



# ANNUAL STATEMENT

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

## CATHOLIC LADIES OF COLUMBIA

NAIC Group Code..... (Current Period) (Prior Period)	NAIC Company Code..... 56316	Employer's ID Number..... 31-4144574
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	
Country of Domicile UN		
Incorporated..... December 30, 1899	Commenced Business..... January 1, 1908	
Statutory Home Office	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS ..... OH ..... 43232 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS ..... OH ..... 43232 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Mail Address	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS ..... OH ..... 43232 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS ..... OH ..... 43232 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Internet Website Address		
Statement Contact	JEARLINE FARLEY <i>(Name)</i> WWW.theCLC.org <i>(E-Mail Address)</i>	800-845-0494 <i>(Area Code) (Telephone Number) (Extension)</i> 614-868-5221 <i>(Fax Number)</i>
Policyowner Relations Contact	..... <i>(Street and Number) (City or Town, State and Zip Code)</i>	..... <i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

President ..... THERESA A. GABLE  
Secretary ..... CAROL A. CHAMBERLIN

Treasurer .....  
Actuary .....

### VICE PRESIDENTS

KAREN E. BUCKLEY

### DIRECTORS OR TRUSTEES

MARY LOU HOFFMAN                      ALICE M. DIEMER                      SHARON A. CALVELAGE                      DEBRA L. WISCHMEYER

State of.....  
County of.....

The officers of this reporting entity being duly sworn, each depose and say that they are the above described officers of the 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) THERESA A. GABLE (Printed Name) President	_____ (Signature) CAROL A. CHAMBERLIN (Printed Name) Secretary	_____ (Signature)  (Printed Name) Treasurer
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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.....



### LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56316

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		165,500
2. Annuity considerations.....		3,685,855
3. Deposit-type contract funds.....		250,314
4. Other considerations.....		
5. Total (Lines 1 to 4).....		4,101,669
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		6,603
6.2 Applied to pay renewal premiums.....		2,439
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		65,539
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		74,581
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).....		0
8. Total (Line 6.5 plus Line 7.4).....		74,581
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		252,073
10. Matured endowments.....		2,939
11. Annuity benefits.....		758,853
12. Surrender values, and withdrawals for life contracts.....		32,395
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		1,046,260

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	33	34,487
17. Incurred during current year.....	183	256,534
Settled during current year:		
18.1 By payment in full.....	182	255,012
18.2 By payment on compromised claims.....		
18.3 Total paid.....	182	255,012
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	182	255,012
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	34	36,009
POLICY EXHIBIT		
20. In force December 31, prior year.....	9,261	37,943,151
21. Issued during year.....	157	2,847,303
22. Other changes to in force (net).....	(281)	(627,950)
23. In force December 31, current year.....	9,137	40,162,504

### 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.....	<b>NONE</b>				
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).....	0	0	0	0	0
26. Totals (Line 24 + 25.6).....	0	0	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56316

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	300
2. Annuity considerations.....	8,650
3. Deposit-type contract funds.....	33,515
4. Other considerations.....	
5. Total (Lines 1 to 4).....	42,465
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	90
6.2 Applied to pay renewal premiums.....	6
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	947
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	1,043
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).....	0
8. Total (Line 6.5 plus Line 7.4).....	1,043
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	23,696
10. Matured endowments.....	
11. Annuity benefits.....	45,143
12. Surrender values, and withdrawals for life contracts.....	9,883
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	78,722

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	1	331
17. Incurred during current year.....	12	23,365
Settled during current year:		
18.1 By payment in full.....	13	23,696
18.2 By payment on compromised claims.....		
18.3 Total paid.....	13	23,696
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	13	23,696
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	136	312,900
21. Issued during year.....		
22. Other changes to in force (net).....	(19)	(31,832)
23. In force December 31, current year.....	117	281,068

**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).....	0	0	0	0	0
26. Totals (Line 24 + 25.6).....	0	0	0	0	0

NONE



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF **KENTUCKY** DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56316

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	.931
2. Annuity considerations.....	.500
3. Deposit-type contract funds.....	.12
4. Other considerations.....	
5. Total (Lines 1 to 4).....	1,443
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	.157
6.2 Applied to pay renewal premiums.....	.86
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,109
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	1,352
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).....	.0
8. Total (Line 6.5 plus Line 7.4).....	1,352
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	4,283
10. Matured endowments.....	.519
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0
14. All other benefits, except accident & health.....	
15. Total.....	4,802

DETAILS OF WRITE-INS	
1301. ....	
1302. ....	
1303. ....	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	.0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	.1	.323
17. Incurred during current year.....	.7	5,548
Settled during current year:		
18.1 By payment in full.....	.6	4,802
18.2 By payment on compromised claims.....		
18.3 Total paid.....	.6	4,802
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	.6	4,802
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.2	1,069
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	156	536,828
21. Issued during year.....		
22. Other changes to in force (net).....	(8)	(3,310)
23. In force December 31, current year.....	148	533,518

**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.....	<b>NONE</b>				
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).....	.0	.0	.0	.0	.0
26. Totals (Line 24 + 25.6).....	.0	.0	.0	.0	.0



## LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56316

	1 Life and Annuities
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	
1. Life insurance.....	.....
2. Annuity considerations.....	.....
3. Deposit-type contract funds.....	.....
4. Other considerations.....	.....
5. Total (Lines 1 to 4).....	.0
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	.....
6.2 Applied to pay renewal premiums.....	.8
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	29
6.4 Other.....	.....
6.5 Total (Sum of Lines 6.1 to 6.4).....	37
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).....	.0
8. Total (Line 6.5 plus Line 7.4).....	37
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	.....
10. Matured endowments.....	.....
11. Annuity benefits.....	.....
12. Surrender values, and withdrawals for life contracts.....	.....
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0
14. All other benefits, except accident & health.....	.....
15. Total.....	.0

DETAILS OF WRITE-INS	
1301. ....	.....
1302. ....	.....
1303. ....	.....
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	.0

	1 Number of Certificates	2 Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		
16. Unpaid December 31, prior year.....	.....	.....
17. Incurred during current year.....	.....	.....
Settled during current year:		
18.1 By payment in full.....	.....	.....
18.2 By payment on compromised claims.....	.....	.....
18.3 Total paid.....	.0	.0
18.4 Reduction by compromise.....	.....	.....
18.5 Amount rejected.....	.....	.....
18.6 Total settlements.....	.0	.0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	.5	8,579
21. Issued during year.....	.....	.....
22. Other changes to in force (net).....	.....	.....
23. In force December 31, current year.....	.5	8,579

## 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.....	<b>NONE</b>	.....	.....	.....	.....
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).....	.0	.0	.0	.0	.0
26. Totals (Line 24 + 25.6).....	.0	.0	.0	.0	.0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56316

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	164,269
2. Annuity considerations.....	3,676,705
3. Deposit-type contract funds.....	216,787
4. Other considerations.....	.....
5. Total (Lines 1 to 4).....	4,057,761
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	6,356
6.2 Applied to pay renewal premiums.....	2,339
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	63,454
6.4 Other.....	.....
6.5 Total (Sum of Lines 6.1 to 6.4).....	72,149
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).....	0
8. Total (Line 6.5 plus Line 7.4).....	72,149
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	224,094
10. Matured endowments.....	2,420
11. Annuity benefits.....	713,710
12. Surrender values, and withdrawals for life contracts.....	22,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	.....
15. Total.....	962,736

DETAILS OF WRITE-INS	
1301. ....	.....
1302. ....	.....
1303. ....	.....
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	31	33,833
17. Incurred during current year.....	164	227,621
Settled during current year:		
18.1 By payment in full.....	163	226,514
18.2 By payment on compromised claims.....	.....	.....
18.3 Total paid.....	163	226,514
18.4 Reduction by compromise.....	.....	.....
18.5 Amount rejected.....	.....	.....
18.6 Total settlements.....	163	226,514
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	34,940
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	8,964	37,084,844
21. Issued during year.....	157	2,847,303
22. Other changes to in force (net).....	(254)	(592,808)
23. In force December 31, current year.....	8,867	39,339,339

**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.....	<b>NONE</b>				
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).....	0	0	0	0	0
26. Totals (Line 24 + 25.6).....	0	0	0	0	0

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	250,123
2. Current year's realized pre-tax capital gains/(losses) of \$....(22,329) transferred into the reserve net of taxes of \$.....0.....	(22,329)
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).....	227,794
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	25,775
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	202,018

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 the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002.....	24,314	1,461		25,775
2. 2003.....	22,675	(1,079)		21,596
3. 2004.....	21,510	(1,967)		19,543
4. 2005.....	20,495	(2,570)		17,924
5. 2006.....	19,439	(3,257)		16,182
6. 2007.....	18,222	(3,978)		14,244
7. 2008.....	16,941	(3,979)		12,962
8. 2009.....	15,833	(3,145)		12,689
9. 2010.....	14,532	(2,306)		12,226
10. 2011.....	13,360	(1,408)		11,952
11. 2012.....	11,864	(412)		11,452
12. 2013.....	10,291	103		10,394
13. 2014.....	8,901	98		8,999
14. 2015.....	7,604	95		7,699
15. 2016.....	6,241	94		6,334
16. 2017.....	5,012	89		5,100
17. 2018.....	3,891	72		3,964
18. 2019.....	3,209	43		3,252
19. 2020.....	2,586	11		2,597
20. 2021.....	1,898	(23)		1,875
21. 2022.....	1,171	(62)		1,110
22. 2023.....	405	(73)		332
23. 2024.....	(46)	(59)		(105)
24. 2025.....	(61)	(44)		(105)
25. 2026.....	(56)	(27)		(83)
26. 2027.....	(44)	(9)		(53)
27. 2028.....	(33)			(33)
28. 2029.....	(20)			(20)
29. 2030.....	(9)			(9)
30. 2031.....				0
31. 2032 and Later.....				0
32. Total (Lines 1 to 31).....	250,123	(22,329)	0	227,794

**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.....	118,426		118,426			.0	118,426
2. Realized capital gains/(losses) net of taxes - General Account.....			.0			.0	.0
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			.0			.0	.0
4. Unrealized capital gains/(losses) - general account.....			.0			.0	.0
5. Unrealized capital gains/(losses) - Separate Accounts.....			.0			.0	.0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			.0			.0	.0
7. Basic contribution.....	23,052		23,052			.0	23,052
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	141,478	.0	141,478	.0	.0	.0	141,478
9. Maximum reserve.....	141,152		141,152			.0	141,152
10. Reserve objective.....	94,419		94,419			.0	94,419
11. 20% of (Line 10 minus Line 8).....	(9,412)	.0	(9,412)	.0	.0	.0	(9,412)
12. Balance before transfers (Lines 8 + 11).....	132,066	.0	132,066	.0	.0	.0	132,066
13. Transfers.....			.0			.0	XXX
14. Voluntary contribution.....			.0			.0	.0
15. Adjustment down to maximum/up to zero.....	9,086		9,086			.0	9,086
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	141,152	.0	141,152	.0	.0	.0	141,152

**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)
<b>LONG-TERM BONDS</b>												
1		Exempt obligations.....	983,796	XXX	XXX	983,796	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	16,826,350	XXX	XXX	16,826,350	0.0005	8,413	0.0015	25,240	0.0030	50,479
3	2	High quality.....	2,828,927	XXX	XXX	2,828,927	0.0020	5,658	0.0060	16,974	0.0100	28,289
4	3	Medium quality.....	50,100	XXX	XXX	50,100	0.0105	526	0.0280	1,403	0.0400	2,004
5	4	Low quality.....	100,000	XXX	XXX	100,000	0.0270	2,700	0.0630	6,300	0.0900	9,000
6	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or near default.....	101,000	XXX	XXX	101,000	0.0000	0	0.3000	30,300	0.3000	30,300
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8) (Page 2, Line 1, Net admitted asset).....	20,890,173	XXX	XXX	20,890,173	XXX	17,297	XXX	80,216	XXX	120,072
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....	258,900	XXX	XXX	258,900	0.0020	518	0.0060	1,553	0.0090	2,330
11	2	High quality.....	450,000	XXX	XXX	450,000	0.0065	2,925	0.0170	7,650	0.0250	11,250
12	3	Medium quality.....	125,000	XXX	XXX	125,000	0.0185	2,313	0.0400	5,000	0.0600	7,500
13	4	Low quality.....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower quality.....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16) (Page 2, Line 2.1, Net admitted asset).....	833,900	XXX	XXX	833,900	XXX	5,755	XXX	14,203	XXX	21,080
<b>SHORT-TERM BONDS</b>												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

**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)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange-traded.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	21,724,073	XXX	XXX	21,724,073	XXX	23,052	XXX	94,419	XXX	141,152
<b>MORTGAGE LOANS</b>												
In good standing:												
35		Farm mortgages.....			XXX	0	(a)	0	(a)	0	(a)	0
36		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....			XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....			XXX	0	(a)	0	(a)	0	(a)	0
40		In good standing with restructured terms.....			XXX	0	(b)	0	(b)	0	(b)	0
Overdue, not in process:												
41		Farm mortgages.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
In process of foreclosure:												
46		Farm mortgages.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B mortgages (sum of Lines 35 through 50) (Page 2, Line 3, Net admitted asset).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Schedule DA mortgages.....			XXX	0	(c)	0	(c)	0	(c)	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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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.

**AVR-Equity Component  
NONE**

**AVR-Equity Component (Cont.)  
NONE**

**AVR-Equity Component (Cont.)  
NONE**

**AVR-Replications (Synthetic) Assets  
NONE**

**Schedule A-Verification Between Years  
NONE**

**Schedule B-Verification Between Years  
NONE**

**Schedule BA-Verification Between Years  
NONE**

**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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1.....		100,000		600,548	283,248	983,796	4.7	968,072	5.7	983,796	
1.2 Class 2.....						0	0.0				
1.3 Class 3.....						0	0.0				
1.4 Class 4.....						0	0.0				
1.5 Class 5.....						0	0.0				
1.6 Class 6.....						0	0.0				
1.7 Totals.....	0	100,000	0	600,548	283,248	983,796	4.7	968,072	5.7	983,796	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1.....						0	0.0				
2.2 Class 2.....						0	0.0				
2.3 Class 3.....						0	0.0				
2.4 Class 4.....						0	0.0				
2.5 Class 5.....						0	0.0				
2.6 Class 6.....						0	0.0				
2.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>3. States, Territories and Possessions, etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1.....						0	0.0		1.9		
3.2 Class 2.....						0	0.0				
3.3 Class 3.....						0	0.0				
3.4 Class 4.....						0	0.0				
3.5 Class 5.....						0	0.0				
3.6 Class 6.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	0	1.9	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1.....		120,000	98,875			218,875	1.0	318,930		218,875	
4.2 Class 2.....						0	0.0				
4.3 Class 3.....						0	0.0				
4.4 Class 4.....						0	0.0				
4.5 Class 5.....						0	0.0				
4.6 Class 6.....						0	0.0				
4.7 Totals.....	0	120,000	98,875	0	0	218,875	1.0	318,930		218,875	0
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1.....		224,488	497,631	2,632,217	200,000	3,554,336	17.0	1,647,573	9.6	3,554,336	
5.2 Class 2.....						0	0.0				
5.3 Class 3.....						0	0.0				
5.4 Class 4.....						0	0.0				
5.5 Class 5.....						0	0.0				
5.6 Class 6.....						0	0.0				
5.7 Totals.....	0	224,488	497,631	2,632,217	200,000	3,554,336	17.0	1,647,573	9.6	3,554,336	0

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

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting 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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1.....	324,999	237,089	1,130,943	715,295	695,784	3,104,110	14.9	2,761,911	16.2	3,104,110	
6.2 Class 2.....		149,998		387,910	50,000	587,908	2.8	254,900	1.5	587,908	
6.3 Class 3.....		50,100				50,100	0.2			50,100	
6.4 Class 4.....		100,000				100,000	0.5			100,000	
6.5 Class 5.....						0	0.0	49,860	0.3		
6.6 Class 6.....		97,500				97,500	0.5	150,165	0.9	97,500	
6.7 Totals.....	324,999	634,687	1,130,943	1,103,205	745,784	3,939,618	18.9	3,216,836	18.8	3,939,618	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1.....	675,000	1,394,003	3,050,380	3,914,628	915,019	9,949,030	47.6	9,446,565	55.3	9,949,030	
7.2 Class 2.....		577,101	394,613	817,239	452,065	2,241,018	10.7	1,386,747	8.1	2,241,018	
7.3 Class 3.....						0	0.0	100,000	0.6		
7.4 Class 4.....						0	0.0				
7.5 Class 5.....						0	0.0				
7.6 Class 6.....			3,500			3,500	0.0			3,500	
7.7 Totals.....	675,000	1,971,104	3,448,493	4,731,867	1,367,084	12,193,548	58.4	10,933,312	64.0	12,193,548	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1.....						0	0.0				
8.2 Class 2.....						0	0.0				
8.3 Class 3.....						0	0.0				
8.4 Class 4.....						0	0.0				
8.5 Class 5.....						0	0.0				
8.6 Class 6.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1.....						0	0.0				
9.2 Class 2.....						0	0.0				
9.3 Class 3.....						0	0.0				
9.4 Class 4.....						0	0.0				
9.5 Class 5.....						0	0.0				
9.6 Class 6.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

**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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1.....	999,999	2,075,580	4,777,829	7,862,688	2,094,051	17,810,147	85.3	XXX	XXX	17,810,147	0
10.2 Class 2.....	0	727,099	394,613	1,205,149	502,065	2,828,926	13.5	XXX	XXX	2,828,926	0
10.3 Class 3.....	0	50,100	0	0	0	50,100	0.2	XXX	XXX	50,100	0
10.4 Class 4.....	0	100,000	0	0	0	100,000	0.5	XXX	XXX	100,000	0
10.5 Class 5.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6.....	0	97,500	3,500	0	0	(c) 101,000	0.5	XXX	XXX	101,000	0
10.7 Totals.....	999,999	3,050,279	5,175,942	9,067,837	2,596,116	(b) 20,890,173	100.0	XXX	XXX	20,890,173	0
10.8 Line 10.7 as a % of Col. 6.....	4.8	14.6	24.8	43.4	12.4	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1.....	899,440	3,383,695	3,874,851	4,306,089	2,678,976	XXX	XXX	15,143,051	88.6	15,143,051	0
11.2 Class 2.....	100,000	174,990	494,703	415,674	456,280	XXX	XXX	1,641,647	9.6	1,641,647	0
11.3 Class 3.....	0	0	0	100,000	0	XXX	XXX	100,000	0.6	100,000	0
11.4 Class 4.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5.....	49,860	0	0	0	0	XXX	XXX	(c) 49,860	0.3	49,860	0
11.6 Class 6.....	0	150,165	0	0	0	XXX	XXX	(c) 150,165	0.9	150,165	0
11.7 Totals.....	1,049,300	3,708,850	4,369,554	4,821,763	3,135,256	XXX	XXX	(b) 17,084,723	100.0	17,084,723	0
11.8 Line 11.7 as a % of Col. 8.....	6.1	21.7	25.6	28.2	18.4	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1.....	999,999	2,075,580	4,777,829	7,862,688	2,094,051	17,810,147	85.3	15,143,051	88.6	17,810,147	XXX
12.2 Class 2.....	0	727,099	394,613	1,205,149	502,065	2,828,926	13.5	1,641,647	9.6	2,828,926	XXX
12.3 Class 3.....	0	50,100	0	0	0	50,100	0.2	100,000	0.6	50,100	XXX
12.4 Class 4.....	0	100,000	0	0	0	100,000	0.5	0	0.0	100,000	XXX
12.5 Class 5.....	0	0	0	0	0	0	0.0	49,860	0.3	0	XXX
12.6 Class 6.....	0	97,500	3,500	0	0	101,000	0.5	150,165	0.9	101,000	XXX
12.7 Totals.....	999,999	3,050,279	5,175,942	9,067,837	2,596,116	20,890,173	100.0	17,084,723	100.0	20,890,173	XXX
12.8 Line 12.7 as a % of Col. 6.....	4.8	14.6	24.8	43.4	12.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	4.8	14.6	24.8	43.4	12.4	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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- (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\* designation. 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 are 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\* designation. "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/Adjusting 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	Column 6 as a % of Line 10.7	Total from Column 6 Prior Year	% from Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
<b>1.</b>	<b>U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1	Issuer Obligations.....		100,000		600,548	283,248	983,796	4.7	968,072	5.7	983,796	
1.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
1.7	Totals.....	0	100,000	0	600,548	283,248	983,796	4.7	968,072	5.7	983,796	0
<b>2.</b>	<b>All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1	Issuer Obligations.....						0	0.0				
2.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3	Defined.....						0	0.0				
2.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
2.5	Defined.....						0	0.0				
2.6	Other.....						0	0.0				
2.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>3.</b>	<b>States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1	Issuer Obligations.....						0	0.0		1.9		
3.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3	Defined.....						0	0.0				
3.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
3.5	Defined.....						0	0.0				
3.6	Other.....						0	0.0				
3.7	Totals.....	0	0	0	0	0	0	0.0	0	1.9	0	0
<b>4.</b>	<b>Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1	Issuer Obligations.....		120,000	98,875			218,875	1.0	318,930		218,875	
4.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3	Defined.....						0	0.0				
4.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5	Defined.....						0	0.0				
4.6	Other.....						0	0.0				
4.7	Totals.....	0	120,000	98,875	0	0	218,875	1.0	318,930		218,875	0
<b>5.</b>	<b>Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1	Issuer Obligations.....		224,488	497,631	2,189,816	200,000	3,111,935	14.9	1,647,573	9.6	3,111,935	
5.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3	Defined.....				442,401		442,401	2.1			442,401	
5.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5	Defined.....						0	0.0				
5.6	Other.....						0	0.0				
5.7	Totals.....	0	224,488	497,631	2,632,217	200,000	3,554,336	17.0	1,647,573	9.6	3,554,336	0

**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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations.....	324,999	634,687	1,130,943	1,103,205	745,784	3,939,618	18.9	3,216,836	18.8	3,939,618	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....						0	0.0				
6.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....						0	0.0				
6.6 Other.....						0	0.0				
6.7 Totals.....	324,999	634,687	1,130,943	1,103,205	745,784	3,939,618	18.9	3,216,836	18.8	3,939,618	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations.....	675,000	1,971,104	3,448,493	4,731,867	1,367,084	12,193,548	58.4	10,855,766	63.5	12,193,548	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	77,546	0.5		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....						0	0.0				
7.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....						0	0.0				
7.6 Other.....						0	0.0				
7.7 Totals.....	675,000	1,971,104	3,448,493	4,731,867	1,367,084	12,193,548	58.4	10,933,312	64.0	12,193,548	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations.....						0	0.0				
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....						0	0.0				
9.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....						0	0.0				
9.6 Other.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

**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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations.....	999,999	3,050,279	5,175,942	8,625,436	2,596,116	20,447,772	97.9	XXX	XXX	20,447,772	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	0	0	0	442,401	0	442,401	2.1	XXX	XXX	442,401	0
10.4 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals.....	999,999	3,050,279	5,175,942	9,067,837	2,596,116	20,890,173	100.0	XXX	XXX	20,890,173	0
10.8 Line 10.7 as a % of Col. 6.....	4.8	14.6	24.8	43.4	12.4	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations.....	971,754	3,708,850	4,369,554	4,821,763	3,135,256	XXX	XXX	17,007,177	99.5	17,007,177	XXX
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	77,546					XXX	XXX	77,546	0.5	77,546	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....						XXX	XXX	0	0.0		XXX
11.4 Other.....						XXX	XXX	0	0.0		XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....						XXX	XXX	0	0.0		XXX
11.6 Other.....						XXX	XXX	0	0.0		XXX
11.7 Totals.....	1,049,300	3,708,850	4,369,554	4,821,763	3,135,256	XXX	XXX	17,084,723	100.0	17,084,723	0
11.8 Line 11.7 as a % of Col. 8.....	6.1	21.7	25.6	28.2	18.4	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations.....	999,999	3,050,279	5,175,942	8,625,436	2,596,116	20,447,772	97.9	17,007,177	99.5	20,447,772	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	77,546	0.5	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....				442,401		442,401	2.1	0	0.0	442,401	XXX
12.4 Other.....				0		0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....						0	0.0	0	0.0	0	XXX
12.6 Other.....						0	0.0	0	0.0	0	XXX
12.7 Totals.....	999,999	3,050,279	5,175,942	9,067,837	2,596,116	20,890,173	100.0	17,084,723	100.0	20,890,173	XXX
12.8 Line 12.7 as a % of Col. 6.....	4.8	14.6	24.8	43.4	12.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	4.8	14.6	24.8	43.4	12.4	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations.....						0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....						0	0.0	0	0.0	XXX	0
13.4 Other.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....						0	0.0	0	0.0	XXX	0
13.6 Other.....						0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

**Sch. DA-Pt. 2-Verification of Short-Term Investments Between Years  
NONE**

**Sch. DB-Pt.A-Verification Between Years  
NONE**

**Sch. DB-Pt.B-Verification Between Years  
NONE**

**Sch. DB-Pt.C-Verification Between Years  
NONE**

**Sch. DB-Pt.D-Verification Between Years  
NONE**

**Sch. DB-Pt.E-Verification  
NONE**

**Sch. DB-Pt. F-Sn. 1  
NONE**

**Sch. DB-Pt. F-Sn. 2  
NONE**

**Sch. F  
NONE**

**Sch. H-Pt. 1  
NONE**

**Sch. H-Pt. 2  
NONE**

**Sch. H-Pt. 3  
NONE**

**Sch. H-Pt. 4  
NONE**

**Sch. H-Pt. 5  
NONE**

**Sch. S-Pt. 1-Sn. 1  
NONE**

**Sch. S-Pt. 1-Sn. 2  
NONE**

**Sch. S-Pt. 2  
NONE**

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities

Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount In Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
<b>General Account, Non-Affiliates</b>													
61492.....	44-0188050....	07/14/1996.	BUSINESSMEN'S ASSURANCE.....	KANSAS CITY, Mo.....	YRT/I.....	378,823	1,883	1,664	2,155				
61492.....	44-0188050....	07/14/1996.	BUSINESSMEN'S ASSURANCE.....	KANSAS CITY, Mo.....	OTH/I.....	4,279,000	5,153	4,417	5,813				
0299999.	Total - General Account, Non-Affiliates.....					4,657,823	7,036	6,081	7,968	0	0	0	0
0399999.	Total - General Account.....					4,657,823	7,036	6,081	7,968	0	0	0	0
0799999.	Totals.....					4,657,823	7,036	6,081	7,968	0	0	0	0

**Sch. S-Pt. 3-Sn. 2**  
**NONE**

**Sch. S-Pt. 4**  
**NONE**

**SCHEDULE S - PART 5**

Five-Year Exhibit of Reinsurance Ceded Business  
(000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts.....	8	5	4	6	3
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....				5	
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>B. BALANCE SHEET ITEMS</b>					
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.....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 10).....	22,451,460		22,451,460
2. Reinsurance ceded (Line 11).....			0
3. Life & annuity premiums deferred & uncollected (Line 14).....			0
4. A&H premiums due and unpaid (Line 15).....			0
5. Net credit for ceded reinsurance.....	XXX		0
6. All other admitted assets (balance).....	318,543		318,543
7. Total assets excluding separate accounts (Line 22).....	22,770,003	0	22,770,003
8. Separate account assets (Line 23).....			0
9. Total assets (Line 24).....	22,770,003	0	22,770,003
<b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>			
10. Contract reserves (Lines 1 and 2).....	21,183,000		21,183,000
11. Liability for deposit-type contracts (Line 3).....	311,226		311,226
12. Claim reserves (Line 4).....	36,009		36,009
13. Member refunds/reserves (Lines 5 through 6).....	72,487		72,487
14. Premium & annuity considerations received in advance (Line 7).....			0
15. Other policy & contract liabilities (Line 8).....	202,020		202,020
16. Reinsurance in unauthorized companies (Line 21.2).....			0
17. Funds held under reinsurance with unauthorized reinsurance (Line 21.3).....		XXX	0
18. All other liabilities (balance).....	174,195		174,195
19. Total liabilities excluding Separate Accounts (Line 23).....	21,978,937	0	21,978,937
20. Separate Account liabilities (Line 24).....			0
21. Total liabilities (Line 25).....	21,978,937	0	21,978,937
22. Capital & surplus (Line 30).....	791,066	XXX	791,066
23. Total liabilities, capital & surplus (Line 31).....	22,770,003	0	22,770,003
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves.....	0		
25. Claim reserves.....	0		
26. Member refunds/reserves.....	0		
27. Premium & annuity considerations received in advance.....	0		
28. Liability for premium & other deposit funds.....	0		
29. Other policy & contract liabilities.....	0		
30. Reinsurance ceded assets.....	0		
31. Other ceded reinsurance recoverables.....	0		
32. Total ceded reinsurance recoverables.....	0		
33. Life & annuity premiums deferred & uncollected.....	0		
34. A&H premiums due and unpaid.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Other ceded reinsurance payables/offsets.....	0		
37. Total ceded reinsurance payables/offsets.....	0		
38. Total net credit for ceded reinsurance.....	0		

### SCHEDULE Y (Continued)

#### PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
<b>NONE</b>												

# CATHOLIC LADIES OF COLUMBIA SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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

1. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
2. Will the SVO Compliance Certification be filed by March 1?
3. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
4. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
5. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?
6. Will an actuarial opinion be filed with this statement by March 1?
7. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

### RESPONSES

NO	
YES	
NO	
YES	
YES	
YES	
NO	

### APRIL FILING

8. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
9. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
10. Will Management's Discussion and Analysis be filed by April 1?
11. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
12. Will the Investment Risk Interrogatories be filed by April 1?

NO	
NO	
YES	
NO	
YES	

### JUNE FILING

13. Will an audited financial report be filed by June 1?
14. Will the Supplement to Valuation Report be filed by June 30?

YES	
NO	

**EXPLANATIONS:**

**BAR CODE:**



**Overflow Page-Portrait  
NONE**

**Overflow Page-Landscape  
NONE**