



56286200220100100

ANNUAL STATEMENT

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

American Mutual Life Association

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Society Code 56286 Employer's ID Number 34-6577472

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

Country of Domicile United States of America

Incorporated: March 13, 1914 Commenced Business: November 13, 1910

Statutory Home Office: 19424 South Waterloo Road Cleveland, OH 44119

Main Administrative Office: 19424 South Waterloo Road Cleveland, OH 44119 216-531-1900

Mail Address: 19424 South Waterloo Road Cleveland, OH 44119

Primary Location of Books and Records: 19424 South Waterloo Road Cleveland, OH 44119 216-531-1900

Internet Website Address: N/A

Statement Contact: Theresa A. Aveni 216-531-1900

N/A (E-Mail Address) 216-531-8123 (Fax Number)

Policyowner Relations Contact: 19424 South Waterloo Road Cleveland, OH 44119 216-531-1900

OFFICERS

President #ALBERT R. AMIGONI 278-50-5827
Secretary JOSEPH F. PETRIC, JR. 285-38-4512
Treasurer JOSEPH F. PETRIC, JR. 285-38-4512
Actuary BRUCE AND BRUCE COMPANY

Vice-Presidents

ANNA MAE MANNION 276-26-7701 #JOSEPH G. ZAB 295-07-3576

DIRECTORS OR TRUSTEES

CHRISTINE ARVEY 280-54-6069 THERESA AVENI 293-48-8861 #JAMES E. CZECK 277-70-5291 JOANN LAMPA 302-38-7223
#BERNADETTE A. PAVLIK 285-50-7363 #KENNETH E. SHINE 289-54-8977 RUDOLPH M. SUSEL 285-36-0132 JAN M. TILISKY 293-58-6076
VIDA ZAK 286-22-7381 #STANLEY G. ZIHERL 298-24-1626 DIED 10/02

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) (Signature) (Signature)
ALBERT R. AMIGONI 278-50-5827 JOSEPH F. PETRIC, JR. 285-38-4512 JOSEPH F. PETRIC, JR. 285-38-4512
(Printed Name) (Printed Name) (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



56286200243036100

LIFE INSURANCE

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

OHIO

DURING THE YEAR 2002
NAIC Society Code: 56286

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities	
1. Life insurance			157,198
2. Annuity considerations			1,039,980
3. Deposit-type contract funds			96,210
4. Other considerations			
5. Total (Lines 1 to 4)			1,293,388
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1 Paid in cash or left on deposit			45,615
6.2 Applied to pay renewal premiums			9,577
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period			61,896
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			117,088
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)			117,088
DIRECT CLAIMS AND BENEFITS PAID			
9. Death benefits			305,620
10. Matured endowments			22,655
11. Annuity benefits			123,746
12. Surrender values and withdrawals for life contracts			68,805
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			520,826
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)			
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		41	51,024
17. Incurred during current year		418	245,661
Settled during current year:			
18.1 By payment in full		431	269,780
18.2 By payment on compromised claims			
18.3 Total paid		431	269,780
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements		431	269,780
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)		28	26,905
POLICY EXHIBIT			
20. In force December 31, prior year		20,697	28,075,606
21. Issued during year		135	595,000
22. Other changes to in force (net)		(704)	(680,000)
23. In force December 31, current year		20,128	27,990,606

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	31,345	31,345		32,544	
25.5 All other					
25.6 Totals (sum of Lines 25.1 to 25.5)	31,345	31,345		32,544	
26. Totals (Lines 24 + 25.6)	31,345	31,345		32,544	



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**LIFE INSURANCE
TOTAL**

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

DURING THE YEAR 2002
NAIC Society Code: 56286

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		157,198
2.	Annuity considerations		1,039,980
3.	Deposit-type contract funds		96,210
4.	Other considerations		
5.	Total (Lines 1 to 4)		1,293,388
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		45,615
6.2	Applied to pay renewal premiums		9,577
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		61,896
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		117,088
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)		117,088
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		305,620
10.	Matured endowments		22,655
11.	Annuity benefits		123,746
12.	Surrender values and withdrawals for life contracts		68,805
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		520,826
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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)		
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED			
		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	41	51,024
17.	Incurred during current year	418	245,661
Settled during current year:			
18.1	By payment in full	431	269,780
18.2	By payment on compromised claims		
18.3	Total paid	431	269,780
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18.5	Amount rejected		
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19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	28	26,905
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20.	In force December 31, prior year	20,697	28,075,606
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22.	Other changes to in force (net)	(704)	(680,000)
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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	31,345	31,345	32,544	
25.5	All other				
25.6	Totals (sum of Lines 25.1 to 25.5)	31,345	31,345	32,544	
26.	Totals (Lines 24 + 25.6)	31,345	31,345	32,544	

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	1,239,119
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ 0 Transferred into the Reserve Net of Taxes of \$ 0	317,559
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)	1,556,678
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	81,203
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	1,475,475

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	75,053	6,150		81,203
2. 2003	75,752	13,312		89,064
3. 2004	71,403	14,056		85,459
4. 2005	65,730	15,206		80,936
5. 2006	59,691	16,242		75,933
6. 2007	57,825	17,628		75,453
7. 2008	58,384	18,127		76,511
8. 2009	60,928	17,859		78,787
9. 2010	64,060	17,887		81,947
10. 2011	68,575	17,572		86,147
11. 2012	72,941	17,492		90,433
12. 2013	80,291	17,059		97,350
13. 2014	81,155	16,238		97,393
14. 2015	75,859	15,426		91,285
15. 2016	69,702	14,662		84,364
16. 2017	63,050	13,798		76,848
17. 2018	55,272	12,458		67,730
18. 2019	47,055	10,790		57,845
19. 2020	38,698	9,186		47,884
20. 2021	29,783	7,262		37,045
21. 2022	18,914	5,195		24,109
22. 2023	5,762	4,051		9,813
23. 2024	(2,155)	3,782		1,627
24. 2025	(6,275)	3,442		(2,833)
25. 2026	(10,433)	3,146		(7,287)
26. 2027	(11,843)	2,747		(9,096)
27. 2028	(10,549)	2,338		(8,211)
28. 2029	(8,378)	1,885		(6,493)
29. 2030	(5,241)	1,395		(3,846)
30. 2031	(1,890)	867		(1,023)
31. 2032 and Later		301		301
32. Total (Lines 1 to 31)	1,239,119	317,559		1,556,678

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	109,805	8,039	117,844		21,818	21,818	139,662
2. Realized Capital Gains/(Losses) Net of Taxes - General Account	(611,049)		(611,049)		505,178	505,178	(105,871)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts							
4. Unrealized Capital Gains/(Losses) - General Account							
5. Unrealized Capital Gains/(Losses) - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	16,759	1,649	18,408				18,408
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	(484,485)	9,688	(474,797)		526,996	526,996	52,199
9. Maximum Reserve	128,944	5,892	134,836		8,095	8,095	142,931
10. Reserve Objective	106,211	3,652	109,863		8,095	8,095	117,958
11. 20% of (Line 10 - Line 8)	118,139	(1,207)	116,932		(103,780)	(103,780)	13,152
12. Balance Before Transfers (Lines 8 + 11)	(366,346)	8,481	(357,865)		423,216	423,216	65,351
13. Transfers							X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero	366,346	(2,589)	363,757		(415,121)	(415,121)	(51,364)
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)		5,892	5,892		8,095	8,095	13,987

**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	22,911,760	X X X	X X X	22,911,760	0.0000		0.0000		0.0000	
2	1	Highest Quality	1,649,408	X X X	X X X	1,649,408	0.0005	825	0.0015	2,474	0.0030	4,948
3	2	High Quality	1,195,008	X X X	X X X	1,195,008	0.0020	2,390	0.0060	7,170	0.0100	11,950
4	3	Medium Quality	1,289,907	X X X	X X X	1,289,907	0.0105	13,544	0.0280	36,117	0.0400	51,596
5	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
6	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
7	6	In or Near Default	201,500	X X X	X X X	201,500	0.0000		0.3000	60,450	0.3000	60,450
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)	27,247,583	X X X	X X X	27,247,583	X X X	16,759	X X X	106,211	X X X	128,944
PREFERRED STOCKS												
10	1	Highest Quality		X X X	X X X		0.0020		0.0060		0.0090	
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)		X X X	X X X		X X X		X X X		X X X	
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

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)	27,247,583	X X X	X X X	27,247,583	X X X	16,759	X X X	106,211	X X X	128,944
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	7,546		X X X	7,546	0.0013	10	0.0030	23	0.0050	38
38		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages-All Other	77,984		X X X	77,984	0.0210 (a)	1,638	0.0465 (a)	3,626	0.0750 (a)	5,849
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	531		X X X	531	0.0025	1	0.0060	3	0.0100	5
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)	86,061		X X X	86,061	X X X	1,649	X X X	3,652	X X X	5,892
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	86,061		X X X	86,061	X X X	1,649	X X X	3,652	X X X	5,892

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		X X X	X X X		0.0000		0.2000 (d)		0.2000 (d)	
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)					X X X		X X X		X X X	
REAL ESTATE												
18		Home Office Property (General Account only)	107,927			107,927	0.0000		0.0750	8,095	0.0750	8,095
19		Investment Properties					0.0000		0.0750		0.0750	
20		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
21		Total Real Estate (Sum of Lines 18 through 20)	107,927			107,927	X X X		X X X	8,095	X X X	8,095
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	

3 4

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 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)	290,907
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(4,564)
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	8,380
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	505,178
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	691,974
8. Book/adjusted carrying value at the end of current period	107,927
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	107,927
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	107,927

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	131,182
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
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	45,120
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	86,062
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	86,062
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	86,062

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		837,436	457,416	6,217,703	15,399,205	22,911,760	84.087	19,868,234	76.121	22,911,760	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals		837,436	457,416	6,217,703	15,399,205	22,911,760	84.087	19,868,234	76.121	22,911,760	
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											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

NONE

NONE

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)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1								202,427	0.776		
6.2 Class 2		200,634				200,634	0.736	201,157	0.771	200,634	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		200,634				200,634	0.736	403,584	1.546	200,634	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	200,403	193,277	805,728	450,000		1,649,408	6.053	2,149,373	8.235	1,649,408	
7.2 Class 2	300,000	396,240	298,134			994,374	3.649	2,073,018	7.942	994,374	
7.3 Class 3		347,498	599,671	342,738		1,289,907	4.734	1,403,009	5.375	1,289,907	
7.4 Class 4								203,683	0.780		
7.5 Class 5											
7.6 Class 6		34,000	125,500	42,000		201,500	0.740			201,500	
7.7 Totals	500,403	971,015	1,829,033	834,738		4,135,189	15.176	5,829,083	22.333	4,135,189	
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	200,403	1,030,713	1,263,144	6,667,703	15,399,205	24,561,168	90.141	X X X	X X X	24,561,168	
10.2 Class 2	300,000	596,874	298,134			1,195,008	4.386	X X X	X X X	1,195,008	
10.3 Class 3		347,498	599,671	342,738		1,289,907	4.734	X X X	X X X	1,289,907	
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6		34,000	125,500	42,000		(c) 201,500	0.740	X X X	X X X	201,500	
10.7 Totals	500,403	2,009,085	2,286,449	7,052,441	15,399,205	(b) 27,247,583	100.000	X X X	X X X	27,247,583	
10.8 Line 10.7 as a % of Col. 6	1.837	7.373	8.391	25.883	56.516	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	401,202	4,277,663	1,644,249	5,737,912	10,159,008	X X X	X X X	22,220,034	85.131	22,220,034	
11.2 Class 2	300,158	973,026	698,986	302,005		X X X	X X X	2,274,175	8.713	2,274,175	
11.3 Class 3		346,656		1,056,353		X X X	X X X	1,403,009	5.375	1,403,009	
11.4 Class 4		203,683				X X X	X X X	203,683	0.780	203,683	
11.5 Class 5						X X X	X X X	(c)	(c)		
11.6 Class 6						X X X	X X X	(c)	(c)		
11.7 Totals	701,360	5,801,028	2,343,235	7,096,270	10,159,008	X X X	X X X	(b) 26,100,901	100.000	26,100,901	
11.8 Line 11.7 as a % of Col. 8	2.687	22.225	8.978	27.188	38.922	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	200,403	1,030,713	1,263,144	6,667,703	15,399,205	24,561,168	90.141	22,220,034	85.131	24,561,168	X X X
12.2 Class 2	300,000	596,874	298,134			1,195,008	4.386	2,274,175	8.713	1,195,008	X X X
12.3 Class 3		347,498	599,671	342,738		1,289,907	4.734	1,403,009	5.375	1,289,907	X X X
12.4 Class 4								203,683	0.780		X X X
12.5 Class 5											X X X
12.6 Class 6		34,000	125,500	42,000		201,500	0.740			201,500	X X X
12.7 Totals	500,403	2,009,085	2,286,449	7,052,441	15,399,205	27,247,583	100.000	26,100,901	100.000	27,247,583	X X X
12.8 Line 12.7 as a % of Col. 6	1.837	7.373	8.391	25.883	56.516	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	1.837	7.373	8.391	25.883	56.516	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	

4 2

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	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations		837,436	457,416	6,217,703	2,207,859	9,720,414	35.674	9,709,226	37.199	9,720,414	
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities					13,191,346	13,191,346	48.413	10,159,008	38.922	13,191,346	
	1.7 Totals		837,436	457,416	6,217,703	15,399,205	22,911,760	84.087	19,868,234	76.121	22,911,760	
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											
	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											
	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											
	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											
	5.4 Other											
	5.7 Totals											

NONE

NONE

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
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		200,634				200,634	0.736	403,584	1.546	200,634	
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		200,634				200,634	0.736	403,584	1.546	200,634	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	500,403	971,015	1,829,033	834,738		4,135,189	15.176	5,829,083	22.333	4,135,189	
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	500,403	971,015	1,829,033	834,738		4,135,189	15.176	5,829,083	22.333	4,135,189	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations			NONE								
8.7 Totals			NONE								
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations			NONE								
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds			NONE								
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:			NONE								
9.3 Defined			NONE								
9.4 Other			NONE								
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:			NONE								
9.5 Defined			NONE								
9.6 Other			NONE								
9.7 Totals			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	500,403	2,009,085	2,286,449	7,052,441	2,207,859	14,056,237	51.587	X X X	X X X	14,056,237	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds					13,191,346	13,191,346	48.413	X X X	X X X	13,191,346	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
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	500,403	2,009,085	2,286,449	7,052,441	15,399,205	27,247,583	100.000	X X X	X X X	27,247,583	
10.8 Line 10.7 as a % of Col. 6	1.837	7.373	8.391	25.883	56.516	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	701,360	5,801,028	2,343,235	7,096,270		X X X	X X X	15,941,893	61.078	15,941,893	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds					10,159,008	X X X	X X X	10,159,008	38.922	10,159,008	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
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	701,360	5,801,028	2,343,235	7,096,270	10,159,008	X X X	X X X	26,100,901	100.000	26,100,901	
11.8 Line 11.7 as a % of Col. 8	2.687	22.225	8.978	27.188	38.922	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	500,403	2,009,085	2,286,449	7,052,441	2,207,859	14,056,237	51.587	15,941,893	61.078	14,056,237	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds					13,191,346	13,191,346	48.413	10,159,008	38.922	13,191,346	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											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	500,403	2,009,085	2,286,449	7,052,441	15,399,205	27,247,583	100.000	26,100,901	100.000	27,247,583	X X X
12.8 Line 12.7 as a % of Col. 6	1.837	7.373	8.391	25.883	56.516	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	1.837	7.373	8.391	25.883	56.516	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	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

- 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**

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Collectively Renewable		Other Individual Contracts									
					Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	31,415	X X X	31,415	X X X		X X X		X X X		X X X		X X X		X X X
2. Premiums earned	28,294	X X X	28,294	X X X		X X X		X X X		X X X		X X X		X X X
3. Incurred claims	32,544	115.0	32,544	115.0										
4. Increase in contract reserves	(33,000)	(116.6)	(33,000)	(116.6)										
5. Commissions (a)														
6. General insurance expenses														
7. Taxes, licenses and fees														
8. Total expenses incurred														
9. Aggregate write-ins for deductions														
10. Gain from underwriting before dividends or refunds	28,750	101.6	28,750	101.6										
11. Dividends or refunds														
12. Gain from underwriting after dividends or refunds	28,750	101.6	28,750	101.6										

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DETAILS OF WRITE-INS														
0901.														
0902.														
0903.														
0998. Summary of remaining write-ins for Line 9 from overflow page														
0999. Totals (Lines 0901 through 0903 + 0998) (Line 09 above)														

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Certificates				
			3	4	5	6	7
	Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:							
1. Unearned premiums	3,121	3,121					
2. Advance premiums							
3. Reserve for rate credits							
4. Total premium reserves, current year	3,121	3,121					
5. Total premium reserves, prior year							
6. Increase in total premium reserves	3,121	3,121					
B. Contract Reserves:							
1. Additional reserves							
2. Reserve for future contingent benefits	191,000	191,000					
3. Total contract reserves, current year	191,000	191,000					
4. Total contract reserves, prior year	224,000	224,000					
5. Increase in contract reserves	(33,000)	(33,000)					
C. Claim Reserves and Liabilities:							
1. Total current year	3,081	3,081					
2. Total prior year	3,092	3,092					
3. Increase	(11)	(11)					

NONE

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:							
1.1 On claims incurred prior to current year	2,277	2,277					
1.2 On claims incurred during current year	30,267	30,267					
2. Claim reserves and liabilities, December 31, current year:							
2.1 On claims incurred prior to current year	3,081	3,081					
2.2 On claims incurred during current year							
3. Test:							
3.1 Line 1.1 and 2.1	5,358	5,358					
3.2 Claim reserves and liabilities, December 31 prior year	3,092	3,092					
3.3 Line 3.1 minus Line 3.2	2,266	2,266					

PART 4 - REINSURANCE

A. Reinsurance Assumed:							
1. Premiums written							
2. Premiums earned							
3. Incurred claims							
4. Commissions							
B. Reinsurance Ceded:							
1. Premiums written							
2. Premiums earned							
3. Incurred claims							
4. Commissions							

NONE

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred Claims			32,544	32,544
2. Beginning Claim Reserves and Liabilities			3,092	3,092
3. Ending Claim Reserves and Liabilities			3,081	3,081
4. Claims Paid			32,555	32,555
B. Assumed Reinsurance:				
5. Incurred Claims				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
D. Net:				
13. Incurred Claims			32,544	32,544
14. Beginning Claim Reserves and Liabilities			3,092	3,092
15. Ending Claim Reserves and Liabilities			3,081	3,081
16. Claims Paid			32,555	32,555

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**

SCHEDULE S - PART 5
Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	4	4	4	4	4
2. Commissions and reinsurance expense allowances					
3. Contract claims					
4. Surrender benefits and withdrawals for life contracts					
5. Refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts					
10. Liability for deposit-type contracts					
11. Contract claims unpaid					
12. Amounts recoverable on reinsurance					
13. Experience rating refunds due or unpaid					
14. Refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid					
16. Unauthorized reinsurance offset					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)					
18. Letters of credit (L)					
19. Trust agreements (T)					
20. Other (O)					

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)	29,064,439		29,064,439
2. Reinsurance ceded (Line 11)			
3. Life & annuity premiums deferred & uncollected (Line 14)	3,919		3,919
4. A & H premiums due and unpaid (Line 15)	97		97
5. Net credit for ceded reinsurance	X X X		
6. All other admitted assets (balance)	266,331		266,331
7. Total assets excluding Separate Accounts (Line 22)	29,334,786		29,334,786
8. Separate Account assets (Line 23)			
9. Total assets (Line 24)	29,334,786		29,334,786
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
10. Contract reserves (Lines 1 and 2)	15,358,191		15,358,191
11. Liability for deposit-type contracts (Line 3)	618,024		618,024
12. Claim reserves (Line 4)	82,903		82,903
13. Member refunds/reserves (Lines 5 through 6)	120,000		120,000
14. Premium & annuity considerations received in advance (Line 7)	246		246
15. Other contract liabilities (Line 8)	1,475,476		1,475,476
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)	453,831		453,831
19. Total liabilities excluding Separate Accounts (Line 23)	18,108,671		18,108,671
20. Separate Account liabilities (Line 24)			
21. Total liabilities (Line 25)	18,108,671		18,108,671
22. Capital & surplus (Line 30)	11,226,116	X X X	11,226,116
23. Total liabilities, capital & surplus (Line 31)	29,334,787		29,334,787
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.

MARCH FILING

	RESPONSE
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?	NO
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:

Bar code:



5628620023600000



5628620024900000



5628620023400000



5628620023300000



5628620022800000



5628620022100000



5628620022500000