



# ANNUAL STATEMENT

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

## United Transportation Union Insurance Association

NAIC Group Code..... 0000, (Current Period) (Prior Period)      NAIC Company Code..... 56413      Employer's ID Number..... 23-7131460

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

Country of Domicile

Incorporated..... November 16, 1970

Commenced Business..... March 10, 1971

Statutory Home Office      14600 Detroit Avenue ..... Cleveland ..... OH ..... 44107  
(Street and Number)      (City or Town, State and Zip Code)

Main Administrative Office      14600 Detroit Avenue ..... Cleveland ..... OH ..... 44107      216-228-9400  
(Street and Number)      (City or Town, State and Zip Code)      (Area Code) (Telephone Number)

Mail Address      14600 Detroit Avenue ..... Cleveland ..... OH ..... 44107  
(Street and Number or P. O. Box)      (City or Town, State and Zip Code)

Primary Location of Books and Records      14600 Detroit Avenue ..... Cleveland ..... OH ..... 44107      216-228-9400  
(Street and Number)      (City or Town, State and Zip Code)      (Area Code) (Telephone Number)

Internet Website Address

Statement Contact      Daniel Edward Johnson      216-228-9400  
(Name)      (Area Code) (Telephone Number) (Extension)  
D\_Johnso@utu.org      216-228-0411  
(E-Mail Address)      (Fax Number)

Policyowner Relations Contact      14600 Detroit Avenue ..... Cleveland ..... OH ..... 44107      (Area Code) (Telephone Number) (Extension)  
(Street and Number)      (City or Town, State and Zip Code)

### OFFICERS

President ..... Byron Alfred Boyd Jr      Treasurer ..... Daniel Edward Johnson III  
Secretary ..... Daniel Edward Johnson III      Actuary ..... Miller & Newberg Inc

### VICE PRESIDENTS

### DIRECTORS OR TRUSTEES

Byron Alfred Boyd Jr      Paul Clayton Thompson      Daniel Edward Johnson III      James Morgan Brunkenhoefer  
Ralph John Dennis      Sandra Joyce Kranick      John Russell Rookard

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)  
Byron Alfred Boyd Jr  
\_\_\_\_\_  
(Printed Name)  
President

\_\_\_\_\_  
(Signature)  
Daniel Edward Johnson III  
\_\_\_\_\_  
(Printed Name)  
Secretary

\_\_\_\_\_  
(Signature)  
Daniel Edward Johnson III  
\_\_\_\_\_  
(Printed Name)  
Treasurer

Subscribed and sworn to before me this

.....day of ....., 2003

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

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



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		415
2. Annuity considerations.....		9,300
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		9,715
<b>DIRECT REFUNDS TO MEMBERS</b>		
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.....		.22
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		.22
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).....		.22
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		3,000
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.....		3,000

<b>DETAILS OF WRITE-INS</b>	
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	.1	1,000
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).....	.1	1,000
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	.2	151,036
21. Issued during year.....		
22. Other changes to in force (net).....		(6,649)
23. In force December 31, current year.....	.2	144,387

**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.....	125	124			
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).....	125	124	.0	.0	.0
26. Totals (Line 24 + 25.6).....	125	124	.0	.0	.0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		118,486
2. Annuity considerations.....		26,791
3. Deposit-type contract funds.....		2,857
4. Other considerations.....		
5. Total (Lines 1 to 4).....		148,133
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		207
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		15,750
6.4 Other.....		524
6.5 Total (Sum of Lines 6.1 to 6.4).....		16,481
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).....		16,481
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		55,980
10. Matured endowments.....		4,642
11. Annuity benefits.....		28,632
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.....		6,828
15. Total.....		96,082

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.....	1	1,588
17. Incurred during current year.....	12	59,034
Settled during current year:		
18.1 By payment in full.....	13	60,622
18.2 By payment on compromised claims.....		
18.3 Total paid.....	13	60,622
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	13	60,622
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	641	14,162,029
21. Issued during year.....	10	560,000
22. Other changes to in force (net).....	(48)	(1,816,997)
23. In force December 31, current year.....	603	12,905,032

**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.....	50,975	50,828		21,782	22,152
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).....	50,975	50,828	0	21,782	22,152
26. Totals (Line 24 + 25.6).....	50,975	50,828	0	21,782	22,152



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		163,254
2. Annuity considerations.....		113,885
3. Deposit-type contract funds.....		34
4. Other considerations.....		
5. Total (Lines 1 to 4).....		277,173
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		475
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		9,821
6.4 Other.....		511
6.5 Total (Sum of Lines 6.1 to 6.4).....		10,807
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).....		10,807
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		115,651
10. Matured endowments.....		
11. Annuity benefits.....		70,563
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.....		7,519
15. Total.....		193,733

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.....	1	3,000
17. Incurred during current year.....	16	115,726
Settled during current year:		
18.1 By payment in full.....	16	115,651
18.2 By payment on compromised claims.....		
18.3 Total paid.....	16	115,651
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	16	115,651
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,075
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	700	24,253,955
21. Issued during year.....	34	2,020,000
22. Other changes to in force (net).....	(63)	(2,622,660)
23. In force December 31, current year.....	671	23,651,295

**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.....	68,604	68,405		15,119	15,376
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).....	68,604	68,405	0	15,119	15,376
26. Totals (Line 24 + 25.6).....	68,604	68,405	0	15,119	15,376



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		75,979
2. Annuity considerations.....		306,610
3. Deposit-type contract funds.....		153
4. Other considerations.....		
5. Total (Lines 1 to 4).....		382,742
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		101
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		9,318
6.4 Other.....		761
6.5 Total (Sum of Lines 6.1 to 6.4).....		10,180
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).....		10,180
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		122,613
10. Matured endowments.....		3,062
11. Annuity benefits.....		399,591
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.....		2,923
15. Total.....		528,188

**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.....	5	7,342
17. Incurred during current year.....	12	120,910
Settled during current year:		
18.1 By payment in full.....	14	125,675
18.2 By payment on compromised claims.....		
18.3 Total paid.....	14	125,675
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	14	125,675
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	2,577
POLICY EXHIBIT		
20. In force December 31, prior year.....	316	8,708,387
21. Issued during year.....	15	481,484
22. Other changes to in force (net).....	(22)	(798,357)
23. In force December 31, current year.....	309	8,391,514

**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.....	41,143	41,024		36,390	37,009
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).....	41,143	41,024	0	36,390	37,009
26. Totals (Line 24 + 25.6).....	41,143	41,024	0	36,390	37,009



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		721,246
2. Annuity considerations.....		494,009
3. Deposit-type contract funds.....		12,134
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,227,389
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		1,123
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		108,664
6.4 Other.....		7,680
6.5 Total (Sum of Lines 6.1 to 6.4).....		117,467
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).....		117,467
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		115,511
10. Matured endowments.....		8,807
11. Annuity benefits.....		305,562
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.....		21,787
15. Total.....		451,667

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.....	21	29,864
17. Incurred during current year.....	41	119,163
Settled during current year:		
18.1 By payment in full.....	43	124,318
18.2 By payment on compromised claims.....		
18.3 Total paid.....	43	124,318
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	43	124,318
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	19	24,709
POLICY EXHIBIT		
20. In force December 31, prior year.....	2,958	83,569,782
21. Issued during year.....	154	9,160,500
22. Other changes to in force (net).....	(271)	(10,768,166)
23. In force December 31, current year.....	2,841	81,962,116

**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.....	303,946	327,605		265,141	269,648
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).....	303,946	327,605	0	265,141	269,648
26. Totals (Line 24 + 25.6).....	303,946	327,605	0	265,141	269,648



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		103,460
2. Annuity considerations.....		144,677
3. Deposit-type contract funds.....		4,825
4. Other considerations.....		
5. Total (Lines 1 to 4).....		252,962
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		107
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		15,670
6.4 Other.....		230
6.5 Total (Sum of Lines 6.1 to 6.4).....		16,007
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).....		16,007
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		262,721
10. Matured endowments.....		2,000
11. Annuity benefits.....		99,632
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.....		1,209
15. Total.....		365,562

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.....	2	4,577
17. Incurred during current year.....	8	262,153
Settled during current year:		
18.1 By payment in full.....	9	264,721
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	264,721
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	264,721
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,009
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	503	11,592,072
21. Issued during year.....	13	440,000
22. Other changes to in force (net).....	(42)	(1,548,201)
23. In force December 31, current year.....	474	10,483,871

**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.....	63,318	63,135		53,844	54,759
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).....	63,318	63,135	0	53,844	54,759
26. Totals (Line 24 + 25.6).....	63,318	63,135	0	53,844	54,759



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		8,524
2. Annuity considerations.....		7,416
3. Deposit-type contract funds.....		.51
4. Other considerations.....		
5. Total (Lines 1 to 4).....		15,991
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		.32
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		3,312
6.4 Other.....		.895
6.5 Total (Sum of Lines 6.1 to 6.4).....		4,239
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).....		4,239
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		24,308
10. Matured endowments.....		
11. Annuity benefits.....		13,796
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.....		38,104

<b>DETAILS OF WRITE-INS</b>	
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	2	2,005
17. Incurred during current year.....	9	24,308
Settled during current year:		
18.1 By payment in full.....	9	24,308
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	24,308
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	24,308
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	2,005
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	46	649,620
21. Issued during year.....		
22. Other changes to in force (net).....	(6)	(46,357)
23. In force December 31, current year.....	40	603,263

**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.....	7,080	7,060		3,653	3,715
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).....	7,080	7,060	0	3,653	3,715
26. Totals (Line 24 + 25.6).....	7,080	7,060	0	3,653	3,715



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		14,752
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		14,752
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		80
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		3,628
6.4 Other.....		672
6.5 Total (Sum of Lines 6.1 to 6.4).....		4,380
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).....		4,380
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		230,101
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.....		311
15. Total.....		230,412

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.....	1	2,500
17. Incurred during current year.....	8	230,101
Settled during current year:		
18.1 By payment in full.....	8	230,101
18.2 By payment on compromised claims.....		
18.3 Total paid.....	8	230,101
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	8	230,101
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,500
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	73	1,437,989
21. Issued during year.....		
22. Other changes to in force (net).....	(11)	(279,737)
23. In force December 31, current year.....	62	1,158,252

**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.....	16,470	16,422		61,741	62,790
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).....	16,470	16,422	0	61,741	62,790
26. Totals (Line 24 + 25.6).....	16,470	16,422	0	61,741	62,790



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		13,450
2. Annuity considerations.....		23,000
3. Deposit-type contract funds.....		51
4. Other considerations.....		
5. Total (Lines 1 to 4).....		36,501
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		35
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		2,642
6.4 Other.....		233
6.5 Total (Sum of Lines 6.1 to 6.4).....		2,910
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).....		2,910
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		3,710
10. Matured endowments.....		
11. Annuity benefits.....		19,847
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.....		232
15. Total.....		23,789

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.....		
17. Incurred during current year.....	1	3,710
Settled during current year:		
18.1 By payment in full.....	1	3,710
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	3,710
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	3,710
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	77	1,587,310
21. Issued during year.....	1	10,000
22. Other changes to in force (net).....	(5)	(96,836)
23. In force December 31, current year.....	73	1,500,474

**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.....	8,229	8,205		5,213	5,301
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).....	8,229	8,205	0	5,213	5,301
26. Totals (Line 24 + 25.6).....	8,229	8,205	0	5,213	5,301



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		135,136
2. Annuity considerations.....		436,017
3. Deposit-type contract funds.....		170
4. Other considerations.....		
5. Total (Lines 1 to 4).....		571,322
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		104
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		19,668
6.4 Other.....		2,977
6.5 Total (Sum of Lines 6.1 to 6.4).....		22,749
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).....		22,749
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		40,944
10. Matured endowments.....		1,650
11. Annuity benefits.....		469,688
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.....		12,741
15. Total.....		525,023

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.....	1	1,000
17. Incurred during current year.....	13	41,594
Settled during current year:		
18.1 By payment in full.....	14	42,594
18.2 By payment on compromised claims.....		
18.3 Total paid.....	14	42,594
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	14	42,594
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	594	11,115,362
21. Issued during year.....	12	570,000
22. Other changes to in force (net).....	(58)	(1,480,954)
23. In force December 31, current year.....	548	10,204,408

**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.....	97,958	97,675		132,397	134,647
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).....	97,958	97,675	0	132,397	134,647
26. Totals (Line 24 + 25.6).....	97,958	97,675	0	132,397	134,647



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		290,039
2. Annuity considerations.....		180,834
3. Deposit-type contract funds.....		5,383
4. Other considerations.....		
5. Total (Lines 1 to 4).....		476,256
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		625
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		42,888
6.4 Other.....		932
6.5 Total (Sum of Lines 6.1 to 6.4).....		44,445
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).....		44,445
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		58,751
10. Matured endowments.....		
11. Annuity benefits.....		106,776
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.....		35,639
15. Total.....		201,166

<b>DETAILS OF WRITE-INS</b>	
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	3	17,993
17. Incurred during current year.....	23	47,322
Settled during current year:		
18.1 By payment in full.....	24	58,751
18.2 By payment on compromised claims.....		
18.3 Total paid.....	24	58,751
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	24	58,751
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	6,564
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,339	29,577,188
21. Issued during year.....	59	2,070,000
22. Other changes to in force (net).....	(117)	(2,949,179)
23. In force December 31, current year.....	1,281	28,698,009

**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.....	188,833	188,287		195,931	199,262
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).....	188,833	188,287	0	195,931	199,262
26. Totals (Line 24 + 25.6).....	188,833	188,287	0	195,931	199,262



**LIFE INSURANCE**

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		6,746,513
2. Annuity considerations.....		8,093,971
3. Deposit-type contract funds.....		73,614
4. Other considerations.....		
5. Total (Lines 1 to 4).....		14,914,098
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		16,501
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,018,740
6.4 Other.....		102,681
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,137,922
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).....		1,137,922
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		4,020,951
10. Matured endowments.....		289,223
11. Annuity benefits.....		7,466,606
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.....		266,349
15. Total.....		12,043,129

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.....	168	535,794
17. Incurred during current year.....	670	4,216,414
Settled during current year:		
18.1 By payment in full.....	688	4,310,173
18.2 By payment on compromised claims.....		
18.3 Total paid.....	688	4,310,173
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	688	4,310,173
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	150	442,035
POLICY EXHIBIT		
20. In force December 31, prior year.....	32,592	696,924,699
21. Issued during year.....	969	53,884,995
22. Other changes to in force (net).....	(2,524)	(74,483,113)
23. In force December 31, current year.....	31,037	676,326,581

**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.....	3,896,892	3,910,153		3,033,653	3,085,212
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).....	3,896,892	3,910,153	0	3,033,653	3,085,212
26. Totals (Line 24 + 25.6).....	3,896,892	3,910,153	0	3,033,653	3,085,212



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		0
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.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
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).....		0
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.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

**NONE**

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.....			
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
POLICY EXHIBIT			
20. In force December 31, prior year.....			
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		0	0

**NONE**

**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 IOWA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		141,057
2. Annuity considerations.....		58,947
3. Deposit-type contract funds.....		.68
4. Other considerations.....		
5. Total (Lines 1 to 4).....		200,073
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		296
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		20,826
6.4 Other.....		1,945
6.5 Total (Sum of Lines 6.1 to 6.4).....		23,067
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).....		23,067
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		33,511
10. Matured endowments.....		9,467
11. Annuity benefits.....		131,172
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.....		5,503
15. Total.....		179,653

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.....	1	2,087
17. Incurred during current year.....	9	42,978
Settled during current year:		
18.1 By payment in full.....	9	42,978
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	42,978
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	42,978
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,087
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	765	16,718,494
21. Issued during year.....	12	935,000
22. Other changes to in force (net).....	(38)	(1,486,048)
23. In force December 31, current year.....	739	16,167,446

**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.....	82,234	81,996		26,753	27,207
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).....	82,234	81,996	0	26,753	27,207
26. Totals (Line 24 + 25.6).....	82,234	81,996	0	26,753	27,207



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		47,741
2. Annuity considerations.....		3,150
3. Deposit-type contract funds.....		51
4. Other considerations.....		
5. Total (Lines 1 to 4).....		50,942
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		127
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		14,473
6.4 Other.....		1,382
6.5 Total (Sum of Lines 6.1 to 6.4).....		15,982
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).....		15,982
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		34,385
10. Matured endowments.....		
11. Annuity benefits.....		7,479
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.....		2,231
15. Total.....		44,095

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.....	2	4,878
17. Incurred during current year.....	8	38,507
Settled during current year:		
18.1 By payment in full.....	9	34,385
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	34,385
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	34,385
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	9,000
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	348	3,863,794
21. Issued during year.....	3	275,000
22. Other changes to in force (net).....	(21)	(430,268)
23. In force December 31, current year.....	330	3,708,526

**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.....	48,863	48,722		31,427	31,961
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).....	48,863	48,722	0	31,427	31,961
26. Totals (Line 24 + 25.6).....	48,863	48,722	0	31,427	31,961



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		598,438
2. Annuity considerations.....		274,944
3. Deposit-type contract funds.....		612
4. Other considerations.....		
5. Total (Lines 1 to 4).....		873,994
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		1,542
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		75,916
6.4 Other.....		6,912
6.5 Total (Sum of Lines 6.1 to 6.4).....		84,370
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).....		84,370
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		234,095
10. Matured endowments.....		26,874
11. Annuity benefits.....		375,425
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.....		13,174
15. Total.....		649,569

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.....	8	21,757
17. Incurred during current year.....	54	336,557
Settled during current year:		
18.1 By payment in full.....	52	260,970
18.2 By payment on compromised claims.....		
18.3 Total paid.....	52	260,970
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	52	260,970
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	97,344
POLICY EXHIBIT		
20. In force December 31, prior year.....	2,728	56,382,944
21. Issued during year.....	109	5,579,715
22. Other changes to in force (net).....	(209)	(6,460,344)
23. In force December 31, current year.....	2,628	55,502,315

**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.....	414,877	413,677		424,102	431,310
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).....	414,877	413,677	0	424,102	431,310
26. Totals (Line 24 + 25.6).....	414,877	413,677	0	424,102	431,310



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		257,747
2. Annuity considerations.....		131,751
3. Deposit-type contract funds.....		12,035
4. Other considerations.....		
5. Total (Lines 1 to 4).....		401,533
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		664
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		40,113
6.4 Other.....		5,874
6.5 Total (Sum of Lines 6.1 to 6.4).....		46,651
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).....		46,651
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		241,092
10. Matured endowments.....		18,447
11. Annuity benefits.....		131,564
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.....		13,024
15. Total.....		404,127

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.....	6	13,513
17. Incurred during current year.....	29	250,626
Settled during current year:		
18.1 By payment in full.....	32	259,539
18.2 By payment on compromised claims.....		
18.3 Total paid.....	32	259,539
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	32	259,539
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	4,600
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,291	21,565,569
21. Issued during year.....	23	1,272,000
22. Other changes to in force (net).....	(87)	(1,783,319)
23. In force December 31, current year.....	1,227	21,054,250

**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.....	189,674	189,126		130,311	132,526
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).....	189,674	189,126	0	130,311	132,526
26. Totals (Line 24 + 25.6).....	189,674	189,126	0	130,311	132,526



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		228,355
2. Annuity considerations.....		443,899
3. Deposit-type contract funds.....		85
4. Other considerations.....		
5. Total (Lines 1 to 4).....		672,340
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		270
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		26,287
6.4 Other.....		5,418
6.5 Total (Sum of Lines 6.1 to 6.4).....		31,975
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).....		31,975
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		70,819
10. Matured endowments.....		19,340
11. Annuity benefits.....		242,665
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.....		3,827
15. Total.....		336,651

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.....	3	4,584
17. Incurred during current year.....	27	106,483
Settled during current year:		
18.1 By payment in full.....	26	90,159
18.2 By payment on compromised claims.....		
18.3 Total paid.....	26	90,159
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	26	90,159
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	20,908
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,238	25,098,693
21. Issued during year.....	32	2,153,500
22. Other changes to in force (net).....	(108)	(2,970,897)
23. In force December 31, current year.....	1,162	24,281,296

**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.....	122,179	121,826		32,772	33,329
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).....	122,179	121,826	0	32,772	33,329
26. Totals (Line 24 + 25.6).....	122,179	121,826	0	32,772	33,329



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		246,179
2. Annuity considerations.....		352,787
3. Deposit-type contract funds.....		5,061
4. Other considerations.....		
5. Total (Lines 1 to 4).....		604,027
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		336
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		33,567
6.4 Other.....		1,262
6.5 Total (Sum of Lines 6.1 to 6.4).....		35,165
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).....		35,165
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		43,988
10. Matured endowments.....		13,050
11. Annuity benefits.....		131,586
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.....		16,871
15. Total.....		205,495

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.....	3	8,202
17. Incurred during current year.....	12	57,038
Settled during current year:		
18.1 By payment in full.....	12	57,038
18.2 By payment on compromised claims.....		
18.3 Total paid.....	12	57,038
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	12	57,038
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	8,202
POLICY EXHIBIT		
20. In force December 31, prior year.....	895	21,407,414
21. Issued during year.....	21	1,690,000
22. Other changes to in force (net).....	(66)	(2,214,210)
23. In force December 31, current year.....	850	20,883,204

**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.....	95,003	94,728		177,983	181,008
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).....	95,003	94,728	0	177,983	181,008
26. Totals (Line 24 + 25.6).....	95,003	94,728	0	177,983	181,008



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		120,032
2. Annuity considerations.....		30,480
3. Deposit-type contract funds.....		17
4. Other considerations.....		
5. Total (Lines 1 to 4).....		150,529
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		412
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		23,455
6.4 Other.....		124
6.5 Total (Sum of Lines 6.1 to 6.4).....		23,991
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).....		23,991
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		27,195
10. Matured endowments.....		
11. Annuity benefits.....		27,485
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.....		5,176
15. Total.....		59,856

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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	.7	27,195
Settled during current year:		
18.1 By payment in full.....	.7	27,195
18.2 By payment on compromised claims.....		
18.3 Total paid.....	.7	27,195
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	.7	27,195
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	540	13,436,272
21. Issued during year.....	18	1,210,000
22. Other changes to in force (net).....	(44)	(1,234,224)
23. In force December 31, current year.....	514	13,412,048

**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.....	74,114	73,899		67,039	68,178
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).....	74,114	73,899	.0	67,039	68,178
26. Totals (Line 24 + 25.6).....	74,114	73,899	.0	67,039	68,178



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		20,787
2. Annuity considerations.....		15,065
3. Deposit-type contract funds.....		.51
4. Other considerations.....		
5. Total (Lines 1 to 4).....		35,903
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		.31
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		8,353
6.4 Other.....		.498
6.5 Total (Sum of Lines 6.1 to 6.4).....		8,882
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).....		8,882
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		12,123
10. Matured endowments.....		
11. Annuity benefits.....		31,775
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.....		.414
15. Total.....		44,312

**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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	4	17,623
17. Incurred during current year.....	3	12,123
Settled during current year:		
18.1 By payment in full.....	3	12,123
18.2 By payment on compromised claims.....		
18.3 Total paid.....	3	12,123
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	3	12,123
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	17,623
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	109	1,591,343
21. Issued during year.....	.1	140,000
22. Other changes to in force (net).....	(7)	(333,355)
23. In force December 31, current year.....	103	1,397,988

**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.....	11,993	11,958		38,720	39,378
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).....	11,993	11,958	.0	38,720	39,378
26. Totals (Line 24 + 25.6).....	11,993	11,958	.0	38,720	39,378



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		90,951
2. Annuity considerations.....		116,887
3. Deposit-type contract funds.....		255
4. Other considerations.....		
5. Total (Lines 1 to 4).....		208,094
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		486
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		21,599
6.4 Other.....		247
6.5 Total (Sum of Lines 6.1 to 6.4).....		22,332
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).....		0
8. Total (Line 6.5 plus Line 7.4).....		22,332
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		20,819
10. Matured endowments.....		
11. Annuity benefits.....		127,691
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.....		4,557
15. Total.....		153,067

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.....	1	457
17. Incurred during current year.....	13	20,819
Settled during current year:		
18.1 By payment in full.....	13	20,819
18.2 By payment on compromised claims.....		
18.3 Total paid.....	13	20,819
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	13	20,819
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	457
POLICY EXHIBIT		
20. In force December 31, prior year.....	525	8,651,906
21. Issued during year.....	10	150,000
22. Other changes to in force (net).....	(42)	(745,697)
23. In force December 31, current year.....	493	8,056,209

**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.....	50,096	49,951		41,741	42,451
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).....	50,096	49,951	0	41,741	42,451
26. Totals (Line 24 + 25.6).....	50,096	49,951	0	41,741	42,451



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		7,102
2. Annuity considerations.....		86,470
3. Deposit-type contract funds.....		17
4. Other considerations.....		
5. Total (Lines 1 to 4).....		93,589
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.....		2,027
6.4 Other.....		750
6.5 Total (Sum of Lines 6.1 to 6.4).....		2,777
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).....		2,777
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		5,668
11. Annuity benefits.....		66,631
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.....		72,299

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.....		
17. Incurred during current year.....	1	5,668
Settled during current year:		
18.1 By payment in full.....	1	5,668
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	5,668
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	5,668
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	43	547,002
21. Issued during year.....		
22. Other changes to in force (net).....	(4)	(81,287)
23. In force December 31, current year.....	39	465,715

**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.....	3,915	3,904			
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).....	3,915	3,904	0	0	0
26. Totals (Line 24 + 25.6).....	3,915	3,904	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		110,894
2. Annuity considerations.....		139,741
3. Deposit-type contract funds.....		119
4. Other considerations.....		
5. Total (Lines 1 to 4).....		250,753
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		397
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		20,994
6.4 Other.....		2,626
6.5 Total (Sum of Lines 6.1 to 6.4).....		24,017
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).....		24,017
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		145,354
10. Matured endowments.....		28,926
11. Annuity benefits.....		317,044
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.....		6,897
15. Total.....		498,221

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.....	2	2,494
17. Incurred during current year.....	24	176,902
Settled during current year:		
18.1 By payment in full.....	23	174,280
18.2 By payment on compromised claims.....		
18.3 Total paid.....	23	174,280
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	23	174,280
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	5,116
POLICY EXHIBIT		
20. In force December 31, prior year.....	798	10,777,863
21. Issued during year.....	13	641,000
22. Other changes to in force (net).....	(76)	(1,263,803)
23. In force December 31, current year.....	735	10,155,060

**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.....	59,475	59,304		56,532	57,492
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).....	59,475	59,304	0	56,532	57,492
26. Totals (Line 24 + 25.6).....	59,475	59,304	0	56,532	57,492



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		87,198
2. Annuity considerations.....		163,495
3. Deposit-type contract funds.....		34
4. Other considerations.....		
5. Total (Lines 1 to 4).....		250,727
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		72
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		18,388
6.4 Other.....		1,196
6.5 Total (Sum of Lines 6.1 to 6.4).....		19,656
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).....		19,656
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		12,035
10. Matured endowments.....		1,419
11. Annuity benefits.....		179,475
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.....		3,397
15. Total.....		196,325

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.....	3	4,699
17. Incurred during current year.....	4	12,035
Settled during current year:		
18.1 By payment in full.....	5	13,454
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	13,454
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	13,454
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	3,280
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	562	9,342,115
21. Issued during year.....	13	578,296
22. Other changes to in force (net).....	(34)	(842,249)
23. In force December 31, current year.....	541	9,078,162

**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.....	37,156	37,048		11,894	12,096
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).....	37,156	37,048	0	11,894	12,096
26. Totals (Line 24 + 25.6).....	37,156	37,048	0	11,894	12,096



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		244,144
2. Annuity considerations.....		227,074
3. Deposit-type contract funds.....		5,210
4. Other considerations.....		
5. Total (Lines 1 to 4).....		476,428
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		396
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		29,256
6.4 Other.....		6,498
6.5 Total (Sum of Lines 6.1 to 6.4).....		36,150
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).....		36,150
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		234,290
10. Matured endowments.....		24,710
11. Annuity benefits.....		337,353
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.....		7,655
15. Total.....		604,009

**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.....	5	12,543
17. Incurred during current year.....	23	248,556
Settled during current year:		
18.1 By payment in full.....	26	259,000
18.2 By payment on compromised claims.....		
18.3 Total paid.....	26	259,000
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	26	259,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	2,099
POLICY EXHIBIT		
20. In force December 31, prior year.....	1,290	27,724,581
21. Issued during year.....	46	2,251,500
22. Other changes to in force (net).....	(107)	(3,179,738)
23. In force December 31, current year.....	1,229	26,796,343

**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.....	149,695	149,262		112,950	114,870
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).....	149,695	149,262	0	112,950	114,870
26. Totals (Line 24 + 25.6).....	149,695	149,262	0	112,950	114,870



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		42,015
2. Annuity considerations.....		12,057
3. Deposit-type contract funds.....		34
4. Other considerations.....		
5. Total (Lines 1 to 4).....		54,106
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		77
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		10,832
6.4 Other.....		410
6.5 Total (Sum of Lines 6.1 to 6.4).....		11,319
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).....		11,319
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		
10. Matured endowments.....		5,272
11. Annuity benefits.....		8,530
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.....		3,191
15. Total.....		16,993

<b>DETAILS OF WRITE-INS</b>	
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	1	5,272
Settled during current year:		
18.1 By payment in full.....	1	5,272
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	5,272
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	5,272
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	197	4,506,519
21. Issued during year.....	11	215,000
22. Other changes to in force (net).....	(15)	(492,475)
23. In force December 31, current year.....	193	4,229,044

**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.....	19,592	19,536		13,552	13,782
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).....	19,592	19,536	0	13,552	13,782
26. Totals (Line 24 + 25.6).....	19,592	19,536	0	13,552	13,782



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		35,600
2. Annuity considerations.....		7,450
3. Deposit-type contract funds.....		.68
4. Other considerations.....		
5. Total (Lines 1 to 4).....		43,118
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		73
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		8,243
6.4 Other.....		2,077
6.5 Total (Sum of Lines 6.1 to 6.4).....		10,393
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).....		10,393
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		21,647
10. Matured endowments.....		4,401
11. Annuity benefits.....		28,745
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.....		3,222
15. Total.....		58,015

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.....	2	4,413
17. Incurred during current year.....	6	21,635
Settled during current year:		
18.1 By payment in full.....	8	26,048
18.2 By payment on compromised claims.....		
18.3 Total paid.....	8	26,048
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	8	26,048
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	195	4,460,616
21. Issued during year.....	1	150,000
22. Other changes to in force (net).....	(18)	(376,252)
23. In force December 31, current year.....	178	4,234,364

**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.....	20,921	20,860		19,138	19,464
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).....	20,921	20,860	0	19,138	19,464
26. Totals (Line 24 + 25.6).....	20,921	20,860	0	19,138	19,464



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		103,211
2. Annuity considerations.....		75,091
3. Deposit-type contract funds.....		2,198
4. Other considerations.....		
5. Total (Lines 1 to 4).....		180,500
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		122
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		17,940
6.4 Other.....		2,900
6.5 Total (Sum of Lines 6.1 to 6.4).....		20,962
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).....		20,962
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		25,437
10. Matured endowments.....		
11. Annuity benefits.....		133,835
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.....		5,307
15. Total.....		164,579

<b>DETAILS OF WRITE-INS</b>	
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....	2	4,500
17. Incurred during current year.....	8	23,937
Settled during current year:		
18.1 By payment in full.....	9	25,437
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	25,437
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	25,437
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,000
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	525	10,310,756
21. Issued during year.....	17	837,000
22. Other changes to in force (net).....	(47)	(1,015,985)
23. In force December 31, current year.....	495	10,131,771

**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.....	58,224	58,055		23,867	24,272
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).....	58,224	58,055	0	23,867	24,272
26. Totals (Line 24 + 25.6).....	58,224	58,055	0	23,867	24,272



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		105,419
2. Annuity considerations.....		86,103
3. Deposit-type contract funds.....		4,409
4. Other considerations.....		
5. Total (Lines 1 to 4).....		195,931
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		48
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		18,058
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		18,106
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).....		18,106
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		35,024
10. Matured endowments.....		
11. Annuity benefits.....		114,037
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.....		2,812
15. Total.....		151,873

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.....	1	1,143
17. Incurred during current year.....	5	35,024
Settled during current year:		
18.1 By payment in full.....	5	35,024
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	35,024
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	35,024
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,143
POLICY EXHIBIT		
20. In force December 31, prior year.....	610	11,599,902
21. Issued during year.....	4	310,000
22. Other changes to in force (net).....	(23)	(542,799)
23. In force December 31, current year.....	591	11,367,103

**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.....	39,578	39,464		11,207	11,398
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).....	39,578	39,464	0	11,207	11,398
26. Totals (Line 24 + 25.6).....	39,578	39,464	0	11,207	11,398



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		107,035
2. Annuity considerations.....		126,471
3. Deposit-type contract funds.....		136
4. Other considerations.....		
5. Total (Lines 1 to 4).....		233,642
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		150
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		13,988
6.4 Other.....		479
6.5 Total (Sum of Lines 6.1 to 6.4).....		14,617
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).....		14,617
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		70,586
10. Matured endowments.....		2,525
11. Annuity benefits.....		126,436
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.....		1,623
15. Total.....		201,170

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.....	1	6,947
17. Incurred during current year.....	15	69,204
Settled during current year:		
18.1 By payment in full.....	14	73,111
18.2 By payment on compromised claims.....		
18.3 Total paid.....	14	73,111
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	14	73,111
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	3,040
POLICY EXHIBIT		
20. In force December 31, prior year.....	518	14,223,029
21. Issued during year.....	27	2,262,500
22. Other changes to in force (net).....	(53)	(1,613,090)
23. In force December 31, current year.....	492	14,872,439

**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.....	120,591	120,242		85,914	87,374
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).....	120,591	120,242	0	85,914	87,374
26. Totals (Line 24 + 25.6).....	120,591	120,242	0	85,914	87,374



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		110
2. Annuity considerations.....		3,500
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,610
<b>DIRECT REFUNDS TO MEMBERS</b>		
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.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		42
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).....		42
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		15,700
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.....		15,700

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.....			
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.....	1		2,996
21. Issued during year.....			
22. Other changes to in force (net).....			(132)
23. In force December 31, current year.....	1		2,864

**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.....	219	218			
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).....	219	218	0	0	0
26. Totals (Line 24 + 25.6).....	219	218	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		112,861
2. Annuity considerations.....		93,505
3. Deposit-type contract funds.....		3,092
4. Other considerations.....		
5. Total (Lines 1 to 4).....		209,458
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		378
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		10,358
6.4 Other.....		1,219
6.5 Total (Sum of Lines 6.1 to 6.4).....		11,955
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).....		11,955
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		96,497
10. Matured endowments.....		8,967
11. Annuity benefits.....		76,388
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.....		1,374
15. Total.....		183,226

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.....	4	3,369
17. Incurred during current year.....	13	113,630
Settled during current year:		
18.1 By payment in full.....	12	105,464
18.2 By payment on compromised claims.....		
18.3 Total paid.....	12	105,464
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	12	105,464
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	11,535
POLICY EXHIBIT		
20. In force December 31, prior year.....	447	12,837,632
21. Issued during year.....	40	2,500,000
22. Other changes to in force (net).....	(47)	(1,570,623)
23. In force December 31, current year.....	440	13,767,009

**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.....	180,489	179,967		60,725	61,757
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).....	180,489	179,967	0	60,725	61,757
26. Totals (Line 24 + 25.6).....	180,489	179,967	0	60,725	61,757



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		36,367
2. Annuity considerations.....		2,000
3. Deposit-type contract funds.....		.68
4. Other considerations.....		
5. Total (Lines 1 to 4).....		38,435
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		126
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		8,026
6.4 Other.....		210
6.5 Total (Sum of Lines 6.1 to 6.4).....		8,362
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).....		8,362
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		3,506
10. Matured endowments.....		
11. Annuity benefits.....		26,241
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.....		183
15. Total.....		29,930

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.....	2	4,506
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....	1	3,506
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	3,506
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	3,506
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	161	3,754,276
21. Issued during year.....	1	25,000
22. Other changes to in force (net).....	(15)	(262,662)
23. In force December 31, current year.....	147	3,516,614

**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.....	18,352	18,299		4,136	4,206
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).....	18,352	18,299	0	4,136	4,206
26. Totals (Line 24 + 25.6).....	18,352	18,299	0	4,136	4,206



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		23,988
2. Annuity considerations.....		500
3. Deposit-type contract funds.....		17
4. Other considerations.....		
5. Total (Lines 1 to 4).....		24,505
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		12
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		8,117
6.4 Other.....		1,836
6.5 Total (Sum of Lines 6.1 to 6.4).....		9,965
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).....		9,965
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		31,791
10. Matured endowments.....		
11. Annuity benefits.....		29,452
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.....		1,394
15. Total.....		62,637

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.....	2	5,463
17. Incurred during current year.....	5	26,328
Settled during current year:		
18.1 By payment in full.....	7	31,791
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	31,791
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	31,791
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	164	2,012,506
21. Issued during year.....		
22. Other changes to in force (net).....	(15)	(205,079)
23. In force December 31, current year.....	149	1,807,427

**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.....	9,536	9,508		7,240	7,363
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).....	9,536	9,508	0	7,240	7,363
26. Totals (Line 24 + 25.6).....	9,536	9,508	0	7,240	7,363



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		238,265
2. Annuity considerations.....		378,484
3. Deposit-type contract funds.....		306
4. Other considerations.....		
5. Total (Lines 1 to 4).....		617,055
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		978
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		33,184
6.4 Other.....		3,677
6.5 Total (Sum of Lines 6.1 to 6.4).....		37,839
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).....		37,839
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		105,682
10. Matured endowments.....		4,621
11. Annuity benefits.....		216,837
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.....		11,638
15. Total.....		338,778

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.....	18	19,705
17. Incurred during current year.....	27	118,736
Settled during current year:		
18.1 By payment in full.....	25	110,303
18.2 By payment on compromised claims.....		
18.3 Total paid.....	25	110,303
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	25	110,303
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	20	28,138
POLICY EXHIBIT		
20. In force December 31, prior year.....	1,040	22,918,806
21. Issued during year.....	20	1,330,000
22. Other changes to in force (net).....	(64)	(1,684,627)
23. In force December 31, current year.....	996	22,564,179

**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.....	138,307	137,907		114,979	116,933
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).....	138,307	137,907	0	114,979	116,933
26. Totals (Line 24 + 25.6).....	138,307	137,907	0	114,979	116,933



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		638,137
2. Annuity considerations.....		1,856,810
3. Deposit-type contract funds.....		1,285
4. Other considerations.....		
5. Total (Lines 1 to 4).....		2,496,232
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		2,211
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		72,558
6.4 Other.....		7,580
6.5 Total (Sum of Lines 6.1 to 6.4).....		82,349
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).....		82,349
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		573,236
10. Matured endowments.....		26,375
11. Annuity benefits.....		744,268
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.....		13,931
15. Total.....		1,357,811

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.....	13	86,908
17. Incurred during current year.....	70	579,299
Settled during current year:		
18.1 By payment in full.....	69	599,611
18.2 By payment on compromised claims.....		
18.3 Total paid.....	69	599,611
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	69	599,611
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	14	66,596
POLICY EXHIBIT		
20. In force December 31, prior year.....	2,570	51,165,583
21. Issued during year.....	44	2,510,000
22. Other changes to in force (net).....	(166)	(4,153,003)
23. In force December 31, current year.....	2,448	49,522,580

**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.....	200,087	199,503		173,644	176,596
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).....	200,087	199,503	0	173,644	176,596
26. Totals (Line 24 + 25.6).....	200,087	199,503	0	173,644	176,596



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		70,380
2. Annuity considerations.....		38,075
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		108,455
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		74
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		5,211
6.4 Other.....		124
6.5 Total (Sum of Lines 6.1 to 6.4).....		5,409
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).....		5,409
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		60,075
10. Matured endowments.....		
11. Annuity benefits.....		60,584
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.....		1,914
15. Total.....		122,573

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.....		
17. Incurred during current year.....	5	60,075
Settled during current year:		
18.1 By payment in full.....	5	60,075
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	60,075
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	60,075
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	347	10,397,976
21. Issued during year.....	4	450,000
22. Other changes to in force (net).....	(37)	(1,343,477)
23. In force December 31, current year.....	314	9,504,499

**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.....	20,851	20,791		13,280	13,506
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).....	20,851	20,791	0	13,280	13,506
26. Totals (Line 24 + 25.6).....	20,851	20,791	0	13,280	13,506



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		26,929
2. Annuity considerations.....		11,400
3. Deposit-type contract funds.....		51
4. Other considerations.....		
5. Total (Lines 1 to 4).....		38,380
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		122
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		9,317
6.4 Other.....		2,279
6.5 Total (Sum of Lines 6.1 to 6.4).....		11,718
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).....		11,718
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		35,654
10. Matured endowments.....		
11. Annuity benefits.....		5,171
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.....		1,167
15. Total.....		41,992

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.....	1	58
17. Incurred during current year.....	4	35,654
Settled during current year:		
18.1 By payment in full.....	4	35,654
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	35,654
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	35,654
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	58
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	216	3,021,475
21. Issued during year.....	2	105,000
22. Other changes to in force (net).....	(21)	(357,177)
23. In force December 31, current year.....	197	2,769,298

**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.....	26,419	26,342		23,217	23,611
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).....	26,419	26,342	0	23,217	23,611
26. Totals (Line 24 + 25.6).....	26,419	26,342	0	23,217	23,611



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		183,086
2. Annuity considerations.....		435,766
3. Deposit-type contract funds.....		5,565
4. Other considerations.....		
5. Total (Lines 1 to 4).....		624,417
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		681
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		37,774
6.4 Other.....		8,927
6.5 Total (Sum of Lines 6.1 to 6.4).....		47,382
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).....		47,382
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		101,250
10. Matured endowments.....		16,817
11. Annuity benefits.....		494,568
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.....		6,976
15. Total.....		619,611

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.....	12	36,166
17. Incurred during current year.....	47	122,350
Settled during current year:		
18.1 By payment in full.....	48	118,067
18.2 By payment on compromised claims.....		
18.3 Total paid.....	48	118,067
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	48	118,067
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	40,449
POLICY EXHIBIT		
20. In force December 31, prior year.....	1,312	20,517,927
21. Issued during year.....	45	1,524,000
22. Other changes to in force (net).....	(72)	(2,022,241)
23. In force December 31, current year.....	1,285	20,019,686

**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.....	174,059	173,555		141,314	143,716
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).....	174,059	173,555	0	141,314	143,716
26. Totals (Line 24 + 25.6).....	174,059	173,555	0	141,314	143,716



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		0
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.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
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).....		0
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.....		0
14. All other benefits, except accident & health.....		
15. Total.....		0

**NONE**

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.....			
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
POLICY EXHIBIT			
20. In force December 31, prior year.....			
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		0	0

**NONE**

**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.....	1,805	1,800			
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).....	1,805	1,800	0	0	0
26. Totals (Line 24 + 25.6).....	1,805	1,800	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		97,984
2. Annuity considerations.....		76,524
3. Deposit-type contract funds.....		17
4. Other considerations.....		
5. Total (Lines 1 to 4).....		174,524
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		78
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		14,432
6.4 Other.....		915
6.5 Total (Sum of Lines 6.1 to 6.4).....		15,425
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).....		15,425
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		232,521
10. Matured endowments.....		8,265
11. Annuity benefits.....		71,406
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.....		3,279
15. Total.....		315,471

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.....	2	5,186
17. Incurred during current year.....	16	237,497
Settled during current year:		
18.1 By payment in full.....	16	240,786
18.2 By payment on compromised claims.....		
18.3 Total paid.....	16	240,786
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	16	240,786
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	1,897
POLICY EXHIBIT		
20. In force December 31, prior year.....	483	9,590,377
21. Issued during year.....	21	735,000
22. Other changes to in force (net).....	(50)	(1,546,399)
23. In force December 31, current year.....	454	8,778,978

**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.....	48,877	48,735		34,663	35,252
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).....	48,877	48,735	0	34,663	35,252
26. Totals (Line 24 + 25.6).....	48,877	48,735	0	34,663	35,252



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		14,880
2. Annuity considerations.....		2,200
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		17,080
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.....		1,533
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,533
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).....		1,533
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		68,599
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.....		68,599

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.....		1,017
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	1,017
POLICY EXHIBIT		
20. In force December 31, prior year.....	68	1,968,996
21. Issued during year.....	1	50,000
22. Other changes to in force (net).....	(8)	(199,229)
23. In force December 31, current year.....	61	1,819,767

**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.....	8,717	8,692			
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).....	8,717	8,692	0	0	0
26. Totals (Line 24 + 25.6).....	8,717	8,692	0	0	0



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		172,173
2. Annuity considerations.....		278,477
3. Deposit-type contract funds.....		3,432
4. Other considerations.....		
5. Total (Lines 1 to 4).....		454,081
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		518
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		19,830
6.4 Other.....		521
6.5 Total (Sum of Lines 6.1 to 6.4).....		20,869
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).....		20,869
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		92,306
10. Matured endowments.....		14,433
11. Annuity benefits.....		243,404
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.....		5,457
15. Total.....		355,600

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.....	1	16,182
17. Incurred during current year.....	17	91,557
Settled during current year:		
18.1 By payment in full.....	17	106,739
18.2 By payment on compromised claims.....		
18.3 Total paid.....	17	106,739
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	17	106,739
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000
POLICY EXHIBIT		
20. In force December 31, prior year.....	824	18,551,685
21. Issued during year.....	22	1,130,000
22. Other changes to in force (net).....	(77)	(1,744,268)
23. In force December 31, current year.....	769	17,937,417

**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.....	108,549	108,235		88,430	89,933
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).....	108,549	108,235	0	88,430	89,933
26. Totals (Line 24 + 25.6).....	108,549	108,235	0	88,430	89,933



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		303,163
2. Annuity considerations.....		184,662
3. Deposit-type contract funds.....		2,839
4. Other considerations.....		
5. Total (Lines 1 to 4).....		490,664
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		1,277
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		48,517
6.4 Other.....		2,975
6.5 Total (Sum of Lines 6.1 to 6.4).....		52,769
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).....		52,769
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		161,692
10. Matured endowments.....		58
11. Annuity benefits.....		566,263
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.....		11,281
15. Total.....		739,294

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.....	13	119,827
17. Incurred during current year.....	19	67,845
Settled during current year:		
18.1 By payment in full.....	21	161,750
18.2 By payment on compromised claims.....		
18.3 Total paid.....	21	161,750
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	21	161,750
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	25,922
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	1,509	33,181,570
21. Issued during year.....	49	3,195,000
22. Other changes to in force (net).....	(116)	(3,915,639)
23. In force December 31, current year.....	1,442	32,460,931

**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.....	175,784	175,276	0	103,298	105,054
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).....	175,784	175,276	0	103,298	105,054
26. Totals (Line 24 + 25.6).....	175,784	175,276	0	103,298	105,054



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		66,515
2. Annuity considerations.....		3,875
3. Deposit-type contract funds.....		68
4. Other considerations.....		
5. Total (Lines 1 to 4).....		70,458
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		227
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		19,408
6.4 Other.....		3,429
6.5 Total (Sum of Lines 6.1 to 6.4).....		23,064
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).....		23,064
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		39,725
10. Matured endowments.....		20,707
11. Annuity benefits.....		66,803
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.....		1,494
15. Total.....		128,729

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.....	3	7,659
17. Incurred during current year.....	22	67,556
Settled during current year:		
18.1 By payment in full.....	19	60,432
18.2 By payment on compromised claims.....		
18.3 Total paid.....	19	60,432
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	19	60,432
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	14,783
POLICY EXHIBIT		
20. In force December 31, prior year.....	424	7,235,730
21. Issued during year.....	6	479,500
22. Other changes to in force (net).....	(39)	(1,214,826)
23. In force December 31, current year.....	391	6,500,404

**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.....	23,489	23,421		11,606	11,803
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).....	23,489	23,421	0	11,606	11,803
26. Totals (Line 24 + 25.6).....	23,489	23,421	0	11,606	11,803



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		147,301
2. Annuity considerations.....		125,411
3. Deposit-type contract funds.....		119
4. Other considerations.....		
5. Total (Lines 1 to 4).....		272,832
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		543
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		31,117
6.4 Other.....		3,731
6.5 Total (Sum of Lines 6.1 to 6.4).....		35,391
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).....		35,391
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		58,435
10. Matured endowments.....		
11. Annuity benefits.....		65,366
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.....		7,424
15. Total.....		131,225

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.....	1	1,000
17. Incurred during current year.....	10	57,435
Settled during current year:		
18.1 By payment in full.....	11	58,435
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	58,435
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	58,435
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	685	12,743,097
21. Issued during year.....	8	190,000
22. Other changes to in force (net).....	(45)	(992,644)
23. In force December 31, current year.....	648	11,940,453

**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.....	76,473	76,252		39,259	39,926
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).....	76,473	76,252	0	39,259	39,926
26. Totals (Line 24 + 25.6).....	76,473	76,252	0	39,259	39,926



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		.801
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		.801
<b>DIRECT REFUNDS TO MEMBERS</b>		
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.....		1,012
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,012
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).....		1,012
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		44,157
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.....		44,157

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.....			
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.....	11		80,290
21. Issued during year.....			
22. Other changes to in force (net).....			(1,679)
23. In force December 31, current year.....	11		78,611

**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.....	241	240	0	50	51
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).....	241	240	0	50	51
26. Totals (Line 24 + 25.6).....	241	240	0	50	51



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities
1. Life insurance.....		54,101
2. Annuity considerations.....		27,334
3. Deposit-type contract funds.....		196
4. Other considerations.....		
5. Total (Lines 1 to 4).....		81,630
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		78
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		12,689
6.4 Other.....		6,362
6.5 Total (Sum of Lines 6.1 to 6.4).....		19,129
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).....		19,129
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		41,439
10. Matured endowments.....		8,720
11. Annuity benefits.....		21,166
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.....		1,640
15. Total.....		72,965

<b>DETAILS OF WRITE-INS</b>	
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	.5	50,159
Settled during current year:		
18.1 By payment in full.....	.5	50,159
18.2 By payment on compromised claims.....		
18.3 Total paid.....	.5	50,159
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	.5	50,159
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	228	4,858,089
21. Issued during year.....	15	1,300,000
22. Other changes to in force (net).....	(14)	(439,610)
23. In force December 31, current year.....	229	5,718,479

**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.....	39,418	39,304		16,303	16,580
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).....	39,418	39,304	.0	16,303	16,580
26. Totals (Line 24 + 25.6).....	39,418	39,304	.0	16,303	16,580



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		102,295
2. Annuity considerations.....		231,073
3. Deposit-type contract funds.....		221
4. Other considerations.....		
5. Total (Lines 1 to 4).....		333,589
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		474
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		18,523
6.4 Other.....		1,271
6.5 Total (Sum of Lines 6.1 to 6.4).....		20,268
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).....		20,268
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		40,128
10. Matured endowments.....		
11. Annuity benefits.....		380,780
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.....		2,102
15. Total.....		423,010

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.....	7	37,026
17. Incurred during current year.....	7	21,181
Settled during current year:		
18.1 By payment in full.....	10	40,128
18.2 By payment on compromised claims.....		
18.3 Total paid.....	10	40,128
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	10	40,128
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	18,079
POLICY EXHIBIT		
20. In force December 31, prior year.....	713	10,481,171
21. Issued during year.....	11	650,000
22. Other changes to in force (net).....	(38)	(795,954)
23. In force December 31, current year.....	686	10,335,217

**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.....	54,673	54,515		18,468	18,782
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).....	54,673	54,515	0	18,468	18,782
26. Totals (Line 24 + 25.6).....	54,673	54,515	0	18,468	18,782



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		107,301
2. Annuity considerations.....		240,917
3. Deposit-type contract funds.....		187
4. Other considerations.....		
5. Total (Lines 1 to 4).....		348,404
<b>DIRECT REFUNDS TO MEMBERS</b>		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		206
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		20,928
6.4 Other.....		1,506
6.5 Total (Sum of Lines 6.1 to 6.4).....		22,640
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).....		22,640
<b>DIRECT CLAIMS AND BENEFITS PAID</b>		
9. Death benefits.....		52,335
10. Matured endowments.....		
11. Annuity benefits.....		170,079
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.....		5,038
15. Total.....		227,452

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.....	3	7,711
17. Incurred during current year.....	10	50,545
Settled during current year:		
18.1 By payment in full.....	11	52,335
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	52,335
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	52,335
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	5,921
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	538	9,283,091
21. Issued during year.....	5	335,000
22. Other changes to in force (net).....	(33)	(898,359)
23. In force December 31, current year.....	510	8,719,732

**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.....	65,227	65,038		53,553	54,463
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).....	65,227	65,038	0	53,553	54,463
26. Totals (Line 24 + 25.6).....	65,227	65,038	0	53,553	54,463



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0000

NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		111,230
2. Annuity considerations.....		9,058
3. Deposit-type contract funds.....		34
4. Other considerations.....		
5. Total (Lines 1 to 4).....		120,322
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		88
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		10,508
6.4 Other.....		106
6.5 Total (Sum of Lines 6.1 to 6.4).....		10,702
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).....		10,702
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,987
10. Matured endowments.....		
11. Annuity benefits.....		63,359
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.....		1,986
15. Total.....		67,332

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.....	4	3,302
17. Incurred during current year.....	1	1,987
Settled during current year:		
18.1 By payment in full.....	1	1,987
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	1,987
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	1,987
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	3,302
POLICY EXHIBIT		
20. In force December 31, prior year.....	425	13,307,884
21. Issued during year.....	16	1,414,000
22. Other changes to in force (net).....	(25)	(1,655,352)
23. In force December 31, current year.....	416	13,066,532

**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.....	80,459	80,227		32,375	32,925
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).....	80,459	80,227	0	32,375	32,925
26. Totals (Line 24 + 25.6).....	80,459	80,227	0	32,375	32,925

# United Transportation Union Insurance Association FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

## Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	3,898,564
2. Current year's realized pre-tax capital gains/(losses) of \$.....1,345,985 transferred into the reserve net of taxes of \$.....(1,804).....	1,347,790
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).....	5,246,354
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	689,288
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	4,557,066

## 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.....	598,839	90,449		689,288
2. 2003.....	525,455	180,434		705,889
3. 2004.....	448,372	164,154		612,526
4. 2005.....	386,403	148,893		535,296
5. 2006.....	313,770	130,756		444,526
6. 2007.....	249,887	111,555		361,442
7. 2008.....	204,415	99,787		304,202
8. 2009.....	164,540	94,458		258,998
9. 2010.....	144,457	89,343		233,800
10. 2011.....	141,501	83,363		224,864
11. 2012.....	133,334	77,870		211,204
12. 2013.....	124,066	64,912		188,978
13. 2014.....	117,060	47,293		164,353
14. 2015.....	107,715	27,693		135,408
15. 2016.....	96,947	7,198		104,145
16. 2017.....	96,200	(16,249)		79,951
17. 2018.....	92,623	(25,417)		67,206
18. 2019.....	72,770	(19,534)		53,236
19. 2020.....	48,569	(13,951)		34,618
20. 2021.....	20,519	(6,951)		13,568
21. 2022.....	(7,295)	96		(7,199)
22. 2023.....	(29,281)	3,489		(25,792)
23. 2024.....	(34,494)	2,904		(31,590)
24. 2025.....	(28,615)	2,188		(26,427)
25. 2026.....	(24,317)	1,519		(22,798)
26. 2027.....	(21,820)	711		(21,109)
27. 2028.....	(20,826)	284		(20,542)
28. 2029.....	(15,738)	229		(15,509)
29. 2030.....	(6,105)	170		(5,935)
30. 2031.....	(388)	106		(282)
31. 2032 and Later.....		38		38
32. Total (Lines 1 to 31).....	3,898,563	1,347,790	.0	5,246,353

## 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.....	893,590		893,590	374,382		374,382	1,267,972
2. Realized capital gains/(losses) net of taxes - General Account.....	33,169		33,169			0	33,169
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - general account.....			0	(1,177,147)		(1,177,147)	(1,177,147)
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.....	152,530		152,530			0	152,530
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	1,079,289	0	1,079,289	(802,765)	0	(802,765)	276,524
9. Maximum reserve.....	872,334		872,334	545,989		545,989	1,418,323
10. Reserve objective.....	483,603		483,603	545,989		545,989	1,029,592
11. 20% of (Line 10 minus Line 8).....	(119,137)	0	(119,137)	269,751	0	269,751	150,614
12. Balance before transfers (Lines 8 + 11).....	960,151	0	960,151	(533,014)	0	(533,014)	427,137
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	(87,818)		(87,818)	533,014		533,014	445,196
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	872,333	0	872,333	(0)	0	(0)	872,333

**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.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	176,275,031	XXX	XXX	176,275,031	0.0005	88,138	0.0015	264,413	0.0030	528,825
3	2	High quality.....	29,590,584	XXX	XXX	29,590,584	0.0020	59,181	0.0060	177,544	0.0100	295,906
4	3	Medium quality.....	496,332	XXX	XXX	496,332	0.0105	5,211	0.0280	13,897	0.0400	19,853
5	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
6	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or near default.....	92,500	XXX	XXX	92,500	0.0000	0	0.3000	27,750	0.3000	27,750
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total bonds (sum of Lines 1 through 8) (Page 2, Line 1, Net admitted asset).....	206,454,447	XXX	XXX	206,454,447	XXX	152,530	XXX	483,603	XXX	872,334
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High quality.....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium quality.....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
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).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<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).....	206,454,447	XXX	XXX	206,454,447	XXX	152,530	XXX	483,603	XXX	872,334
<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.

**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)
<b>COMMON STOCK</b>												
1		Unaffiliated public.....	2,729,945	XXX	XXX	2,729,945	0.0000	0	(d).....0.2000	545,989	(d).....0.2000	545,989
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
3		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
Affiliated Investment Subsidiary:												
4		Fixed income exempt obligations.....	0	XXX		0	XXX		XXX		XXX	
5		Fixed income highest quality.....	0	XXX		0	XXX		XXX		XXX	
6		Fixed income high quality.....	0	XXX		0	XXX		XXX		XXX	
7		Fixed income medium quality.....	0	XXX		0	XXX		XXX		XXX	
8		Fixed income low quality.....	0	XXX		0	XXX		XXX		XXX	
9		Fixed income lower quality.....	0	XXX		0	XXX		XXX		XXX	
10		Fixed income in/near default.....	0	XXX		0	XXX		XXX		XXX	
11		Unaffiliated common stock public.....	0			0	0.0000	0	(d).....0	0	(d).....0	0
12		Unaffiliated common stock private.....	0			0	0.0000	0	.....0.2500	0	.....0.2500	0
13		Mortgage loans.....	0			0	(c).....	0	(c).....0	0	(c).....0	0
14		Real estate.....	0			0	(e).....	0	(e).....0	0	(e).....0	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	.....0.2000	0	.....0.2000	0
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
17		Total common stock (sum of Lines 1 through 16) (Page 2, Line 2.2, Net admitted asset).....	2,729,945	0	0	2,729,945	XXX	0	XXX	545,989	XXX	545,989
<b>REAL ESTATE</b>												
18		Home office property (general account only).....	0			0	0.0000	0	.....0.0750	0	.....0.0750	0
19		Investment properties.....	0			0	0.0000	0	.....0.0750	0	.....0.0750	0
20		Properties acquired in satisfaction of debt.....	0			0	0.0000	0	.....0.1100	0	.....0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0005	0	.....0.0015	0	.....0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0020	0	.....0.0060	0	.....0.0100	0
25	3	Medium quality.....		XXX	XXX	0	0.0105	0	.....0.0280	0	.....0.0400	0
26	4	Low quality.....		XXX	XXX	0	0.0270	0	.....0.0630	0	.....0.0900	0
27	5	Lower quality.....		XXX	XXX	0	0.0670	0	.....0.1200	0	.....0.2000	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	.....0.3000	0	.....0.3000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

**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)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
30	1	Highest quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
31	2	High quality.....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium quality.....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low quality.....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
34	5	Lower quality.....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
36		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>												
In Good Standing:												
38		Farm mortgages.....		<b>NONE</b>		0	(a)	0	(a)	0	(a)	0
39		Residential mortgages-insured or guaranteed.....		<b>NONE</b>		0	0.0003	0	0.0006	0	0.0010	0
40		Residential mortgages-all other.....		XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial mortgages-insured or guaranteed.....		<b>NONE</b>		0	0.0003	0	0.0006	0	0.0010	0
42		Commercial mortgages-all other.....		<b>NONE</b>		0	(a)	0	(a)	0	(a)	0
43		In good standing with restructured terms.....		<b>NONE</b>		0	(b)	0	(b)	0	(b)	0
Overdue, Not in Process:												
44		Farm mortgages.....		<b>NONE</b>		0	0.0420	0	0.0915	0	0.1500	0
45		Residential mortgages-insured or guaranteed.....		<b>NONE</b>		0	0.0005	0	0.0012	0	0.0020	0
46		Residential mortgages-all other.....		<b>NONE</b>		0	0.0025	0	0.0060	0	0.0100	0
47		Commercial mortgages-insured or guaranteed.....		<b>NONE</b>		0	0.0005	0	0.0012	0	0.0020	0
48		Commercial mortgages-all other.....		<b>NONE</b>		0	0.0420	0	0.0915	0	0.1500	0
In Process of foreclosure:												
49		Farm mortgages.....		<b>NONE</b>		0	0.0000	0	0.2000	0	0.2000	0
50		Residential mortgages-insured or guaranteed.....		<b>NONE</b>		0	0.0000	0	0.0040	0	0.0040	0
51		Residential mortgages-all other.....		<b>NONE</b>		0	0.0000	0	0.0200	0	0.0200	0
52		Commercial mortgages-insured or guaranteed.....		<b>NONE</b>		0	0.0000	0	0.0040	0	0.0040	0
53		Commercial mortgages-all other.....		<b>NONE</b>		0	0.0000	0	0.2000	0	0.2000	0
54		Total with mortgage loan characteristics (sum of Lines 38 through 53).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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**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)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK</b>												
55		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(d)	0	(d)	0
56		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
57		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
58		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
59		Affiliated other - all other.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
60		Total with common stock characteristics (sum of Lines 55 through 59).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>												
61		Home office property (general account only).....				0	0.0000	0	0.0750	0	0.0750	0
62		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
63		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
64		Total with real estate characteristics (Lines 61 through 63).....	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>ALL OTHER INVESTMENTS</b>												
65		Other invested assets - Schedule BA.....		XXX		0	0.0000	0	0.2000	0	0.2000	0
66		Other short-term invested assets - Schedule DA.....		XXX		0	0.0000	0	0.2000	0	0.2000	0
67		Total all other (sum of Lines 65 + 66).....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
68		Total other invested assets - Schedule BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67).....	0	0	0	0	XXX	0	XXX	0	XXX	0

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**NONE**

- (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.

**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.....						0	0.0	3,771,623	1.9		
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	0	0	0	0	0	0.0	3,771,623	1.9	0	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				
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		0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1.....						0	0.0				
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	0	0	0	0	0	0.0	0		0	0
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1.....	35,050	496,386	1,797,451	30,743,031	67,813,833	100,885,751	48.9	79,032,310	39.9	100,885,751	
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.....	35,050	496,386	1,797,451	30,743,031	67,813,833	100,885,751	48.9	79,032,310	39.9	100,885,751	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.....		498,071				498,071	0.2	2,981,905	1.5	498,071	
6.2 Class 2.....		507,172	322,365	1,004,310	1,998,393	3,832,240	1.9	2,499,018	1.3	3,832,240	
6.3 Class 3.....				496,332		496,332	0.2			496,332	
6.4 Class 4.....						0	0.0				
6.5 Class 5.....						0	0.0				
6.6 Class 6.....						0	0.0				
6.7 Totals.....	0	1,005,243	322,365	1,500,642	1,998,393	4,826,643	2.3	5,480,923	2.8	4,826,643	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1.....		8,519,254	25,467,974	17,556,675	23,347,312	74,891,215	36.3	78,240,378	39.5	74,891,215	
7.2 Class 2.....		6,007,874	4,526,815	5,730,334	9,493,318	25,758,341	12.5	29,193,535	14.8	25,758,341	
7.3 Class 3.....						0	0.0	1,981,278	1.0		
7.4 Class 4.....						0	0.0	185,000	0.1		
7.5 Class 5.....						0	0.0				
7.6 Class 6.....		92,500				92,500	0.0			92,500	
7.7 Totals.....	0	14,619,628	29,994,789	23,287,009	32,840,630	100,742,056	48.8	109,600,191	55.4	100,742,056	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

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**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.....	35,050	9,513,711	27,265,425	48,299,706	91,161,145	176,275,037	85.4	XXX	XXX	176,275,037	0
10.2 Class 2.....	0	6,515,046	4,849,180	6,734,644	11,491,711	29,590,581	14.3	XXX	XXX	29,590,581	0
10.3 Class 3.....	0	0	0	496,332	0	496,332	0.2	XXX	XXX	496,332	0
10.4 Class 4.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6.....	0	92,500	0	0	0	(c) 92,500	0.0	XXX	XXX	92,500	0
10.7 Totals.....	35,050	16,121,257	32,114,605	55,530,682	102,652,856	(b) 206,454,450	100.0	XXX	XXX	206,454,450	0
10.8 Line 10.7 as a % of Col. 6.....	0.0	7.8	15.6	26.9	49.7	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1.....	15,950,146	38,671,302	58,795,695	40,474,815	10,134,258	XXX	XXX	164,026,216	82.9	164,026,215	0
11.2 Class 2.....	2,849,778	7,060,041	5,085,800	8,517,541	8,179,393	XXX	XXX	31,692,553	16.0	31,692,553	0
11.3 Class 3.....	999,954	0	0	0	981,324	XXX	XXX	1,981,278	1.0	1,981,278	0
11.4 Class 4.....	0	185,000	0	0	0	XXX	XXX	185,000	0.1	185,000	0
11.5 Class 5.....	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.6 Class 6.....	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals.....	19,799,878	45,916,343	63,881,495	48,992,356	19,294,975	XXX	XXX	(b) 197,885,047	100.0	197,885,046	0
11.8 Line 11.7 as a % of Col. 8.....	10.0	23.2	32.3	24.8	9.8	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1.....	35,050	9,513,711	27,265,425	48,299,706	91,161,145	176,275,037	85.4	164,026,215	82.9	176,275,037	XXX
12.2 Class 2.....	0	6,515,046	4,849,180	6,734,644	11,491,711	29,590,581	14.3	31,692,553	16.0	29,590,581	XXX
12.3 Class 3.....	0	0	0	496,332	0	496,332	0.2	1,981,278	1.0	496,332	XXX
12.4 Class 4.....	0	0	0	0	0	0	0.0	185,000	0.1	0	XXX
12.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Class 6.....	0	92,500	0	0	0	92,500	0.0	0	0.0	92,500	XXX
12.7 Totals.....	35,050	16,121,257	32,114,605	55,530,682	102,652,856	206,454,450	100.0	197,885,046	100.0	206,454,450	XXX
12.8 Line 12.7 as a % of Col. 6.....	0.0	7.8	15.6	26.9	49.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	7.8	15.6	26.9	49.7	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 \$.....3,014,164 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....211,415 current year, \$.....1,069,301 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

	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>Distribution by Type</b>											
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations.....						0	0.0	3,771,623	1.9		
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
1.7 Totals.....	0	0	0	0	0	0	0.0	3,771,623	1.9	0	0
<b>2. 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. States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations.....						0	0.0				
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		0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations.....						0	0.0				
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	0	0	0	0	0	0.0	0		0	0
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations.....		496,386				496,386	0.2	13,849,050	7.0	496,386	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	35,050			2,892,264	1,582,938	4,510,252	2.2	2,069,714	1.0	4,510,252	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined.....			1,797,451	27,850,767	66,230,895	95,879,113	46.4	63,113,545	31.9	95,879,113	
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.....	35,050	496,386	1,797,451	30,743,031	67,813,833	100,885,751	48.9	79,032,309	39.9	100,885,751	0

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**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.....		1,005,243	322,365	1,500,642	1,998,393	4,826,643	2.3	5,480,923	2.8	4,826,643	
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.....	0	1,005,243	322,365	1,500,642	1,998,393	4,826,643	2.3	5,480,923	2.8	4,826,643	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations.....		11,606,971	29,783,374	21,885,122	15,795,823	79,071,290	38.3	79,087,596	40.0	79,071,290	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....		1,003,166				1,003,166	0.5			1,003,166	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....			211,415	1,401,887	14,812,210	16,425,512	8.0	27,780,431	14.0	16,425,512	
7.4 Other.....					956,623	956,623	0.5	1,487,947	0.8	956,623	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....		2,009,491			1,275,974	3,285,465	1.6	1,244,216	0.6	3,285,465	
7.6 Other.....						0	0.0				
7.7 Totals.....	0	14,619,628	29,994,789	23,287,009	32,840,630	100,742,056	48.8	109,600,190	55.4	100,742,056	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.....	0	13,108,600	30,105,739	23,385,764	17,794,216	84,394,319	40.9	XXX	XXX	84,394,319	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	35,050	1,003,166	0	2,892,264	1,582,938	5,513,418	2.7	XXX	XXX	5,513,418	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	0	0	2,008,866	29,252,654	81,043,105	112,304,625	54.4	XXX	XXX	112,304,625	0
10.4 Other.....	0	0	0	0	956,623	956,623	0.5	XXX	XXX	956,623	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	0	2,009,491	0	0	1,275,974	3,285,465	1.6	XXX	XXX	3,285,465	0
10.6 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals.....	35,050	16,121,257	32,114,605	55,530,682	102,652,856	206,454,450	100.0	XXX	XXX	206,454,450	0
10.8 Line 10.7 as a % of Col. 6.....	0.0	7.8	15.6	26.9	49.7	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations.....	3,689,964	20,188,050	24,414,411	34,629,208	19,267,559	XXX	XXX	102,189,192	51.6	102,189,192	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	313,738	744,883	716,201	294,892	0	XXX	XXX	2,069,714	1.0	2,069,714	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	15,313,790	23,212,265	38,321,659	14,019,108	27,154	XXX	XXX	90,893,976	45.9	90,893,976	0
11.4 Other.....	482,385	739,805	235,579	29,974	204	XXX	XXX	1,487,947	0.8	1,487,947	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	0	1,031,339	193,646	19,173	58	XXX	XXX	1,244,216	0.6	1,244,216	0
11.6 Other.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals.....	19,799,877	45,916,342	63,881,496	48,992,355	19,294,975	XXX	XXX	197,885,045	100.0	197,885,045	0
11.8 Line 11.7 as a % of Col. 8.....	10.0	23.2	32.3	24.8	9.8	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations.....	0	13,108,600	30,105,739	23,385,764	17,794,216	84,394,319	40.9	102,189,192	51.6	84,394,319	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	35,050	1,003,166	0	2,892,264	1,582,938	5,513,418	2.7	2,069,714	1.0	5,513,418	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	0	0	2,008,866	29,252,654	81,043,105	112,304,625	54.4	90,893,976	45.9	112,304,625	XXX
12.4 Other.....	0	0	0	0	956,623	956,623	0.5	1,487,947	0.8	956,623	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	0	2,009,491	0	0	1,275,974	3,285,465	1.6	1,244,216	0.6	3,285,465	XXX
12.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	35,050	16,121,257	32,114,605	55,530,682	102,652,856	206,454,450	100.0	197,885,045	100.0	206,454,450	XXX
12.8 Line 12.7 as a % of Col. 6.....	0.0	7.8	15.6	26.9	49.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	7.8	15.6	26.9	49.7	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	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other.....	0	0	0	0	0	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	0.0	0	0.0	XXX	0
13.6 Other.....	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

**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**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Collectively Renewable		Other Individual Contracts									
					Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>														
1. Premiums written.....	3,898,380	XXX		XXX		XXX	3,898,380	XXX		XXX		XXX		XXX
2. Premiums earned.....	3,910,158	XXX		XXX		XXX	3,910,158	XXX		XXX		XXX		XXX
3. Incurred claims.....	3,085,215	78.9		0.0		0.0	3,085,215	78.9		0.0		0.0		0.0
4. Increase in contract reserves.....	519,169	13.3		0.0		0.0	519,169	13.3		0.0		0.0		0.0
5. Commissions (a).....	486,513	12.4		0.0		0.0	486,513	12.4		0.0		0.0		0.0
6. General insurance expenses.....	1,751,815	44.8		0.0		0.0	1,751,815	44.8		0.0		0.0		0.0
7. Taxes, licenses and fees.....	251,861	6.4		0.0		0.0	251,861	6.4		0.0		0.0		0.0
8. Total expenses incurred.....	2,490,189	63.7	0	0.0	0	0.0	2,490,189	63.7	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds.....	(2,184,415)	(55.9)	0	0.0	0	0.0	(2,184,415)	(55.9)	0	0.0	0	0.0	0	0.0
11. Dividends or refunds.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds.....	(2,184,415)	(55.9)	0	0.0	0	0.0	(2,184,415)	(55.9)	0	0.0	0	0.0	0	0.0

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<b>DETAILS OF WRITE-INS</b>														
0901. ....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
0902. ....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
0903. ....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Total (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Collectively Renewable	Other Individual Contracts			
			3 Non-Cancelable	4 Guaranteed Renewable	5 Non-Renewable for Stated Reasons Only	6 Other Accident Only
<b>PART 2 - RESERVES AND LIABILITIES</b>						
A. Premium Reserves:						
1. Unearned premiums.....	0					
2. Advance premiums.....	158,762			158,762		
3. Reserve for rate credits.....	0					
4. Total premium reserves, current year.....	158,762	0	0	158,762	0	0
5. Total premium reserves, prior year.....	170,540			170,540		
6. Increase in total premium reserves.....	(11,778)	0	0	(11,778)	0	0
B. Contract Reserves:						
1. Additional reserves.....	5,796,316			5,796,316		
2. Reserve for future contingent benefits.....	0					
3. Total contract reserves, current year.....	5,796,316	0	0	5,796,316	0	0
4. Total contract reserves, prior year.....	5,277,147			5,277,147		
5. Increase in contract reserves.....	519,169	0	0	519,169	0	0
C. Claim Reserves and Liabilities:						
1. Total current year.....	2,213,218			2,213,218		
2. Total prior year.....	2,164,079			2,164,079		
3. Increase.....	49,139	0	0	49,139	0	0

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

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1. Claims Paid During the Year:						
1.1 On claims incurred prior to current year.....	1,620,375			1,620,375		
1.2 On claims incurred during current year.....	1,415,701			1,415,701		
2. Claim Reserves and Liabilities, Dec. 31, Current Year:						
2.1 On claims incurred prior to current year.....	660,691			660,691		
2.2 On claims incurred during current year.....	1,552,527			1,552,527		
3. Test:						
3.1 Line 1.1 plus 2.1.....	2,281,066	0	0	2,281,066	0	0
3.2 Claim reserves and liabilities, Dec. 31, prior year.....	2,164,079			2,164,079		
3.3 Line 3.1 minus Line 3.2.....	116,987	0	0	116,987	0	0

**PART 4 - REINSURANCE**

A. Reinsurance Assumed:						
1. Premiums written.....	0					
2. Premiums earned.....	0					
3. Incurred claims.....	0					
4. Commissions.....	0					
B. Reinsurance Ceded:						
1. Premiums written.....	0	<b>NONE</b>				
2. Premiums earned.....	0					
3. Incurred claims.....	0					
4. Commissions.....	0					

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred claims.....	3,126,655			3,126,655
2. Beginning claim reserves and liabilities.....	343,022			343,022
3. Ending claim reserves and liabilities.....	433,601			433,601
4. Claims paid.....	3,036,076	0	0	3,036,076
<b>B. Assumed Reinsurance:</b>				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
<b>C. Ceded Reinsurance:</b>				
9. Incurred claims.....				0
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	0	0	0	0
<b>D. Net:</b>				
13. Incurred claims.....	3,126,655	0	0	3,126,655
14. Beginning claim reserves and liabilities.....	343,022	0	0	343,022
15. Ending claim reserves and liabilities.....	433,601	0	0	433,601
16. Claims paid.....	3,036,076	0	0	3,036,076

**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	.03/01/1994	Business Men's Assurance Co. of America	Kansas City, MO	YRT/I	25,900,840	65,986	58,484	76,306				
61492	44-0188050	.03/01/1994	Business Men's Assurance Co. of America	Kansas City, MO	CO/I	37,526	324	361	111				
88099	75-1608507	.05/15/1994	Optimum Re Ins Co	Dallas, TX	YRT/I	2,917,217	13,731	18,556	16,008				
88099	75-1608507	.05/15/1994	Optimum Re Ins Co	Dallas, TX	CO/I	887,356	10	259	4,869				
93572	43-1235868	.12/08/1998	Reinsurance Group of America, Inc.	Chesterfield, MO	CO/I	1,381,580	9,993	11,912	7,925				
0299999	Total - General Account, Non-Affiliates					31,124,519	90,044	89,572	105,219	0	0	0	0
0399999	Total - General Account					31,124,519	90,044	89,572	105,219	0	0	0	0
0799999	Totals					31,124,519	90,044	89,572	105,219	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.....	105	100	116	103	106
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....	504		25	7	186
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.....			28	4	
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					(29)
9. Aggregate reserves for life and accident and health contracts.....	90	90	111	83	79
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).....	216,334,596		216,334,596
2. Reinsurance ceded (Line 11).....			.0
3. Life & annuity premiums deferred & uncollected (Line 14).....	13,548		13,548
4. A&H premiums due and unpaid (Line 15).....	79,006		79,006
5. Net credit for ceded reinsurance.....	XXX		.0
6. All other admitted assets (balance).....	2,706,381		2,706,381
7. Total assets excluding separate accounts (Line 22).....	219,133,531	.0	219,133,531
8. Separate account assets (Line 23).....			.0
9. Total assets (Line 24).....	219,133,531	.0	219,133,531
<b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>			
10. Contract reserves (Lines 1 and 2).....	170,534,770	90,044	170,624,814
11. Liability for deposit-type contracts (Line 3).....	4,051,581		4,051,581
12. Claim reserves (Line 4).....	1,305,503		1,305,503
13. Member refunds/reserves (Lines 5 through 6).....	1,308,169		1,308,169
14. Premium & annuity considerations received in advance (Line 7).....	436,819		436,819
15. Other policy & contract liabilities (Line 8).....	4,815,377		4,815,377
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).....	1,738,939		1,738,939
19. Total liabilities excluding Separate Accounts (Line 23).....	184,191,158	90,044	184,281,202
20. Separate Account liabilities (Line 24).....			.0
21. Total liabilities (Line 25).....	184,191,158	90,044	184,281,202
22. Capital & surplus (Line 30).....	34,942,377	XXX	34,942,377
23. Total liabilities, capital & surplus (Line 31).....	219,133,535	90,044	219,223,579
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves.....	90,044		
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.....	90,044		
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.....	90,044		

**SCHEDULE Y (Continued)**

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

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

# United Transportation Union Insurance Association

## 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
YES
YES
YES
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 for Write-Ins**

**Additional Write-ins for Cash Flow:**

	1 Current Year	2 Prior Year
0704. Deposit Administration Contracts.....		
0705. Fixed Commission Agreement.....		
0706. Unclaimed Benefits Trns to Res for Escheat.....		
0797. Summary of remaining write-ins for Line 7.....	.0	.0

**Additional Write-ins for Cash Flow:**

	1 Current Year	2 Prior Year
2204. Deposit Administration Contracts.....		
2205. Decrease in Reserve Fixed Comm Agreement.....		(2,419)
2206. Increase in Reserve Unclaimed Benefits.....		11,100
2207. Decrease in Reserve for Deferred Rent.....		
2208. Old unrepresented checks reissued.....		1,334
2209. Decrease in Reserve Unclaimed Benefits.....		(71)
2297. Summary of remaining write-ins for Line 22.....	.0	9,944

**Overflow Page for Write-Ins**