book/adjusted carrying value	\$.....0	
7.2	If yes, provide explanation	N/A	
<hr/>			

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE INTERROGATORIES (continued)

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Workers' compensation carve-out business is defined as reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium.....	\$.....0	\$.....0	\$.....0
8.32 Paid claims.....	\$.....0	\$.....0	\$.....0
8.33 Claim liability and reserve (beginning of year).....	\$.....0	\$.....0	\$.....0
8.34 Claim liability and reserve (end of year).....	\$.....0	\$.....0	\$.....0
8.35 Incurred claims.....	\$.....0	\$.....0	\$.....0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41 < \$25,000.....	\$.....0	\$.....0
8.42 \$25,000 -- 99,999.....	\$.....0	\$.....0
8.43 \$100,000 -- 249,999.....	\$.....0	\$.....0
8.44 \$250,000 -- 999,999.....	\$.....0	\$.....0
8.45 \$1,000,000 or more.....	\$.....0	\$.....0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$.....0

FIVE YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2002	2 2001	3 2000	4 1999	5 1998
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	1,003	1,084	1,219	1,380	1,448
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	129	127	123	126	127
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).....	1,132	1,211	1,342	1,506	1,575
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).....					90
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	90
Premium Income - Lines of Business					
14. Industrial life (Exhibit 1-Part 1, Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Exhibit 1-Part 1, Line 20.4, Col. 3).....	16,676	17,192	20,564	26,195	31,705
15.2 Ordinary individual annuities (Exhibit 1-Part 1, Line 20.4, Col. 4).....			600	600	(350)
16. Credit life (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 5).....					
17.1 Group life insurance (Exhibit 1-Part 1, Line 20.4, Col. 6).....					
17.2 Group annuities (Exhibit 1-Part 1, Line 20.4, Col. 7).....					
18.1 A&H - group (Exhibit 1-Part 1, Line 20.4, Col. 8).....					
18.2 A&H - credit (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 9).....					
18.3 A&H - other (Exhibit 1-Part 1, Line 20.4, Col. 10).....	28,753	33,426	39,660	43,714	51,439
19. Aggregate of all other lines of business (Exhibit 1-Part 1, Line 20.4, Col. 11).....					
20. Deposit-type funds.....	XXX	XXX			
21. Total.....	45,429	50,619	60,824	70,509	82,794
Balance Sheet Items (Pages 2 and 3)					
22. Total admitted assets excluding Separate Accounts business (Page 2, Line 25, Col. 3)....	2,043,723	2,188,710	2,353,392	2,457,848	2,485,946
23. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	883,423	953,400	1,074,460	1,206,739	1,261,527
24. Aggregate life reserves (Page 3, Line 1).....	755,051	802,109	935,777	1,037,017	1,068,361
25. Aggregate A&H reserves (Page 3, Line 2).....	50,071	57,653	68,599	80,336	100,296
26. Deposit-type contract funds (Page 3, Line 3).....	31,216	34,880	XXX	XXX	XXX
27. Asset valuation reserve (Page 3, Line 24.1).....		14,843	6,126	8,169	7,355
28. Capital (Page 3, Lines 29 & 30).....					
29. Surplus (Page 3, Line 37).....	1,160,300	1,235,310	1,278,932	1,251,108	1,224,419
Risk-Based Capital Analysis					
30. Total adjusted capital.....	1,160,300	1,250,153	1,286,805	1,259,277	1,231,774
31. Authorized control level risk-based capital.....	10,472	16,790	12,444	12,523	12,441
Percentage Distribution of Assets (Page 2, Col. 3) (Line No. /Page 2, Line 11, Col. 3) x 100.0					
32. Bonds (Line 1).....	91.4	80.6	56.6	58.5	68.2
33. Stocks (Lines 2.1 and 2.2).....		8.5	9.5	10.6	11.6
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Policy loans (Line 5).....	3.3	3.3	4.5	4.7	4.6
37. Premium notes (Line 6).....					
38. Cash and short-term investments (Line 7).....	5.3	7.6	29.3	26.2	15.6
39. Other invested assets (Line 8).....					
40. Receivable for securities (Line 9).....					
41. Aggregate write-ins for invested assets (Line 10).....					
42. Cash and invested assets (Line 11).....	100.0	100.0	99.9	100.0	100.0

FIVE YEAR HISTORICAL DATA

(continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Investments in Parent, Subsidiaries and Affiliates					
43. Affiliated bonds (Sch. D Summary, Line 25 Col. 1).....					
44. Affiliated preferred stocks (Sch. D Summary, Line 39 Col. 1).....					
45. Affiliated common stocks (Sch. D Summary, Line 53 Col. 2).....					
46. Affiliated short-term investments (subtotal included in Schedule DA, Part 2 Col. 5, Line 11).....					
47. Affiliated mortgage loans on real estate.....					
48. All other affiliated.....					
49. Total of above Lines 43 to 48.....	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
50. Total nonadmitted assets (Page 2, Line 27, Col. 2).....					
51. Total admitted assets (Page 2, Line 27, Col. 3).....	2,043,723	2,188,710	2,353,392	2,457,848	2,485,946
Investment Data					
52. Net investment income (Exhibit of Net Investment Income).....	108,502	102,845	125,593	123,500	124,869
53. Realized capital gains (losses).....	(59,716)	13,994	5,620	3,884	15,730
54. Unrealized capital gains (losses).....					
55. Total of above Lines 52, 53 and 54.....	48,786	116,839	131,213	127,384	140,599
Benefits and Reserve Increase (Page 6)					
56. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	75,110	124,743	128,975	60,192	79,701
57. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	55,785	60,090	56,089	49,653	60,959
58. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	(46,373)	(88,602)	(97,176)	(31,344)	(38,213)
59. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	(7,581)	(10,946)	(11,737)	(19,960)	(5,986)
60. Dividends to policyholders (Line 30, Col 1).....					
Operating Percentages					
61. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus group annuity contribution funds) x 100.00.....	223.7	247.4	176.6	148.2	137.6
62. Lapse percent (ordinary only) (Exhibit of Life Insurance, Col. 4, Lines 14 & 15) x 100.00 / 1/2 (Lines 1 & 21).....	3.3	4.9	5.1	2.4	2.3
63. A&H loss percent (Schedule H, Part 1, Lines 3 & 4, Col. 2).....	166.1	143.4	111.5	66.7	102.5
64. A&H expense percent (Schedule H, Part 1, Line 8, Col. 2).....	226.4	237.3	175.0	149.5	142.9
A&H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....					
66. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....					
67. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	14,579	14,025	12,782	17,707	13,233
68. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	15,000	15,000	20,000	20,000	25,000
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2).....					
70. Ordinary - life (Col. 3).....	(11,049)	(17,431)	962	1,427	(3,423)
71. Ordinary - individual annuities (Col. 4).....	(319)	35,895	3,347	(953)	(2,140)
72. Ordinary - supplementary contracts (Col. 5).....				(325)	(650)
73. Credit life (Col. 6).....					
74. Group life (Col. 7).....					
75. Group annuities (Col. 8).....					
76. A&H - group (Col. 9).....					
77. A&H - credit (Col. 10).....					
78. A&H - other (Col. 11).....	(17,886)	(30,484)	18,896	24,137	2,131
79. Aggregate of all other lines of business (Col. 12).....					
80. Total (Col. 1).....	(29,254)	(12,020)	23,205	24,286	(4,082)

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	
							7 Policies	8 Certificates		
1. In force end of prior year.....			293	1,211						1,211
2. Issued during year.....										0
3. Reinsurance assumed.....										0
4. Revived during year.....										0
5. Increased during year (net).....				5						5
6. Subtotals, Lines 2 to 5.....	0	0	0	5	0	0	0	0	0	5
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	293	1,216	0	0	0	0	0	1,216
Deductions during year:										
10. Death.....			14	38			XXX			38
11. Maturity.....			1	5			XXX			5
12. Disability.....							XXX			0
13. Expiry.....										0
14. Surrender.....			7	34						34
15. Lapse.....			1	5						5
16. Conversion.....							XXX	XXX	XXX	0
17. Decreased (net).....				2						2
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	23	84	0	0	0	0	0	84
21. In force end of year (Line 9 minus Line 20).....	0	0	270	1,132	0	0	0	0	0	1,132
22. Reinsurance ceded end of year.....	XXX		XXX	33	XXX		XXX	XXX		33
23. Line 21 minus Line 22.....	XXX	0	XXX	1,099	XXX	(b) 0	XXX	XXX	0	1,099

30

DETAILS OF WRITE-INS

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

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

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

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	XXX		XXX	
25. Other paid-up insurance.....			148	347
26. Debit ordinary insurance.....	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Page 30, Line 2)		In Force End of Year (Included in Page 30, Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....				
28. Term policies-other.....			6	93
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals, Lines 27 to 30.....	0	0	6	93
Reconciliation to Page 30, Lines 2 and 21:				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX	6	36
34. Totals, whole life and endowment.....			258	1,003
35. Totals, Lines 31 to 34.....	0	0	270	1,132

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Page 30, Line 2)		In Force End of Year (Included in Page 30, Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....				1,132
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	0	0	0	1,132

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Page 30, 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
43. Federal Employees' Group Life Insurance included in Page 30, Line 21.....				
44. Servicemen's Group Life Insurance included in Page 30, Line 21.....				
45. Group Permanent Insurance included in Page 30, Line 21.....				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accident death benefits in force end of year under ordinary policies (a).....	32
--------------------------------------------------------------------------------------------------------	----

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 N/A - NONE
47.2

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....			6	1				
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....	0	(b) 0	6	(b) 1	0	(b) 0	0	(b) 0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

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.....	NONE			
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....				
5. Total (Lines 1 to 4).....	0	0	0	0
Deductions during year:				
6. Decreased (net).....				
7. Reinsurance.....				
8. Totals (Lines 6 and 7).....	0	0	0	0
9. In force end of year.....	0	0	0	0
10. Amount on deposit.....	(a)			(a)
11. Income now payable.....				
12. Amount of income payable.....	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	4	1		
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	4	1	0	0
Deductions during year:				
6. Decreased (net).....				
7. Reinsurance.....				
8. Totals (Lines 6 and 7).....	0	0	0	0
9. In force end of year.....	4	1	0	0
Income now payable:				
10. Amount of income payable.....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance.....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance.....	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Ordinary		Group		Credit	
	1 Policies	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	251	32,425				
2. Issued during year.....						
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	251	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions.....	XXX	XXX		XXX	XXX	XXX
7. Decreased (net).....	34	XXX		XXX		XXX
8. Reinsurance.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	34	XXX	0	XXX	0	XXX
10. In force end of year.....	217	(a) 28,722	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year.....		.74
2. Issued during year.....		
3. Reinsurance assumed.....		
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	0	.74
Deductions during year:		
6. Decreased (net).....		.9
7. Reinsurance.....		
8. Totals (Lines 6 and 7).....	0	.9
9. In force end of year.....	0	.65
10. Amount of account balance.....	(a)	(a) .31,216

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States.....	1,110,365	1,143,728	1,119,248	1,081,000
	2. Canada.....				
	3. Other Countries.....				
	4. Totals.....	1,110,365	1,143,728	1,119,248	1,081,000
States, Territories and Possessions (Direct and guaranteed)	5. United States.....				
	6. Canada.....				
	7. Other Countries.....				
	8. Totals.....	0	0	0	0
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....				
	10. Canada.....				
	11. Other Countries.....				
	12. Totals.....	0	0	0	0
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....				
	14. Canada.....				
	15. Other Countries.....				
	16. Totals.....	0	0	0	0
Public Utilities (unaffiliated)	17. United States.....	207,403	207,115	207,672	200,000
	18. Canada.....				
	19. Other Countries.....				
	20. Totals.....	207,403	207,115	207,672	200,000
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....	508,448	506,439	520,343	500,000
	22. Canada.....				
	23. Other Countries.....				
	24. Totals.....	508,448	506,439	520,343	500,000
Parent, Subsidiaries and Affiliates	25. Totals.....				
	26. Total Bonds.....	1,826,216	1,857,282	1,847,263	1,781,000
PREFERRED STOCKS					
Public Utilities (Unaffiliated)	27. United States.....				
	28. Canada.....				
	29. Other Countries.....				
	30. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....				
	32. Canada.....				
	33. Other Countries.....				
	34. Totals.....	0	0	0	0
Industrial and Miscellaneous (Unaffiliated)	35. United States.....				
	36. Canada.....				
	37. Other Countries.....				
	38. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	39. Totals.....				
	40. Total Preferred Stocks....	0	0	0	0
COMMON STOCKS					
Public Utilities (Unaffiliated)	41. United States.....				
	42. Canada.....				
	43. Other Countries.....				
	44. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States.....				
	46. Canada.....				
	47. Other Countries.....				
	48. Totals.....	0	0	0	0
Industrial and Miscellaneous (Unaffiliated)	49. United States.....				
	50. Canada.....				
	51. Other Countries.....				
	52. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	53. Totals.....				
	54. Total Common Stocks.....	0	0	0	0
	55. Total Stocks.....	0	0	0	0
	56. Total Bonds and Stocks...	1,826,216	1,857,282	1,847,263	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$.....1,130,509.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year.....	1,911,503	6. Foreign exchange adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	207,672	6.1 Column 17, Part 1.....	
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1.....	
3.1 Column 16, Part 1.....	(11,341)	6.3 Column 11, Part 2, Section 2.....	
3.2 Column 12, Part 2, Section 1.....		6.4 Column 11, Part 4.....	0
3.3 Column 10, Part 2, Section 2.....		7. Book/adjusted carrying value at end of current period.....	1,826,217
3.4 Column 10, Part 4.....	(89)	(11,430)	
4. Total gain (loss), Column 14, Part 4.....	(59,716)	8. Total valuation allowance.....	
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4...	221,812	9. Subtotal (Lines 7 plus 8).....	1,826,217
		10. Total nonadmitted amounts.....	
		11. Statement value of bonds and stocks, current period.....	1,826,217

National Masonic Provident Association

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Business Only				
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity Considerations			
1. Alabama.....	AL	NO				
2. Alaska.....	AK	NO				
3. Arizona.....	AZ	NO				
4. Arkansas.....	AR	NO				
5. California.....	CA	NO	50	1,241		
6. Colorado.....	CO	NO				
7. Connecticut.....	CT	NO				
8. Delaware.....	DE	YES		771		
9. District of Columbia.....	DC	NO				
10. Florida.....	FL	NO	751	3,813		
11. Georgia.....	GA	NO				
12. Hawaii.....	HI	NO				
13. Idaho.....	ID	NO				
14. Illinois.....	IL	NO		936		
15. Indiana.....	IN	NO		117		
16. Iowa.....	IA	NO	117			
17. Kansas.....	KS	NO				
18. Kentucky.....	KY	NO		422		
19. Louisiana.....	LA	NO				
20. Maine.....	ME	NO				
21. Maryland.....	MD	NO	237	429		
22. Massachusetts.....	MA	NO		1,354		
23. Michigan.....	MI	YES	1,123	3,940		
24. Minnesota.....	MN	NO	71			
25. Mississippi.....	MS	NO				
26. Missouri.....	MO	NO				
27. Montana.....	MT	NO				
28. Nebraska.....	NE	NO				
29. Nevada.....	NV	NO				
30. New Hampshire.....	NH	NO		36		
31. New Jersey.....	NJ	NO	320	153		
32. New Mexico.....	NM	NO				
33. New York.....	NY	NO		46		
34. North Carolina.....	NC	NO	110			
35. North Dakota.....	ND	NO				
36. Ohio.....	OH	YES	7,578	11,379		
37. Oklahoma.....	OK	NO				
38. Oregon.....	OR	NO				
39. Pennsylvania.....	PA	YES	6,757	2,191		
40. Rhode Island.....	RI	NO				
41. South Carolina.....	SC	NO				
42. South Dakota.....	SD	NO				
43. Tennessee.....	TN	NO		31		
44. Texas.....	TX	NO	608	1,157		
45. Utah.....	UT	NO				
46. Vermont.....	VT	NO				
47. Virginia.....	VA	NO	868	1,000		
48. Washington.....	WA	NO				
49. West Virginia.....	WV	NO		45		
50. Wisconsin.....	WI	NO		317		
51. Wyoming.....	WY	NO				
52. American Samoa.....	AS	NO				
53. Guam.....	GU	NO				
54. Puerto Rico.....	PR	NO				
55. US Virgin Islands.....	VI	NO				
56. Canada.....	CN	NO				
57. Aggregate Other Alien.....	OT	XXX	0	0	0	0
58. Subtotal.....	(a) 4		18,590	0	29,375	0
91. Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period.....	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions.....	XXX					
94. Aggregate other amounts not allocable by State.....	XXX		0	0	0	0
95. Totals (Direct Business).....	XXX		18,590	0	29,375	0
96. Plus reinsurance assumed.....	XXX					
97. Totals (All Business).....	XXX		18,590	0	29,375	0
98. Less reinsurance ceded.....	XXX		1,488			
99. Totals (All Business) less reinsurance ceded.....	XXX		17,102	0	29,375	0

DETAILS OF WRITE-INS

5701.	XXX					
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for line 57 from overflow page.....	XXX		0	0	0	0
5799. Total (Lines 5701 thru 5703 plus 5798) (Line 57 above).....	XXX		0	0	0	0
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0

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

PREMIUMS ON INDIVIDUAL LIFE, ACCIDENT & HEALTH CONTRACTS ARE ALLOCATED ACCORDING TO RESIDENCE.

(a) Insert the number of yes responses except for Canada and Other Alien.

(b) 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, Line 1. Indicate which:
EXHIBIT 1

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART
