



56189200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Alliance of Poles of America

NAIC Group Code 0000 0000 NAIC Society Code 56189 Employer's ID Number 34-0062470
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated: January 1, 1895 Commenced Business: January 1, 1895

Statutory Home Office: 6966 Broadway Avenue Cleveland, OH 44105

Main Administrative Office: 6966 Broadway Avenue Cleveland, OH 44105 216-883-3131

Mail Address: 6966 Broadway Avenue Cleveland, OH 44105

Primary Location of Books and Records: 6966 Broadway Avenue Cleveland, OH 44105 216-883-3131

Internet Website Address: www.allianceofpoles.com

Statement Contact: Sylvia Rucinski 216-883-3131
(E-Mail Address) 216-883-3172 (Fax Number)

Policyowner Relations Contact: 6966 Broadway Avenue Cleveland, OH 44105 216-883-3131

OFFICERS

President JOHN BORKOWSKI
Secretary FRANCIS A. RUTKOWSKI
Treasurer STEPHEN BANSEK
Actuary BRUCE AND BRUCE COMPANY

Vice-Presidents

JOSEPH A. LECZNAR - EXEC V. P.
[Empty lines for other vice-presidents]

DIRECTORS OR TRUSTEES

MARY ANN KOTOWSKI RICHARD A. LOTT CHARLES MASTOWSKI MICHAEL J. MALKOWSKI
LAUREL J. BANSEK JAMES MURAWSKI GENEVIEVE BANASZAK WALTER BORKOWSKI
NORMAN F. MATUSZYNSKI STANLEY REJNIS ZENON WIECZOREK LAURA MIRECKI - REC. SECRETARY

State of Ohio
County of Cuyahoga ss

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) JOHN BORKOWSKI FRANCIS A. RUTKOWSKI STEPHEN BANSEK
(Printed Name) President Secretary 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



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LIFE INSURANCE
MICHIGAN

DIRECT BUSINESS IN THE STATE OF:
NAIC Group Code: 0000

DURING THE YEAR 2002
NAIC Society Code: 56189

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		11,485
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		11,485
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		2,135
6.2	Applied to pay renewal premiums		161
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,531
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		3,827
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		3,827
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		18,500
10.	Matured endowments		17,000
11.	Annuity benefits		9,391
12.	Surrender values and withdrawals for life contracts		9,550
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		54,441
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	32	35,500
Settled during current year:			
18.1	By payment in full	32	35,500
18.2	By payment on compromised claims		
18.3	Total paid	32	35,500
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	32	35,500
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	1,211	2,182,707
21.	Issued during year	12	70,486
22.	Other changes to in force (net)	(42)	(47,180)
23.	In force December 31, current year	1,181	2,206,013

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively renewable certificates				
Other individual certificates:					
25.1	Non-cancelable				
25.2	Guaranteed renewable				
25.3	Non-renewable for stated reasons only				
25.4	Other accident only				
25.5	All other				
25.6	Totals (sum of Lines 25.1 to 25.5)				
26.	Totals (Lines 24 + 25.6)				



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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF:
NAIC Group Code: 0000

OHIO

DURING THE YEAR 2002
NAIC Society Code: 56189

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		71,550
2.	Annuity considerations		47,048
3.	Deposit-type contract funds		16,235
4.	Other considerations		
5.	Total (Lines 1 to 4)		134,833
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		13,303
6.2	Applied to pay renewal premiums		1,002
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,537
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		23,842
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		23,842
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		114,147
10.	Matured endowments		17,353
11.	Annuity benefits		58,506
12.	Surrender values and withdrawals for life contracts		59,497
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		249,503
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	16	20,000
17.	Incurred during current year	155	131,500
Settled during current year:			
18.1	By payment in full	155	131,500
18.2	By payment on compromised claims		
18.3	Total paid	155	131,500
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	155	131,500
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	16	20,000
POLICY EXHIBIT			
20.	In force December 31, prior year	6,153	13,702,844
21.	Issued during year	77	439,124
22.	Other changes to in force (net)	(230)	(292,812)
23.	In force December 31, current year	6,000	13,849,156

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively renewable certificates				
Other individual certificates:					
25.1	Non-cancelable				
25.2	Guaranteed renewable				
25.3	Non-renewable for stated reasons only				
25.4	Other accident only				
25.5	All other				
25.6	Totals (sum of Lines 25.1 to 25.5)				
26.	Totals (Lines 24 + 25.6)				



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**LIFE INSURANCE
PENNSYLVANIA**

DIRECT BUSINESS IN THE STATE OF:
NAIC Group Code: 0000

DURING THE YEAR 2002
NAIC Society Code: 56189

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		9,177
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		9,177
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		1,706
6.2	Applied to pay renewal premiums		128
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,223
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		3,057
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		3,057
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		14,500
10.	Matured endowments		2,500
11.	Annuity benefits		7,504
12.	Surrender values and withdrawals for life contracts		7,631
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		32,135
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	23	17,000
Settled during current year:			
18.1	By payment in full	23	17,000
18.2	By payment on compromised claims		
18.3	Total paid	23	17,000
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	23	17,000
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	817	1,770,478
21.	Issued during year	10	56,321
22.	Other changes to in force (net)	(30)	(37,417)
23.	In force December 31, current year	797	1,789,382

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively renewable certificates				
Other individual certificates:					
25.1	Non-cancelable				
25.2	Guaranteed renewable				
25.3	Non-renewable for stated reasons only				
25.4	Other accident only				
25.5	All other				
25.6	Totals (sum of Lines 25.1 to 25.5)				
26.	Totals (Lines 24 + 25.6)				



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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF:
NAIC Group Code: 0000

TOTAL

DURING THE YEAR 2002
NAIC Society Code: 56189

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		92,212
2.	Annuity considerations		47,048
3.	Deposit-type contract funds		16,235
4.	Other considerations		
5.	Total (Lines 1 to 4)		155,495
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		17,144
6.2	Applied to pay renewal premiums		1,291
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		12,291
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		30,726
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		30,726
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		147,147
10.	Matured endowments		36,853
11.	Annuity benefits		75,401
12.	Surrender values and withdrawals for life contracts		76,678
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		336,079
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		
		NONE	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	16	20,000
17.	Incurred during current year	210	184,000
Settled during current year:			
18.1	By payment in full	210	184,000
18.2	By payment on compromised claims		
18.3	Total paid	210	184,000
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	210	184,000
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	16	20,000
POLICY EXHIBIT			
20.	In force December 31, prior year	8,181	17,656,029
21.	Issued during year	99	565,931
22.	Other changes to in force (net)	(302)	(377,409)
23.	In force December 31, current year	7,978	17,844,551

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively renewable certificates				
Other individual certificates:					
25.1	Non-cancelable				
25.2	Guaranteed renewable				
25.3	Non-renewable for stated reasons only				
25.4	Other accident only				
25.5	All other				
25.6	Totals (sum of Lines 25.1 to 25.5)				
26.	Totals (Lines 24 + 25.6)				
		NONE			

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	(726)
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ 0 Transferred into the Reserve Net of Taxes of \$ 0	26,760
3. Adjustment for Current Year's Liability Gains/(Losses) released from the reserve	
4. Balance Before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	26,034
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	93
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	25,941

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002	(683)	776		93
2. 2003	(770)	2,598		1,828
3. 2004	(860)	2,795		1,935
4. 2005	(735)	2,978		2,243
5. 2006	(565)	3,208		2,643
6. 2007	(298)	3,441		3,143
7. 2008	49	3,293		3,342
8. 2009	387	2,706		3,093
9. 2010	546	2,114		2,660
10. 2011	534	1,480		2,014
11. 2012	517	779		1,296
12. 2013	531	374		905
13. 2014	576	296		872
14. 2015	623	206		829
15. 2016	619	120		739
16. 2017	545	14		559
17. 2018	458	(38)		420
18. 2019	299	(42)		257
19. 2020	120	(48)		72
20. 2021	(12)	(54)		(66)
21. 2022	(120)	(61)		(181)
22. 2023	(226)	(58)		(284)
23. 2024	(317)	(47)		(364)
24. 2025	(367)	(35)		(402)
25. 2026	(410)	(23)		(433)
26. 2027	(401)	(8)		(409)
27. 2028	(323)	(1)		(324)
28. 2029	(239)	(1)		(240)
29. 2030	(150)	(2)		(152)
30. 2031	(54)			(54)
31. 2032 and Later				
32. Total (Lines 1 to 31)	(726)	26,760		26,034

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	20,068	3,627	23,695	37,096	24,109	61,205	84,900
2. Realized Capital Gains/(Losses) Net of Taxes - General Account					(4,740)	(4,740)	(4,740)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts							
4. Unrealized Capital Gains/(Losses) - General Account	(24,275)		(24,275)	(104,434)		(104,434)	(128,709)
5. Unrealized Capital Gains/(Losses) - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	6,114	2,704	8,818				8,818
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	1,907	6,331	8,238	(67,338)	19,369	(47,969)	(39,731)
9. Maximum Reserve	36,751	10,161	46,912	85,584	50,487	136,071	182,983
10. Reserve Objective	24,604	6,182	30,786	85,584	50,487	136,071	166,857
11. 20% of (Line 10 - Line 8)	4,539	(30)	4,509	30,584	6,224	36,808	41,317
12. Balance Before Transfers (Lines 8 + 11)	6,446	6,301	12,747	(36,754)	25,593	(11,161)	1,586
13. Transfers							X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero				36,754		36,754	36,754
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	6,446	6,301	12,747		25,593	25,593	38,340

**ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt Obligations	145,513	X X X	X X X	145,513	0.0000		0.0000		0.0000	
2	1	Highest Quality	2,846,179	X X X	X X X	2,846,179	0.0005	1,423	0.0015	4,269	0.0030	8,539
3	2	High Quality	1,399,521	X X X	X X X	1,399,521	0.0020	2,799	0.0060	8,397	0.0100	13,995
4	3	Medium Quality	99,152	X X X	X X X	99,152	0.0105	1,041	0.0280	2,776	0.0400	3,966
5	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
6	5	Lower Quality	9,148	X X X	X X X	9,148	0.0670	613	0.1200	1,098	0.2000	1,830
7	6	In or Near Default	24,500	X X X	X X X	24,500	0.0000		0.3000	7,350	0.3000	7,350
8		Total Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	4,524,013	X X X	X X X	4,524,013	X X X	5,876	X X X	23,890	X X X	35,680
PREFERRED STOCKS												
10	1	Highest Quality	118,950	X X X	X X X	118,950	0.0020	238	0.0060	714	0.0090	1,071
11	2	High Quality		X X X	X X X		0.0065		0.0170		0.0250	
12	3	Medium Quality		X X X	X X X		0.0185		0.0400		0.0600	
13	4	Low Quality		X X X	X X X		0.0400		0.0880		0.1350	
14	5	Lower Quality		X X X	X X X		0.0850		0.1600		0.2500	
15	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
16		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2 Line 2.1, Net Admitted Asset)	118,950	X X X	X X X	118,950	X X X	238	X X X	714	X X X	1,071
SHORT-TERM BONDS												
18		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
19	1	Highest Quality		X X X	X X X		0.0005		0.0015		0.0030	
20	2	High Quality		X X X	X X X		0.0020		0.0060		0.0100	
21	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
22	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
23	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
24	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
25		Total Short-term Bonds (Sum of Lines 18 through 24)		X X X	X X X		X X X		X X X		X X X	

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NONE

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange Traded		X X X	X X X		0.0005		0.0015		0.0030	
27	1	Highest Quality		X X X	X X X		0.0005		0.0015		0.0030	
28	2	High Quality		X X X	X X X		0.0020		0.0060		0.0100	
29	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
30	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
31	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
32	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
33		Total Derivative Instruments		X X X	X X X		X X X		X X X		X X X	
34		TOTAL (Lines 9 + 17 + 25 + 33)	4,642,963	X X X	X X X	4,642,963	X X X	6,114	X X X	24,604	X X X	36,751
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			X X X		0.0063 (a)		0.0140 (a)		0.0225 (a)	
36		Residential Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
37		Residential Mortgages-All Other	963,581		X X X	963,581	0.0013	1,253	0.0030	2,891	0.0050	4,818
38		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages-All Other	171,242		X X X	171,242	0.0063 (a)	1,079	0.0140 (a)	2,397	0.0225 (a)	3,853
40		In Good Standing With Restructured Terms			X X X		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41		Farm Mortgages			X X X		0.0420		0.0915		0.1500	
42		Residential Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
43		Residential Mortgages-All Other	148,996		X X X	148,996	0.0025	372	0.0060	894	0.0100	1,490
44		Commercial Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
45		Commercial Mortgages-All Other			X X X		0.0420		0.0915		0.1500	
In Process of Foreclosure:												
46		Farm Mortgages			X X X		0.0000		0.2000		0.2000	
47		Residential Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
48		Residential Mortgages-All Other			X X X		0.0000		0.0200		0.0200	
49		Commercial Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
50		Commercial Mortgages-All Other			X X X		0.0000		0.2000		0.2000	
51		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)	1,283,819		X X X	1,283,819	X X X	2,704	X X X	6,182	X X X	10,161
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	1,283,819		X X X	1,283,819	X X X	2,704	X X X	6,182	X X X	10,161

NONE

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(a) Times the company's experience adjustment factor (EAF).
 (b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
 (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

**ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated Public	285,280	X X X	X X X	285,280	0.0000		0.3000 (d)	85,584	0.3000 (d)	85,584
2		Unaffiliated Private		X X X	X X X		0.0000		0.2500		0.2500	
3		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
Affiliated Investment Subsidiary:												
4		Fixed Income Exempt Obligations					X X X		X X X		X X X	
5		Fixed Income Highest Quality					X X X		X X X		X X X	
6		Fixed Income High Quality					X X X		X X X		X X X	
7		Fixed Income Medium Quality					X X X		X X X		X X X	
8		Fixed Income Low Quality					X X X		X X X		X X X	
9		Fixed Income Lower Quality					X X X		X X X		X X X	
10		Fixed Income In/Near Default					X X X		X X X		X X X	
11		Unaffiliated Common Stock Public					0.0000		0.2000 (d)		0.2000 (d)	
12		Unaffiliated Common Stock Private					0.0000		0.2500		0.2500	
13		Mortgage Loans					(c)		(c)		(c)	
14		Real Estate					(e)		(e)		(e)	
15		Affiliated - Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.2000		0.2000	
16		Affiliated - All Other		X X X	X X X		0.0000		0.2500		0.2500	
17		Total Common Stock (Sum of Lines 1 through 16) (Page 2, Line 2.2, Net Admitted Asset)	285,280			285,280	X X X		X X X	85,584	X X X	85,584
REAL ESTATE												
18		Home Office Property (General Account only)	434,870			434,870	0.0000		0.0750	32,615	0.0750	32,615
19		Investment Properties	238,289			238,289	0.0000		0.0750	17,872	0.0750	17,872
20		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
21		Total Real Estate (Sum of Lines 18 through 20)	673,159			673,159	X X X		X X X	50,487	X X X	50,487
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
23	1	Highest Quality		X X X	X X X		0.0005		0.0015		0.0030	
24	2	High Quality		X X X	X X X		0.0020		0.0060		0.0100	
25	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
26	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
27	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
28	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
29		Total with Bond characteristics (Sum of Lines 22 through 28)		X X X	X X X		X X X		X X X		X X X	

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NONE

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest Quality		XXX	XXX		0.0020		0.0060		0.0090	
31	2	High Quality		XXX	XXX		0.0065		0.0170		0.0250	
32	3	Medium Quality		XXX	XXX		0.0185		0.0400		0.0600	
33	4	Low Quality		XXX	XXX		0.0400		0.0880		0.1350	
34	5	Lower Quality		XXX	XXX		0.0850		0.1600		0.2500	
35	6	In or Near Default		XXX	XXX		0.0000		0.3000		0.3000	
36		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37		Total with Preferred Stock characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm Mortgages			XXX		0.0063 (a)		0.0140 (a)		0.0225 (a)	
39		Residential Mortgages-Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
40		Residential Mortgages-All Other		XXX	XXX		0.0013		0.0030		0.0050	
41		Commercial Mortgages-Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
42		Commercial Mortgages-All Other			XXX		0.0063 (a)		0.0140 (a)		0.0225 (a)	
43		In Good Standing With Restructured Terms			XXX		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
44		Farm Mortgages			XXX		0.0420		0.0915		0.1500	
45		Residential Mortgages-Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
46		Residential Mortgages-All Other			XXX		0.0025		0.0060		0.0100	
47		Commercial Mortgages-Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
48		Commercial Mortgages-All Other			XXX		0.0420		0.0915		0.1500	
In Process of Foreclosure:												
49		Farm Mortgages			XXX		0.0000		0.2000		0.2000	
50		Residential Mortgages-Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
51		Residential Mortgages-All Other			XXX		0.0000		0.0200		0.0200	
52		Commercial Mortgages-Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
53		Commercial Mortgages-All Other			XXX		0.0000		0.2000		0.2000	
54		Total with Mortgage Loan characteristics (Sum of Lines 38 through 53)			XXX		XXX		XXX		XXX	

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NONE

NONE

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
55		Unaffiliated Public		X X X	X X X		0.0000		0.2000 (d)		0.2000 (d)	
56		Unaffiliated Private		X X X	X X X		0.0000		0.2500		0.2500	
57		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
58		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.2000		0.2000	
59		Affiliated Other - All Other		X X X	X X X		0.0000		0.2500		0.2500	
60		Total with Common Stock Characteristics (Sum of Lines 55 through 59)		X X X	X X X		X X X		X X X		X X X	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
61		Home Office Property (General Account only)		X X X	X X X		0.0000		0.0750		0.0750	
62		Investment Properties		X X X	X X X		0.0000		0.0750		0.0750	
63		Properties Acquired in Satisfaction of Debt		X X X	X X X		0.0000		0.1100		0.1100	
64		Total with Real Estate characteristics of real estate (Lines 61 through 63)					X X X		X X X		X X X	
		ALL OTHER INVESTMENTS										
65		Other Invested Assets - Schedule BA		X X X	X X X		0.0000		0.2000		0.2000	
66		Other Short-term Invested Assets - Schedule DA		X X X	X X X		0.0000		0.2000		0.2000	
67		Total All Other (Sum of Lines 65 + 66)		X X X	X X X		X X X		X X X		X X X	
68		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67)					X X X		X X X		X X X	

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- (a) Times the company's experience adjustment factor (EAF).
- (b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
- (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
- (d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).
- (e) Determined using same factors and breakdowns used for directly owned real estate.

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTIONS, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
				NONE				

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	411,086
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(6,426)
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	388,255
4.2 Totals, Part 3, Column 9	2,150
5. Total profit (loss) on sales, Part 3, Column 14	(4,740)
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	117,166
8. Book/adjusted carrying value at the end of current period	673,159
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	673,159
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	673,159

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	1,750,030
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	89,152
2.2 Additional investment made after acquisitions	89,152
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	555,362
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	1,283,820
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	1,283,820
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	1,283,820

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	NONE
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	65,052	257	11,796	68,408		145,513	3.216	414,871	8.620	145,513	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	65,052	257	11,796	68,408		145,513	3.216	414,871	8.620	145,513	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1		9,000		5,280	38,827	53,107	1.174	146,006	3.034	53,107	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals		9,000		5,280	38,827	53,107	1.174	146,006	3.034	53,107	

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1		40,068			100,455	140,523	3.106	391,146	8.128	140,523	
6.2 Class 2				202,548	51,188	253,736	5.609			253,736	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		40,068		202,548	151,643	394,259	8.715	391,146	8.128	394,259	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	85,000	671,203	852,239	1,026,348	17,759	2,652,549	58.633	2,932,497	60.933	2,652,549	
7.2 Class 2		330,325	412,436	135,236	267,788	1,145,785	25.327	820,369	17.046	1,145,785	
7.3 Class 3	50,000	49,152				99,152	2.192	107,730	2.238	99,152	
7.4 Class 4											
7.5 Class 5		9,148				9,148	0.202			9,148	
7.6 Class 6					24,500	24,500	0.542			24,500	
7.7 Totals	135,000	1,059,828	1,264,675	1,161,584	310,047	3,931,134	86.895	3,860,596	80.218	3,931,134	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

NONE

NONE

SCHEDULE D - PART 1A - SECTION 1 (continued)
 Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	150,052	720,528	864,035	1,100,036	157,041	2,991,692	66.129	X X X	X X X	2,991,692	
10.2 Class 2		330,325	412,436	337,784	318,976	1,399,521	30.935	X X X	X X X	1,399,521	
10.3 Class 3	50,000	49,152				99,152	2.192	X X X	X X X	99,152	
10.4 Class 4								X X X	X X X		
10.5 Class 5		9,148				(c) 9,148	0.202	X X X	X X X	9,148	
10.6 Class 6					24,500	(c) 24,500	0.542	X X X	X X X	24,500	
10.7 Totals	200,052	1,109,153	1,276,471	1,437,820	500,517	(b) 4,524,013	100.000	X X X	X X X	4,524,013	
10.8 Line 10.7 as a % of Col. 6	4.422	24.517	28.215	31.782	11.064	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	878,814	793,222	1,220,319	757,550	234,615	X X X	X X X	3,884,520	80.715	3,884,520	
11.2 Class 2		161,015	393,370	49,807	216,177	X X X	X X X	820,369	17.046	820,369	
11.3 Class 3		58,728	49,002			X X X	X X X	107,730	2.238	107,730	
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X				
11.6 Class 6						X X X	X X X				
11.7 Totals	878,814	1,012,965	1,662,691	807,357	450,792	X X X	X X X	(b) 4,812,619	100.000	4,812,619	
11.8 Line 11.7 as a % of Col. 8	18.261	21.048	34.549	16.776	9.367	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	150,052	720,528	864,035	1,100,036	157,041	2,991,692	66.129	3,884,520	80.715	2,991,692	X X X
12.2 Class 2		330,325	412,436	337,784	318,976	1,399,521	30.935	820,369	17.046	1,399,521	X X X
12.3 Class 3	50,000	49,152				99,152	2.192	107,730	2.238	99,152	X X X
12.4 Class 4											X X X
12.5 Class 5		9,148				9,148	0.202			9,148	X X X
12.6 Class 6					24,500	24,500	0.542			24,500	X X X
12.7 Totals	200,052	1,109,153	1,276,471	1,437,820	500,517	4,524,013	100.000	4,812,619	100.000	4,524,013	X X X
12.8 Line 12.7 as a % of Col. 6	4.422	24.517	28.215	31.782	11.064	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	4.422	24.517	28.215	31.782	11.064	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

NONE

- (a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
- (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	65,000			26,181		91,181	2,015	319,804	6.645	91,181	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	52	257	11,796	42,227		54,332	1,201	95,067	1.975	54,332	
1.7 Totals	65,052	257	11,796	68,408		145,513	3,216	414,871	8.620	145,513	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations											
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined		9,000		5,280	38,827	53,107	1,174	146,006	3.034	53,107	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals		9,000		5,280	38,827	53,107	1,174	146,006	3.034	53,107	

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		40,068		202,548	151,643	394,259	8.715	391,146	8.128	394,259	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals		40,068		202,548	151,643	394,259	8.715	391,146	8.128	394,259	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	135,000	1,059,828	1,264,675	1,161,584	310,047	3,931,134	86.895	3,860,596	80.218	3,931,134	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	135,000	1,059,828	1,264,675	1,161,584	310,047	3,931,134	86.895	3,860,596	80.218	3,931,134	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

NONE

NONE

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	200,000	1,099,896	1,264,675	1,390,313	461,690	4,416,574	97.625	X X X	X X X	4,416,574	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	52	257	11,796	42,227		54,332	1.201	X X X	X X X	54,332	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined		9,000		5,280	38,827	53,107	1.174	X X X	X X X	53,107	
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	200,052	1,109,153	1,276,471	1,437,820	500,517	4,524,013	100.000	X X X	X X X	4,524,013	
10.8 Line 10.7 as a % of Col. 6	4.422	24.517	28.215	31.782	11.064	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	878,352	1,012,241	1,637,395	697,688	345,870	X X X	X X X	4,571,546	94.991	4,571,546	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	462	724	16,296	77,585		X X X	X X X	95,067	1.975	95,067	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined			9,000	32,084	104,922	X X X	X X X	146,006	3.034	146,006	
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	878,814	1,012,965	1,662,691	807,357	450,792	X X X	X X X	4,812,619	100.000	4,812,619	
11.8 Line 11.7 as a % of Col. 8	18.261	21.048	34.549	16.776	9.367	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	200,000	1,099,896	1,264,675	1,390,313	461,690	4,416,574	97.625	4,571,546	94.991	4,416,574	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	52	257	11,796	42,227		54,332	1.201	95,067	1.975	54,332	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined		9,000		5,280	38,827	53,107	1.174	146,006	3.034	53,107	X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	200,052	1,109,153	1,276,471	1,437,820	500,517	4,524,013	100.000	4,812,619	100.000	4,524,013	X X X
12.8 Line 12.7 as a % of Col. 6	4.422	24.517	28.215	31.782	11.064	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	4.422	24.517	28.215	31.782	11.064	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6								X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10								X X X	X X X	X X X	

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NONE

- NONE** **Schedule DA - Part 2**
- NONE** **Schedule DB - Part A and B Verification**
- NONE** **Schedule DB - Part C, D and E Verification**
- NONE** **Schedule DB - Part F - Section 1**
- NONE** **Schedule DB - Part F - Section 2**
- NONE** **Schedule F**
- NONE** **Schedule H - Part 1**
- NONE** **Schedule H - Part 2, 3 and 4**
- NONE** **Schedule H - Part 5**
- NONE** **Schedule S - Part 1 - Section 1**
- NONE** **Schedule S - Part 1 - Section 2**
- NONE** **Schedule S - Part 2**

NONE **Schedule S - Part 3 - Section 2**

NONE **Schedule S - Part 4**

NONE **Schedule S - Part 5**

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	8,378,182		8,378,182
2. Reinsurance ceded (Line 11)			
3. Life & annuity premiums deferred & uncollected (Line 14)			
4. A & H premiums due and unpaid (Line 15)			
5. Net credit for ceded reinsurance	X X X		
6. All other admitted assets (balance)	130,981		130,981
7. Total assets excluding Separate Accounts (Line 22)	8,509,163		8,509,163
8. Separate Account assets (Line 23)			
9. Total assets (Line 24)	8,509,163		8,509,163
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
10. Contract reserves (Lines 1 and 2)	6,780,000		6,780,000
11. Liability for deposit-type contracts (Line 3)	579,341		579,341
12. Claim reserves (Line 4)	20,000		20,000
13. Member refunds/reserves (Lines 5 through 6)	31,000		31,000
14. Premium & annuity considerations received in advance (Line 7)	48		48
15. Other contract liabilities (Line 8)	25,941		25,941
16. Reinsurance in unauthorized companies (Line 21.2)			
17. Funds held under reinsurance with unauthorized reinsurance (Line 21.3)		X X X	
18. All other liabilities (balance)	567,292		567,292
19. Total liabilities excluding Separate Accounts (Line 23)	8,003,622		8,003,622
20. Separate Account liabilities (Line 24)			
21. Total liabilities (Line 25)	8,003,622		8,003,622
22. Capital & surplus (Line 30)	505,541	X X X	505,541
23. Total liabilities, capital & surplus (Line 31)	8,509,163		8,509,163
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves			
25. Claim reserves			
26. Member refunds/reserves			
27. Premium & annuity considerations received in advance			
28. Liability for premium & other deposit funds			
29. Other contract liabilities			
30. Reinsurance ceded assets			
31. Other ceded reinsurance recoverables			
32. Total ceded reinsurance recoverables			
33. Life & annuity premiums deferred & uncollected			
34. A & H premiums due and unpaid			
35. Reinsurance in unauthorized companies			
36. Other ceded reinsurance payables/offsets			
37. Total ceded reinsurance payables/offsets			
38. Total net credit for ceded reinsurance			

NONE **Schedule Y - Part 1**

NONE **Schedule Y - Part 2**

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
MARCH FILING	
1. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
2. Will the SVO Compliance Certification be filed by March 1?	YES
3. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
4. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
5. Will the statement on non-guaranteed elements as required in Interrogatory #3 to Exhibit 5 be filed by March 1?	YES
6. Will an actuarial opinion be filed by March 1?	YES
7. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING	
8. Will the Long-term Care Experience Reporting Forms be filed with the the state of domicile and the NAIC by April 1?	NO
9. Will the Interest Sensitive Life Insurance Products Report be filed with the state of domicile and the NAIC by April 1?	YES
10. Will Management's Discussion and Analysis be filed by April 1?	YES
11. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
12. Will the Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
13. Will an audited financial report be filed by June 1?	YES
14. Will the Supplement to Valuation Report be filed by June 30?	NO

Explanation:

NOT REQUIRED

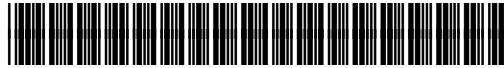
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