



56375200220100100

ANNUAL STATEMENT

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

NORTH AMERICAN SWISS ALLIANCE

NAIC Group Code 0000 0000 NAIC Society Code 56375 Employer's ID Number 34-0719168
(Current Period) (Prior Period)

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

Country of Domicile UNITED STATES OF AMERICA

Incorporated: September 6, 1889 Commenced Business: September 6, 1889

Statutory Home Office: 7650 CHIPPEWA ROAD ROOM 214 BRECKSVILLE, OH 44141

Main Administrative Office: 7650 CHIPPEWA ROAD ROOM 214 BRECKSVILLE, OH 44141 440-526-2257

Mail Address: 7650 CHIPPEWA ROAD ROOM 214 BRECKSVILLE, OH 44141

Primary Location of Books and Records: 7650 CHIPPEWA ROAD ROOM 214 BRECKSVILLE, OH 44141 440-526-2257

Internet Website Address: N/A

Statement Contact: JAMES L SHEARER 260-665-2408 N/A
james.shearer3@verizon.net 000-000-0000
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 7650 CHIPPEWA ROAD ROOM 214 BRECKSVILLE, OH 44141 440-526-2257 N/A

OFFICERS

President Kurt Werner Ottiger
Secretary Joan Jean Spirko
Treasurer William George Preslock
Actuary

Vice-Presidents

Albert Heinz Peter
[Empty lines for other vice-presidents]

DIRECTORS OR TRUSTEES

William George Preslock Alois Wendelin Amstutz Harold Joseph Miller
Suzanne Lynn Sarasin Albert Heinz Peter Gloria Louise Atwell Richard Charles Hubler
Ernest Herman Bollinger Richard Herman Hardt Kurt Werner Ottiger Ferdinand Edwin Reichlin
William Perrine Walter Joe Peyer John Gustav Ochsner Marilyn Alma Kozma
Paul Berthold Padrutt Carl Hans Kunzler

State of OH
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)
Kurt Werner Ottiger Joan Jean Spirko William George Preslock
(Printed Name) (Printed Name) (Printed Name)
President Secretary Treasurer

Subscribed and sworn to before me this
19TH day of FEBRUARY, 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



56375200243005100

**LIFE INSURANCE
CALIFORNIA**

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		1,025
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		1,025
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		344
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		3,210
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		3,554
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		3,554
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		6,374
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		
14.	All other benefits, except accident and health		
15.	Total		6,374
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	2	6,374
Settled during current year:			
18.1	By payment in full	2	6,374
18.2	By payment on compromised claims		
18.3	Total paid	2	6,374
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	6,374
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	190	343,506
21.	Issued during year	1	1,000
22.	Other changes to in force (net)	(2)	10,171
23.	In force December 31, current year	189	354,677

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE
COLORADO

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		1,312
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		1,312
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		343
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		989
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		1,332
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)		1,332
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		142
10.	Matured endowments		
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		312
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		454
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	1	100
17.	Incurred during current year	1	142
Settled during current year:			
18.1	By payment in full	1	142
18.2	By payment on compromised claims		
18.3	Total paid	1	142
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	1	142
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	1	100
POLICY EXHIBIT			
20.	In force December 31, prior year	79	86,861
21.	Issued during year	3	7,000
22.	Other changes to in force (net)	(4)	1,893
23.	In force December 31, current year	78	95,754

ACCIDENT AND HEALTH INSURANCE

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



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**LIFE INSURANCE
CONNECTICUT**

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		102
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		102
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)		102
DIRECT CLAIMS AND BENEFITS PAID			
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		
14.	All other benefits, except accident and health		
15.	Total		
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
Settled during current year:			
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid		
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements		
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	6	5,630
21.	Issued during year		
22.	Other changes to in force (net)		265
23.	In force December 31, current year	6	5,895

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE
ILLINOIS

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1	
		Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		1,158
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		1,158
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		191
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,154
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		1,345
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)		1,345
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		728
10.	Matured endowments		
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		666
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		1,394
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
16.	Unpaid December 31, prior year	1	300
17.	Incurred during current year	1	728
Settled during current year:			
18.1	By payment in full	1	728
18.2	By payment on compromised claims		
18.3	Total paid	1	728
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	1	728
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	1	300
POLICY EXHIBIT			
20.	In force December 31, prior year	98	181,471
21.	Issued during year	3	9,000
22.	Other changes to in force (net)	(3)	4,645
23.	In force December 31, current year	98	195,116

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE
KENTUCKY

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		167
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		167
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		106
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		645
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		751
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)		751
DIRECT CLAIMS AND BENEFITS PAID			
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		
14.	All other benefits, except accident and health		
15.	Total		
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
Settled during current year:			
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid		
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements		
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	39	78,259
21.	Issued during year		
22.	Other changes to in force (net)	(2)	(3,497)
23.	In force December 31, current year	37	74,762

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE
MICHIGAN

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		163
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		528
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		691
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)		691
DIRECT CLAIMS AND BENEFITS PAID			
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		
14.	All other benefits, except accident and health		
15.	Total		
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		
NONE			
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
Settled during current year:			
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid		
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements		
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	8	12,347
21.	Issued during year		
22.	Other changes to in force (net)	(1)	(959)
23.	In force December 31, current year	7	11,388

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE
MISSOURI

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		16
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		16
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		115
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		263
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		378
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)		378
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		1,502
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		
14.	All other benefits, except accident and health		
15.	Total		1,502
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	2	1,502
Settled during current year:			
18.1	By payment in full	2	1,502
18.2	By payment on compromised claims		
18.3	Total paid	2	1,502
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	1,502
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	46	48,171
21.	Issued during year		
22.	Other changes to in force (net)	(5)	(1,259)
23.	In force December 31, current year	41	46,912

ACCIDENT AND HEALTH INSURANCE

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



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**LIFE INSURANCE
NEW JERSEY**

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		473
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,231
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		1,704
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)		1,704
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		1,712
10.	Matured endowments		
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		2,597
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		4,309
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	2	1,712
Settled during current year:			
18.1	By payment in full	2	1,712
18.2	By payment on compromised claims		
18.3	Total paid	2	1,712
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	1,712
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	146	236,270
21.	Issued during year		
22.	Other changes to in force (net)	(8)	(7,663)
23.	In force December 31, current year	138	228,607

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE

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

OHIO

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		17,067
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		17,067
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		2,577
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		16,962
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		19,539
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)		19,539
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		25,601
10.	Matured endowments		2,351
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		6,732
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		34,684
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	5	1,200
17.	Incurred during current year	24	28,713
Settled during current year:			
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid		
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements		
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	29	29,913
POLICY EXHIBIT			
20.	In force December 31, prior year	1,720	2,565,113
21.	Issued during year	18	32,000
22.	Other changes to in force (net)	(49)	42,993
23.	In force December 31, current year	1,689	2,640,106

ACCIDENT AND HEALTH INSURANCE

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



56375200243038100

LIFE INSURANCE
OREGON

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		24
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		24
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		42
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		224
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		266
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)		266
DIRECT CLAIMS AND BENEFITS PAID			
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		
14.	All other benefits, except accident and health		
15.	Total		
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	1	87
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		
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements		
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	1	87
POLICY EXHIBIT			
20.	In force December 31, prior year	33	75,062
21.	Issued during year		
22.	Other changes to in force (net)		2,178
23.	In force December 31, current year	33	77,240

ACCIDENT AND HEALTH INSURANCE

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



56375200243039100

**LIFE INSURANCE
PENNSYLVANIA**

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		2,489
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		2,489
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		354
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,782
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		2,136
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)		2,136
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		701
10.	Matured endowments		
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		386
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		1,087
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	1	22
17.	Incurred during current year	1	701
Settled during current year:			
18.1	By payment in full	1	701
18.2	By payment on compromised claims		
18.3	Total paid	1	701
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	1	701
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	1	22
POLICY EXHIBIT			
20.	In force December 31, prior year	147	274,720
21.	Issued during year	7	8,000
22.	Other changes to in force (net)	(7)	7,833
23.	In force December 31, current year	147	290,553

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE
WISCONSIN

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

DURING THE YEAR 2002
NAIC Society Code: 56375

		1	
		Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		2,331
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		2,331
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		185
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,291
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		1,476
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)		1,476
DIRECT CLAIMS AND BENEFITS PAID			
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		
14.	All other benefits, except accident and health		
15.	Total		
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1	2
		Number of Certificates	Amount
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		
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements		
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
POLICY EXHIBIT			
20.	In force December 31, prior year	138	223,079
21.	Issued during year	3	15,000
22.	Other changes to in force (net)	(2)	5,035
23.	In force December 31, current year	139	243,114

ACCIDENT AND HEALTH INSURANCE

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



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LIFE INSURANCE

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

TOTAL

DURING THE YEAR 2002
NAIC Society Code: 56375

		1 Life and Annuities	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS			
1.	Life insurance		25,589
2.	Annuity considerations		
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		25,589
DIRECT REFUNDS TO MEMBERS			
Life Insurance:			
6.1	Paid in cash or left on deposit		4,893
6.2	Applied to pay renewal premiums		
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period		28,381
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		33,274
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)		33,274
DIRECT CLAIMS AND BENEFITS PAID			
9.	Death benefits		36,760
10.	Matured endowments		2,351
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		10,693
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		49,804
DETAILS OF WRITE-INS			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		NONE
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	9	1,709
17.	Incurred during current year	33	39,872
Settled during current year:			
18.1	By payment in full	31	39,111
18.2	By payment on compromised claims		
18.3	Total paid	31	39,111
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	31	39,111
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)	11	2,470
POLICY EXHIBIT			
20.	In force December 31, prior year	2,650	4,130,489
21.	Issued during year	35	72,000
22.	Other changes to in force (net)	(83)	61,635
23.	In force December 31, current year	2,602	4,264,124

ACCIDENT AND HEALTH INSURANCE

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	38,501
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ 0 Transferred into the Reserve Net of Taxes of \$ 0	5,293
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)	43,794
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	6,579
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	37,215

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	6,458	121		6,579
2. 2003	5,848	262		6,110
3. 2004	5,243	276		5,519
4. 2005	4,640	297		4,937
5. 2006	3,956	318		4,274
6. 2007	3,259	343		3,602
7. 2008	2,556	343		2,899
8. 2009	2,030	313		2,343
9. 2010	1,675	291		1,966
10. 2011	1,327	259		1,586
11. 2012	1,001	228		1,229
12. 2013	759	216		975
13. 2014	582	219		801
14. 2015	450	227		677
15. 2016	323	235		558
16. 2017	161	244		405
17. 2018	(36)	228		192
18. 2019	(145)	190		45
19. 2020	(177)	153		(24)
20. 2021	(211)	110		(101)
21. 2022	(210)	63		(147)
22. 2023	(188)	41		(147)
23. 2024	(180)	43		(137)
24. 2025	(185)	44		(141)
25. 2026	(166)	47		(119)
26. 2027	(128)	49		(79)
27. 2028	(87)	46		(41)
28. 2029	(44)	37		(7)
29. 2030	(10)	27		17
30. 2031		17		17
31. 2032 and Later		6		6
32. Total (Lines 1 to 31)	38,501	5,293		43,794

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	9,231		9,231	35,181		35,181	44,412
2. Realized Capital Gains/(Losses) Net of Taxes - General Account				(28,311)		(28,311)	(28,311)
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	4,818		4,818				4,818
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	14,049		14,049	6,870		6,870	20,919
9. Maximum Reserve	20,888		20,888				20,888
10. Reserve Objective	12,671		12,671				12,671
11. 20% of (Line 10 - Line 8)	(276)		(276)	(1,374)		(1,374)	(1,650)
12. Balance Before Transfers (Lines 8 + 11)	13,773		13,773	5,496		5,496	19,269
13. Transfers							X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero				(5,496)		(5,496)	(5,496)
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	13,773		13,773				13,773

**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		X X X	X X X		0.0000		0.0000		0.0000	
2	1	Highest Quality	2,512,787	X X X	X X X	2,512,787	0.0005	1,256	0.0015	3,769	0.0030	7,538
3	2	High Quality	442,936	X X X	X X X	442,936	0.0020	886	0.0060	2,658	0.0100	4,429
4	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
5	4	Low Quality	99,117	X X X	X X X	99,117	0.0270	2,676	0.0630	6,244	0.0900	8,921
6	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
7	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
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)	3,054,840	X X X	X X X	3,054,840	X X X	4,818	X X X	12,671	X X X	20,888
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	

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)	3,054,840	X X X	X X X	3,054,840	X X X	4,818	X X X	12,671	X X X	20,888
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			X X X		0.0013		0.0030		0.0050	
38		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages-All Other			X X X		0.0063 (a)		0.0140 (a)		0.0225 (a)	
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			X X X		0.0025		0.0060		0.0100	
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)			X X X		X X X		X X X		X X X	
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)			X X X		X X X		X X X		X X X	

(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)					0.0000		0.0750		0.0750	
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)					X X X		X X X		X X X	
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	

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		X X X	X X X		0.0020		0.0060		0.0090	
31	2	High Quality		X X X	X X X		0.0065		0.0170		0.0250	
32	3	Medium Quality		X X X	X X X		0.0185		0.0400		0.0600	
33	4	Low Quality		X X X	X X X		0.0400		0.0880		0.1350	
34	5	Lower Quality		X X X	X X X		0.0850		0.1600		0.2500	
35	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
36		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
37		Total with Preferred Stock characteristics (Sum of Lines 30 through 36)		X X X	X X X		X X X		X X X		X X X	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
38		Farm Mortgages			X X X		0.0063 (a)		0.0140 (a)		0.0225 (a)	
39		Residential Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
40		Residential Mortgages-All Other		X X X	X X X		0.0013		0.0030		0.0050	
41		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
42		Commercial Mortgages-All Other			X X X		0.0063 (a)		0.0140 (a)		0.0225 (a)	
43		In Good Standing With Restructured Terms			X X X		0.2800 (b)		0.6200 (b)		1.0000 (b)	
		Overdue, Not in Process:										
44		Farm Mortgages			X X X		0.0420		0.0915		0.1500	
45		Residential Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
46		Residential Mortgages-All Other			X X X		0.0025		0.0060		0.0100	
47		Commercial Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
48		Commercial Mortgages-All Other			X X X		0.0420		0.0915		0.1500	
		In Process of Foreclosure:										
49		Farm Mortgages			X X X		0.0000		0.2000		0.2000	
50		Residential Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
51		Residential Mortgages-All Other			X X X		0.0000		0.0200		0.0200	
52		Commercial Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
53		Commercial Mortgages-All Other			X X X		0.0000		0.2000		0.2000	
54		Total with Mortgage Loan characteristics (Sum of Lines 38 through 53)			X X X		X X X		X X X		X X X	

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)					0.0000		0.0750		0.0750	
62		Investment Properties					0.0000		0.0750		0.0750	
63		Properties Acquired in Satisfaction of Debt					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			0.0000		0.2000		0.2000	
66		Other Short-term Invested Assets - Schedule DA		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	
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.

NONE **Asset Valuation Reserve (continued)**

NONE **Schedule A, B and BA Verification**

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 1.2 Class 2 1.3 Class 3 1.4 Class 4 1.5 Class 5 1.6 Class 6 1.7 Totals											
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											

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				25,674	330,257	355,931	11.651	570,084	19.832	355,931	
6.2 Class 2				269,549	25,299	294,848	9.652	121,594	4.230	294,848	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals				295,223	355,556	650,779	21.303	691,678	24.062	650,779	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1		114,990	260,625	439,113	1,342,128	2,156,856	70.605	1,935,608	67.336	2,156,855	
7.2 Class 2				100,860	47,229	148,089	4.848	247,257	8.602	148,089	
7.3 Class 3											
7.4 Class 4					99,117	99,117	3.245			99,117	
7.5 Class 5											
7.6 Class 6											
7.7 Totals		114,990	260,625	539,973	1,488,474	2,404,062	78.697	2,182,865	75.938	2,404,061	
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											

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		114,990	260,625	464,787	1,672,385	2,512,787	82.256	X X X	X X X	2,512,786	
10.2 Class 2				370,409	72,528	442,937	14.500	X X X	X X X	442,937	
10.3 Class 3								X X X	X X X		
10.4 Class 4					99,117	99,117	3.245	X X X	X X X	99,117	
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals		114,990	260,625	835,196	1,844,030	(b) 3,054,841	100.000	X X X	X X X	3,054,840	
10.8 Line 10.7 as a % of Col. 6		3.764	8.532	27.340	60.364	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	30,742	114,949	104,030	358,035	1,897,936	X X X	X X X	2,505,692	87.168	2,505,692	
11.2 Class 2					368,851	X X X	X X X	368,851	12.832	368,851	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	30,742	114,949	104,030	358,035	2,266,787	X X X	X X X	(b) 2,874,543	100.000	2,874,543	
11.8 Line 11.7 as a % of Col. 8	1.069	3.999	3.619	12.455	78.857	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1		114,990	260,625	464,787	1,672,385	2,512,787	82.256	2,505,692	87.168	2,512,787	X X X
12.2 Class 2				370,409	72,527	442,936	14.499	368,851	12.832	442,936	X X X
12.3 Class 3											X X X
12.4 Class 4					99,117	99,117	3.245			99,117	X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals		114,990	260,625	835,196	1,844,029	3,054,840	100.000	2,874,543	100.000	3,054,840	X X X
12.8 Line 12.7 as a % of Col. 6		3.764	8.532	27.340	60.364	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		3.764	8.532	27.340	60.364	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	

(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 (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				295,223	355,556	650,779	21.303	691,678	24.062	650,779	
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				295,223	355,556	650,779	21.303	691,678	24.062	650,779	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations		114,990	260,625	539,973	1,488,473	2,404,061	78.697	2,182,865	75.938	2,404,061	
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		114,990	260,625	539,973	1,488,473	2,404,061	78.697	2,182,865	75.938	2,404,061	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

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		114,990	260,625	835,196	1,844,029	3,054,840	100.000	X X X	X X X	3,054,840	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds								X X X	X X X		
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		114,990	260,625	835,196	1,844,029	3,054,840	100.000	X X X	X X X	3,054,840	
10.8 Line 10.7 as a % of Col. 6		3.764	8.532	27.340	60.364	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	30,742	114,949	104,030	358,035	2,266,787	X X X	X X X	2,874,543	100.000	2,874,543	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						X X X	X X X				
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	30,742	114,949	104,030	358,035	2,266,787	X X X	X X X	2,874,543	100.000	2,874,543	
11.8 Line 11.7 as a % of Col. 8	1.069	3.999	3.619	12.455	78.857	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations		114,990	260,625	835,196	1,844,029	3,054,840	100.000	2,874,543	100.000	3,054,840	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds											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		114,990	260,625	835,196	1,844,029	3,054,840	100.000	2,874,543	100.000	3,054,840	X X X
12.8 Line 12.7 as a % of Col. 6		3.764	8.532	27.340	60.364	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		3.764	8.532	27.340	60.364	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** **Schedule DA - Part 2**

- NONE** **Schedule DB - Part A and B Verification**

- NONE** **Schedule DB - Part C, D and E Verification**

- NONE** **Schedule DB - Part F - Section 1**

- NONE** **Schedule DB - Part F - Section 2**

- NONE** **Schedule F**

- NONE** **Schedule H - Part 1**

- NONE** **Schedule H - Part 2, 3 and 4**

- NONE** **Schedule H - Part 5**

- NONE** **Schedule S - Part 1 - Section 1**

- NONE** **Schedule S - Part 1 - Section 2**

- NONE** **Schedule S - Part 2**

- NONE** **Schedule S - Part 3 - Section 1**

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

- NONE** **Schedule S - Part 4**

- NONE** **Schedule S - Part 5**

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	3,218,849		3,218,849
2. Reinsurance ceded (Line 11)			
3. Life & annuity premiums deferred & uncollected (Line 14)			
4. A & H premiums due and unpaid (Line 15)			
5. Net credit for ceded reinsurance	X X X		
6. All other admitted assets (balance)	53,678		53,678
7. Total assets excluding Separate Accounts (Line 22)	3,272,527		3,272,527
8. Separate Account assets (Line 23)			
9. Total assets (Line 24)	3,272,527		3,272,527
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
10. Contract reserves (Lines 1 and 2)	1,796,308		1,796,308
11. Liability for deposit-type contracts (Line 3)			
12. Claim reserves (Line 4)	3,745		3,745
13. Member refunds/reserves (Lines 5 through 6)	34,382		34,382
14. Premium & annuity considerations received in advance (Line 7)			
15. Other contract liabilities (Line 8)	37,213		37,213
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)	24,653		24,653
19. Total liabilities excluding Separate Accounts (Line 23)	1,896,301		1,896,301
20. Separate Account liabilities (Line 24)			
21. Total liabilities (Line 25)	1,896,301		1,896,301
22. Capital & surplus (Line 30)	1,376,226	X X X	1,376,226
23. Total liabilities, capital & surplus (Line 31)	3,272,527		3,272,527
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 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?	NO
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?	SEE EXPLANATION
14. Will the Supplement to Valuation Report be filed by June 30?	SEE EXPLANATION

Explanation:

ITEM 13. THE ALLIANCE HAS RECEIVED AN EXEMPTION FROM FILING

ITEM 14. NONE REQUIRED - THE RATIO OF ACTUAL TO EXPECED MORTALITY DURING THE LAST FIVE YEARS HAS NOT EXCEEDED 75%

Bar code:



5637520023600000



5637520024900000



5637520023700000



5637520023400000



5637520023300000



5637520022800000



5637520022100000