



56987200220100100

ANNUAL STATEMENT

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

Orthodox Society of America

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Society Code 56987 Employer's ID Number 25-0850970

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

Country of Domicile United States of America

Incorporated: June 10, 1916 Commenced Business: October 15, 1915

Statutory Home Office: 29510 Lorain Road North Olmsted, OH 44070

Main Administrative Office: 29510 Lorain Road North Olmsted, OH 44070 440-716-2360

Mail Address: 29510 Lorain Road North Olmsted, OH 44070

Primary Location of Books and Records: 29510 Lorain Road North Olmsted, OH 44070 440-716-2360

Internet Website Address: www.orthodoxsociety.org

Statement Contact: Marie Kucia 440-716-2360
orthsoc@msn.com 440-716-1990
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 29510 Lorain Road North Olmsted, OH 44070 440-716-2360

OFFICERS

President George G. Lichvarik

Secretary/Treasurer Marie Kucia

Actuary Bruce & Bruce Company

Vice-Presidents

Rev Joseph Fester Dr. Walter Rusnak

DIRECTORS OR TRUSTEES

Marge Hopkosky Rev. Joseph Fester George G. Lichvarik Michael N. Pilat
Edward Selavko Dr. Walter Rusnak Marie Kucia Helen Michak

State of Ohio
County of Cuyahoga ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature) George G. Lichvarik (Signature) Marie Kucia (Signature)
(Printed Name) President (Printed Name) Secretary/Treasurer (Printed Name)

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



56987200243007100

**LIFE INSURANCE  
CONNECTICUT**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities	
1. Life insurance			133
2. Annuity considerations			2,795
3. Deposit-type contract funds			
4. Other considerations			
5. Total (Lines 1 to 4)			2,928
<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			
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			
Annuities:			
7.1 Paid in cash or left on deposit			
7.2 Applied to provide paid-up annuities			
7.3 Other			
7.4 Total (Sum of Lines 7.1 to 7.3)			
8. Total (Line 6.5 plus Line 7.4)			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9. Death benefits			8,000
10. Matured endowments			
11. Annuity benefits			3,414
12. Surrender values and withdrawals for life contracts			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			11,414
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)			
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year			
17. Incurred during current year		1	2,113
Settled during current year:			
18.1 By payment in full		1	2,113
18.2 By payment on compromised claims			
18.3 Total paid		1	2,113
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements		1	2,113
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)			
<b>POLICY EXHIBIT</b>			
20. In force December 31, prior year		31	98,468
21. Issued during year			
22. Other changes to in force (net)		10	49,000
23. In force December 31, current year		41	147,468

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



56987200243014100

**LIFE INSURANCE  
ILLINOIS**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

		1 Life and Annuities	
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>			
1.	Life insurance		51
2.	Annuity considerations		19,000
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		19,051
<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		
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9.	Death benefits		
10.	Matured endowments		
11.	Annuity benefits		6,479
12.	Surrender values and withdrawals for life contracts		
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		6,479
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	2	1,071
Settled during current year:			
18.1	By payment in full	2	1,071
18.2	By payment on compromised claims		
18.3	Total paid	2	1,071
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	1,071
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
<b>POLICY EXHIBIT</b>			
20.	In force December 31, prior year	23	70,496
21.	Issued during year		
22.	Other changes to in force (net)	(4)	(16,000)
23.	In force December 31, current year	19	54,496

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



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**LIFE INSURANCE**  
**INDIANA**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

		1 Life and Annuities	
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>			
1.	Life insurance		886
2.	Annuity considerations		100
3.	Deposit-type contract funds		
4.	Other considerations		
5.	Total (Lines 1 to 4)		986
<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		
6.4	Other		
6.5	Total (Sum of Lines 6.1 to 6.4)		
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	Total (Sum of Lines 7.1 to 7.3)		
8.	Total (Line 6.5 plus Line 7.4)		
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9.	Death benefits		
10.	Matured endowments		
11.	Annuity benefits		
12.	Surrender values and withdrawals for life contracts		1,220
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	Total		1,220
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)		
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	2	1,510
Settled during current year:			
18.1	By payment in full	2	1,510
18.2	By payment on compromised claims		
18.3	Total paid	2	1,510
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	1,510
19.	Unpaid Dec. 31, current year (16 + 17 - 18.6)		
<b>POLICY EXHIBIT</b>			
20.	In force December 31, prior year	50	150,047
21.	Issued during year	1	5,000
22.	Other changes to in force (net)	5	34,780
23.	In force December 31, current year	56	189,827

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



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**LIFE INSURANCE**  
**MICHIGAN**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities	
1. Life insurance			10,206
2. Annuity considerations			149,852
3. Deposit-type contract funds			
4. Other considerations			
5. Total (Lines 1 to 4)			160,058
<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			
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			
Annuities:			
7.1 Paid in cash or left on deposit			
7.2 Applied to provide paid-up annuities			
7.3 Other			
7.4 Total (Sum of Lines 7.1 to 7.3)			
8. Total (Line 6.5 plus Line 7.4)			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9. Death benefits			1,372
10. Matured endowments			
11. Annuity benefits			15,373
12. Surrender values and withdrawals for life contracts			1,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			17,745
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)			
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year			
17. Incurred during current year	2		14,986
Settled during current year:			
18.1 By payment in full	2		14,986
18.2 By payment on compromised claims			
18.3 Total paid	2		14,986
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements	2		14,986
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)			
<b>POLICY EXHIBIT</b>			
20. In force December 31, prior year	219		1,126,076
21. Issued during year	13		63,000
22. Other changes to in force (net)	(15)		(86,872)
23. In force December 31, current year	217		1,102,204

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



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**LIFE INSURANCE  
NEW JERSEY**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities	
1. Life insurance			7,935
2. Annuity considerations			
3. Deposit-type contract funds			
4. Other considerations			
5. Total (Lines 1 to 4)			7,935
<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			
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			
Annuities:			
7.1 Paid in cash or left on deposit			
7.2 Applied to provide paid-up annuities			
7.3 Other			
7.4 Total (Sum of Lines 7.1 to 7.3)			
8. Total (Line 6.5 plus Line 7.4)			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9. Death benefits			11,949
10. Matured endowments			
11. Annuity benefits			1,319
12. Surrender values and withdrawals for life contracts			1,325
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			14,593
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)			
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year			
17. Incurred during current year		7	13,421
Settled during current year:			
18.1 By payment in full		7	13,421
18.2 By payment on compromised claims			
18.3 Total paid		7	13,421
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements		7	13,421
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)			
<b>POLICY EXHIBIT</b>			
20. In force December 31, prior year		267	1,042,870
21. Issued during year		4	32,100
22. Other changes to in force (net)		(12)	(86,049)
23. In force December 31, current year		259	988,921

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



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**LIFE INSURANCE  
NEW YORK**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities	
1. Life insurance			10,729
2. Annuity considerations			23,500
3. Deposit-type contract funds			
4. Other considerations			
5. Total (Lines 1 to 4)			34,229
<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			
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			
Annuities:			
7.1 Paid in cash or left on deposit			
7.2 Applied to provide paid-up annuities			
7.3 Other			
7.4 Total (Sum of Lines 7.1 to 7.3)			
8. Total (Line 6.5 plus Line 7.4)			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9. Death benefits			56,000
10. Matured endowments			
11. Annuity benefits			
12. Surrender values and withdrawals for life contracts			1,655
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			57,655
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)			
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year			
17. Incurred during current year		2	3,316
Settled during current year:			
18.1 By payment in full		2	3,316
18.2 By payment on compromised claims			
18.3 Total paid		2	3,316
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements		2	3,316
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)			
<b>POLICY EXHIBIT</b>			
20. In force December 31, prior year		109	677,476
21. Issued during year		4	37,000
22. Other changes to in force (net)		(8)	133,000
23. In force December 31, current year		105	847,476

**ACCIDENT AND HEALTH INSURANCE**

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

**NONE**



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**LIFE INSURANCE**

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

**DURING THE YEAR 2002**  
 NAIC Society Code: 56987

		1	
		Life and Annuities	
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>			
1.	Life insurance		122,240
2.	Annuity considerations		513,656
3.	Deposit-type contract funds		
4.	Other considerations		
5.	<b>Total (Lines 1 to 4)</b>		<b>635,896</b>
<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		
6.4	Other		
6.5	<b>Total (Sum of Lines 6.1 to 6.4)</b>		
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	<b>Total (Sum of Lines 7.1 to 7.3)</b>		
8.	<b>Total (Line 6.5 plus Line 7.4)</b>		
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9.	Death benefits		35,786
10.	Matured endowments		1,089
11.	Annuity benefits		196,418
12.	Surrender values and withdrawals for life contracts		2,000
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	<b>Total</b>		<b>235,293</b>
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	<b>Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)</b>		
<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	25	77,349
Settled during current year:			
18.1	By payment in full	25	77,349
18.2	By payment on compromised claims		
18.3	<b>Total paid</b>	25	77,349
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	<b>Total settlements</b>	25	77,349
19.	<b>Unpaid Dec. 31, current year (16 + 17 - 18.6)</b>		
<b>POLICY EXHIBIT</b>			
20.	In force December 31, prior year	1,223	28,416,336
21.	Issued during year	30	1,000,060
22.	Other changes to in force (net)	(85)	(2,669,988)
23.	<b>In force December 31, current year</b>	<b>1,168</b>	<b>26,746,408</b>

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



56987200243039100

**LIFE INSURANCE  
PENNSYLVANIA**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities	
1. Life insurance			28,920
2. Annuity considerations			208,288
3. Deposit-type contract funds			
4. Other considerations			
5. Total (Lines 1 to 4)			237,208
<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			
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			
Annuities:			
7.1 Paid in cash or left on deposit			
7.2 Applied to provide paid-up annuities			
7.3 Other			
7.4 Total (Sum of Lines 7.1 to 7.3)			
8. Total (Line 6.5 plus Line 7.4)			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9. Death benefits			69,948
10. Matured endowments			
11. Annuity benefits			183,472
12. Surrender values and withdrawals for life contracts			5,350
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			258,770
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)			
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year			
17. Incurred during current year		35	67,137
Settled during current year:			
18.1 By payment in full		35	67,137
18.2 By payment on compromised claims			
18.3 Total paid		35	67,137
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements		35	67,137
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)			
<b>POLICY EXHIBIT</b>			
20. In force December 31, prior year		1,294	5,200,188
21. Issued during year		8	47,797
22. Other changes to in force (net)		(60)	(356,076)
23. In force December 31, current year		1,242	4,891,909

**ACCIDENT AND HEALTH INSURANCE**

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

NONE



56987200243049100

**LIFE INSURANCE  
WEST VIRGINIA**

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

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Life and Annuities	
1. Life insurance			33
2. Annuity considerations			2,050
3. Deposit-type contract funds			
4. Other considerations			
5. Total (Lines 1 to 4)			2,083
<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			
6.4 Other			
6.5 Total (Sum of Lines 6.1 to 6.4)			
Annuities:			
7.1 Paid in cash or left on deposit			
7.2 Applied to provide paid-up annuities			
7.3 Other			
7.4 Total (Sum of Lines 7.1 to 7.3)			
8. Total (Line 6.5 plus Line 7.4)			
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9. Death benefits			
10. Matured endowments			
11. Annuity benefits			
12. Surrender values and withdrawals for life contracts			
13. Aggregate write-ins for miscellaneous direct claims and benefits paid			
14. All other benefits, except accident and health			
15. Total			
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)			
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year			
17. Incurred during current year		4	2,241
Settled during current year:			
18.1 By payment in full		4	2,241
18.2 By payment on compromised claims			
18.3 Total paid		4	2,241
18.4 Reduction by compromise			
18.5 Amount rejected			
18.6 Total settlements		4	2,241
19. Unpaid Dec. 31, current year (16 + 17 - 18.6)			
<b>POLICY EXHIBIT</b>			
20. In force December 31, prior year		19	20,718
21. Issued during year			
22. Other changes to in force (net)			
23. In force December 31, current year		19	20,718

**ACCIDENT AND HEALTH INSURANCE**

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



56987200243058100

**LIFE INSURANCE**

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

**TOTAL**

**DURING THE YEAR 2002**  
NAIC Society Code: 56987

		1 Life and Annuities	
<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>			
1.	Life insurance		181,133
2.	Annuity considerations		919,249
3.	Deposit-type contract funds		
4.	Other considerations		
5.	<b>Total (Lines 1 to 4)</b>		<b>1,100,382</b>
<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		
6.4	Other		
6.5	<b>Total (Sum of Lines 6.1 to 6.4)</b>		
Annuities:			
7.1	Paid in cash or left on deposit		
7.2	Applied to provide paid-up annuities		
7.3	Other		
7.4	<b>Total (Sum of Lines 7.1 to 7.3)</b>		
8.	<b>Total (Line 6.5 plus Line 7.4)</b>		
<b>DIRECT CLAIMS AND BENEFITS PAID</b>			
9.	Death benefits		183,055
10.	Matured endowments		1,089
11.	Annuity benefits		406,475
12.	Surrender values and withdrawals for life contracts		12,550
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid		
14.	All other benefits, except accident and health		
15.	<b>Total</b>		<b>603,169</b>
<b>DETAILS OF WRITE-INS</b>			
1301.			
1302.			
1303.			
1398.	Summary of remaining write-ins for Line 13 from overflow page		
1399.	<b>Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)</b>		
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>		1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	80	183,144
Settled during current year:			
18.1	By payment in full	80	183,144
18.2	By payment on compromised claims		
18.3	<b>Total paid</b>	80	183,144
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	<b>Total settlements</b>	80	183,144
19.	<b>Unpaid Dec. 31, current year (16 + 17 - 18.6)</b>		
<b>POLICY EXHIBIT</b>			
20.	In force December 31, prior year	3,235	36,802,675
21.	Issued during year	60	1,184,957
22.	Other changes to in force (net)	(169)	(2,998,205)
23.	<b>In force December 31, current year</b>	<b>3,126</b>	<b>34,989,427</b>

**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	<b>Totals (sum of Lines 25.1 to 25.5)</b>				
26.	<b>Totals (Lines 24 + 25.6)</b>				

NONE

## FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

### Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year .....	209,169
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ ..... 0 Transferred into the Reserve Net of Taxes of \$ ..... 0	(29,503)
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) .....	179,666
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	17,120
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	162,546

### Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002 .....	17,363	(243)		17,120
2. 2003 .....	16,176	(486)		15,690
3. 2004 .....	15,255	(406)		14,849
4. 2005 .....	14,398	(36)		14,362
5. 2006 .....	13,375	345		13,720
6. 2007 .....	12,485	664		13,149
7. 2008 .....	11,330	752		12,082
8. 2009 .....	9,893	394		10,287
9. 2010 .....	8,885	60		8,945
10. 2011 .....	8,412	(313)		8,099
11. 2012 .....	8,108	(755)		7,353
12. 2013 .....	7,644	(1,025)		6,619
13. 2014 .....	7,693	(1,235)		6,458
14. 2015 .....	7,194	(1,439)		5,755
15. 2016 .....	6,066	(1,580)		4,486
16. 2017 .....	5,311	(1,906)		3,405
17. 2018 .....	4,740	(2,166)		2,574
18. 2019 .....	4,525	(2,465)		2,060
19. 2020 .....	4,348	(2,881)		1,467
20. 2021 .....	4,104	(3,265)		839
21. 2022 .....	3,968	(3,713)		255
22. 2023 .....	3,912	(3,543)		369
23. 2024 .....	3,684	(2,752)		932
24. 2025 .....	3,258	(1,910)		1,348
25. 2026 .....	2,776	(994)		1,782
26. 2027 .....	2,120	31		2,151
27. 2028 .....	1,282	469		1,751
28. 2029 .....	543	378		921
29. 2030 .....	240	280		520
30. 2031 .....	81	174		255
31. 2032 and Later .....		63		63
32. Total (Lines 1 to 31)	209,169	(29,503)		179,666

**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	117,512		117,512		27,683	27,683	145,195
2. Realized Capital Gains/(Losses) Net of Taxes - General Account	(35,644)		(35,644)	(106,882)		(106,882)	(142,526)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts							
4. Unrealized Capital Gains/(Losses) - General Account	(67,534)		(67,534)	24,789		24,789	(42,745)
5. Unrealized Capital Gains/(Losses) - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	58,500		58,500				58,500
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	72,834		72,834	(82,093)	27,683	(54,410)	18,424
9. Maximum Reserve	260,033		260,033	2,296	28,508	30,804	290,837
10. Reserve Objective	175,390		175,390	2,296	28,508	30,804	206,194
11. 20% of (Line 10 - Line 8)	20,511		20,511	16,878	165	17,043	37,554
12. Balance Before Transfers (Lines 8 + 11)	93,345		93,345	(65,215)	27,848	(37,367)	55,978
13. Transfers							X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero				65,215		65,215	65,215
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	93,345		93,345		27,848	27,848	121,193

**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	28,514	X X X	X X X	28,514	0.0000		0.0000		0.0000	
2	1	Highest Quality	6,146,746	X X X	X X X	6,146,746	0.0005	3,073	0.0015	9,220	0.0030	18,440
3	2	High Quality	6,945,533	X X X	X X X	6,945,533	0.0020	13,891	0.0060	41,673	0.0100	69,455
4	3	Medium Quality	921,149	X X X	X X X	921,149	0.0105	9,672	0.0280	25,792	0.0400	36,846
5	4	Low Quality	275,959	X X X	X X X	275,959	0.0270	7,451	0.0630	17,385	0.0900	24,836
6	5	Lower Quality	166,008	X X X	X X X	166,008	0.0670	11,123	0.1200	19,921	0.2000	33,202
7	6	In or Near Default	56,753	X X X	X X X	56,753	0.0000		0.3000	17,026	0.3000	17,026
8		Total Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	14,540,662	X X X	X X X	14,540,662	X X X	45,210	X X X	131,017	X X X	199,805
<b>PREFERRED STOCKS</b>												
10	1	Highest Quality	287,500	X X X	X X X	287,500	0.0020	575	0.0060	1,725	0.0090	2,588
11	2	High Quality	868,381	X X X	X X X	868,381	0.0065	5,644	0.0170	14,762	0.0250	21,710
12	3	Medium Quality	324,125	X X X	X X X	324,125	0.0185	5,996	0.0400	12,965	0.0600	19,448
13	4	Low Quality	22,800	X X X	X X X	22,800	0.0400	912	0.0880	2,006	0.1350	3,078
14	5	Lower Quality		X X X	X X X		0.0850		0.1600		0.2500	
15	6	In or Near Default	41,420	X X X	X X X	41,420	0.0000		0.3000	12,426	0.3000	12,426
16		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2 Line 2.1, Net Admitted Asset)	1,544,226	X X X	X X X	1,544,226	X X X	13,127	X X X	43,884	X X X	59,250
<b>SHORT-TERM BONDS</b>												
18		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
19	1	Highest Quality	325,902	X X X	X X X	325,902	0.0005	163	0.0015	489	0.0030	978
20	2	High Quality		X X X	X X X		0.0020		0.0060		0.0100	
21	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
22	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
23	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
24	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
25		Total Short-term Bonds (Sum of Lines 18 through 24)	325,902	X X X	X X X	325,902	X X X	163	X X X	489	X X X	978

**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		X X X	X X X		0.0005		0.0015		0.0030	
27	1	Highest Quality		X X X	X X X		0.0005		0.0015		0.0030	
28	2	High Quality		X X X	X X X		0.0020		0.0060		0.0100	
29	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
30	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
31	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
32	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
33		Total Derivative Instruments		X X X	X X X		X X X		X X X		X X X	
34		TOTAL (Lines 9 + 17 + 25 + 33)	16,410,790	X X X	X X X	16,410,790	X X X	58,500	X X X	175,390	X X X	260,033
<b>MORTGAGE LOANS</b>												
In Good Standing:												
35		Farm Mortgages			X X X		0.0063 (a)		0.0140 (a)		0.0225 (a)	
36		Residential Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
37		Residential Mortgages-All Other			X X X		0.0013		0.0030		0.0050	
38		Commercial Mortgages-Insured or Guaranteed			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages-All Other			X X X		0.0063 (a)		0.0140 (a)		0.0225 (a)	
40		In Good Standing With Restructured Terms			X X X		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41		Farm Mortgages			X X X		0.0420		0.0915		0.1500	
42		Residential Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
43		Residential Mortgages-All Other			X X X		0.0025		0.0060		0.0100	
44		Commercial Mortgages-Insured or Guaranteed			X X X		0.0005		0.0012		0.0020	
45		Commercial Mortgages-All Other			X X X		0.0420		0.0915		0.1500	
In Process of Foreclosure:												
46		Farm Mortgages			X X X		0.0000		0.2000		0.2000	
47		Residential Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
48		Residential Mortgages-All Other			X X X		0.0000		0.0200		0.0200	
49		Commercial Mortgages-Insured or Guaranteed			X X X		0.0000		0.0040		0.0040	
50		Commercial Mortgages-All Other			X X X		0.0000		0.2000		0.2000	
51		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)			X X X		X X X		X X X		X X X	
52		Schedule DA Mortgages			X X X		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)			X X X		X X X		X X X		X X X	

**NONE**

**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.

33

**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	7,653	X X X	X X X	7,653	0.0000		0.3000 (d)	2,296	0.3000 (d)	2,296
2		Unaffiliated Private		X X X	X X X		0.0000		0.2500		0.2500	
3		Affiliated Life with AVR		X X X	X X X		0.0000		0.0000		0.0000	
Affiliated Investment Subsidiary:												
4		Fixed Income Exempt Obligations					X X X		X X X		X X X	
5		Fixed Income Highest Quality					X X X		X X X		X X X	
6		Fixed Income High Quality					X X X		X X X		X X X	
7		Fixed Income Medium Quality					X X X		X X X		X X X	
8		Fixed Income Low Quality					X X X		X X X		X X X	
9		Fixed Income Lower Quality					X X X		X X X		X X X	
10		Fixed Income In/Near Default					X X X		X X X		X X X	
11		Unaffiliated Common Stock Public					0.0000		0.2000 (d)		0.2000 (d)	
12		Unaffiliated Common Stock Private					0.0000		0.2500		0.2500	
13		Mortgage Loans					(c)		(c)		(c)	
14		Real Estate					(e)		(e)		(e)	
15		Affiliated - Certain Other (See SVO Purposes & Procedures Manual)		X X X	X X X		0.0000		0.2000		0.2000	
16		Affiliated - All Other		X X X	X X X		0.0000		0.2500		0.2500	
17		Total Common Stock (Sum of Lines 1 through 16) (Page 2, Line 2.2, Net Admitted Asset)	7,653			7,653	X X X		X X X	2,296	X X X	2,296
<b>REAL ESTATE</b>												
18		Home Office Property (General Account only)	380,100			380,100	0.0000		0.0750	28,508	0.0750	28,508
19		Investment Properties					0.0000		0.0750		0.0750	
20		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
21		Total Real Estate (Sum of Lines 18 through 20)	380,100			380,100	X X X		X X X	28,508	X X X	28,508
<b>OTHER INVESTED ASSETS</b>												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations		X X X	X X X		0.0000		0.0000		0.0000	
23	1	Highest Quality		X X X	X X X		0.0005		0.0015		0.0030	
24	2	High Quality		X X X	X X X		0.0020		0.0060		0.0100	
25	3	Medium Quality		X X X	X X X		0.0105		0.0280		0.0400	
26	4	Low Quality		X X X	X X X		0.0270		0.0630		0.0900	
27	5	Lower Quality		X X X	X X X		0.0670		0.1200		0.2000	
28	6	In or Near Default		X X X	X X X		0.0000		0.3000		0.3000	
29		Total with Bond characteristics (Sum of Lines 22 through 28)		X X X	X X X		X X X		X X X		X X X	

3 4

**NONE**

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

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

35

NONE

NONE

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

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

36

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

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

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

### SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	387,750
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(7,650)
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	
8. Book/adjusted carrying value at the end of current period	380,100
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	380,100
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	380,100

### SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	<b>NONE</b>
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	

### SCHEDULE BA - VERIFICATION BETWEEN YEARS

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

**SCHEDULE D - PART 1A - SECTION 1**

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1		10,898		8,705	95,852	115,455	0.794	114,566	0.990	115,455	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals		10,898		8,705	95,852	115,455	0.794	114,566	0.990	115,455	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	13,929				98,700	112,629	0.775	112,579	0.972	112,629	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	13,929				98,700	112,629	0.775	112,579	0.972	112,629	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	24,373			187,026		211,399	1.454	247,318	2.136	211,399	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	24,373			187,026		211,399	1.454	247,318	2.136	211,399	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1		28,144		85,060	90,635	203,839	1.402	629,385	5.436	203,839	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals		28,144		85,060	90,635	203,839	1.402	629,385	5.436	203,839	

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1			35,000	359,618	54,426	449,044	3.088	777,588	6.716	449,044	
6.2 Class 2		25,000	74,893	664,898	291,526	1,056,317	7.265	510,631	4.410	1,056,317	
6.3 Class 3				99,310	47,017	146,327	1.006			146,327	
6.4 Class 4											
6.5 Class 5											
6.6 Class 6				24,235		24,235	0.167			24,235	
6.7 Totals		25,000	109,893	1,148,061	392,969	1,675,923	11.526	1,288,219	11.126	1,675,923	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	35,000	127,261	526,159	2,469,768	1,924,706	5,082,894	34.956	4,150,011	35.844	5,082,893	
7.2 Class 2	23,000	373,866	1,064,998	1,853,234	2,574,118	5,889,216	40.502	4,246,283	36.675	5,889,219	
7.3 Class 3	25,000	218,747	115,569	351,628	63,878	774,822	5.329	471,650	4.074	774,822	
7.4 Class 4		99,752		48,665	127,542	275,959	1.898	201,775	1.743	275,959	
7.5 Class 5		22,798		93,463	49,747	166,008	1.142	104,410	0.902	166,008	
7.6 Class 6		5,875	17,850	8,750	43	32,518	0.224	11,900	0.103	32,518	
7.7 Totals	83,000	848,299	1,724,576	4,825,508	4,740,034	12,221,417	84.050	9,186,029	79.340	12,221,419	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	73,302	166,303	561,159	3,110,177	2,264,319	6,175,260	42.469	X X X	X X X	6,175,259	
10.2 Class 2	23,000	398,866	1,139,891	2,518,132	2,865,644	6,945,533	47.766	X X X	X X X	6,945,536	
10.3 Class 3	25,000	218,747	115,569	450,938	110,895	921,149	6.335	X X X	X X X	921,149	
10.4 Class 4		99,752		48,665	127,542	275,959	1.898	X X X	X X X	275,959	
10.5 Class 5		22,798		93,463	49,747	(c) 166,008	1.142	X X X	X X X	166,008	
10.6 Class 6		5,875	17,850	32,985	43	(c) 56,753	0.390	X X X	X X X	56,753	
10.7 Totals	121,302	912,341	1,834,469	6,254,360	5,418,190	(b) 14,540,662	100.000	X X X	X X X	14,540,664	
10.8 Line 10.7 as a % of Col. 6	0.834	6.274	12.616	43.013	37.262	100.000	X X X	X X X	X X X	100.000	
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	15,000	288,567	570,139	2,189,203	2,968,538	X X X	X X X	6,031,447	52.094	6,031,447	
11.2 Class 2	10,000	267,330	543,984	2,136,768	1,798,832	X X X	X X X	4,756,914	41.085	4,756,914	
11.3 Class 3		123,022	98,568	75,060	175,000	X X X	X X X	471,650	4.074	471,650	
11.4 Class 4		176,800	24,975			X X X	X X X	201,775	1.743	201,775	
11.5 Class 5					104,410	X X X	X X X	(c) 104,410	0.902	104,410	
11.6 Class 6				11,900		X X X	X X X	(c) 11,900	0.103	11,900	
11.7 Totals	25,000	855,719	1,237,666	4,412,931	5,046,780	X X X	X X X	(b) 11,578,096	100.000	11,578,096	
11.8 Line 11.7 as a % of Col. 8	0.216	7.391	10.690	38.114	43.589	X X X	X X X	100.000	X X X	100.000	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	73,302	166,303	561,159	3,110,177	2,264,319	6,175,260	42.469	6,031,447	52.094	6,175,260	X X X
12.2 Class 2	23,000	398,866	1,139,891	2,518,132	2,865,644	6,945,533	47.766	4,756,914	41.085	6,945,533	X X X
12.3 Class 3	25,000	218,747	115,569	450,938	110,895	921,149	6.335	471,650	4.074	921,149	X X X
12.4 Class 4		99,752		48,665	127,542	275,959	1.898	201,775	1.743	275,959	X X X
12.5 Class 5		22,798		93,463	49,747	166,008	1.142	104,410	0.902	166,008	X X X
12.6 Class 6		5,875	17,850	32,985	43	56,753	0.390	11,900	0.103	56,753	X X X
12.7 Totals	121,302	912,341	1,834,469	6,254,360	5,418,190	14,540,662	100.000	11,578,096	100.000	14,540,662	X X X
12.8 Line 12.7 as a % of Col. 6	0.834	6.274	12.616	43.013	37.262	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.834	6.274	12.616	43.013	37.262	100.000	X X X	X X X	X X X	100.000	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5\* designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations		10,898			86,941	97,839	0.673	88,482	0.764	97,839	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities				8,705	8,911	17,616	0.121	26,084	0.225	17,616	
1.7 Totals		10,898		8,705	95,852	115,455	0.794	114,566	0.990	115,455	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	13,929				98,700	112,629	0.775	112,579	0.972	112,629	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals	13,929				98,700	112,629	0.775	112,579	0.972	112,629	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	24,373			187,026		211,399	1.454	247,318	2.136	211,399	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals	24,373			187,026		211,399	1.454	247,318	2.136	211,399	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined		28,144		85,060	90,635	203,839	1.402	629,385	5.436	203,839	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals		28,144		85,060	90,635	203,839	1.402	629,385	5.436	203,839	

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		25,000	109,893	1,148,061	392,969	1,675,923	11.526	1,288,219	11.126	1,675,923	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals		25,000	109,893	1,148,061	392,969	1,675,923	11.526	1,288,219	11.126	1,675,923	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	83,000	848,299	1,724,576	4,784,844	4,588,540	12,029,259	82.728	8,875,054	76.654	12,029,259	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined				40,664	151,494	192,158	1.322	310,975	2.686	192,157	
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	83,000	848,299	1,724,576	4,825,508	4,740,034	12,221,417	84.050	9,186,029	79.340	12,221,416	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	121,302	884,197	1,834,469	6,119,931	5,167,150	14,127,049	97.155	X X X	X X X	14,127,049	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds				8,705	8,911	17,616	0.121	X X X	X X X	17,616	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined		28,144		125,724	242,129	395,997	2.723	X X X	X X X	395,996	
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	121,302	912,341	1,834,469	6,254,360	5,418,190	14,540,662	100.000	X X X	X X X	14,540,661	
10.8 Line 10.7 as a % of Col. 6	0.834	6.274	12.616	43.013	37.262	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	25,000	815,480	1,237,666	4,319,064	4,214,442	X X X	X X X	10,611,652	91.653	10,611,652	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds				11,455	14,629	X X X	X X X	26,084	0.225	26,084	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined		40,239		82,412	817,709	X X X	X X X	940,360	8.122	940,360	
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	25,000	855,719	1,237,666	4,412,931	5,046,780	X X X	X X X	11,578,096	100.000	11,578,096	
11.8 Line 11.7 as a % of Col. 8	0.216	7.391	10.690	38.114	43.589	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	121,302	884,197	1,834,469	6,119,931	5,167,150	14,127,049	97.155	10,611,652	91.653	14,127,049	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds				8,705	8,911	17,616	0.121	26,084	0.225	17,616	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined		28,144		125,724	242,129	395,997	2.723	940,360	8.122	395,997	X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	121,302	912,341	1,834,469	6,254,360	5,418,190	14,540,662	100.000	11,578,096	100.000	14,540,662	X X X
12.8 Line 12.7 as a % of Col. 6	0.834	6.274	12.616	43.013	37.262	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.834	6.274	12.616	43.013	37.262	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6								X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10								X X X	X X X	X X X	

**SCHEDULE DA - PART 2**

**Verification of SHORT-TERM INVESTMENTS Between Years**

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	130,936	130,936			
2. Cost of short-term investments acquired	325,902	325,902			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	130,936	130,936			
7. Book/adjusted carrying value, current year	325,902	325,902			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	325,902	325,902			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	325,902	325,902			
12. Income collected during year	1,709	1,709			
13. Income earned during year	1,709	1,709			

4 6

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: \_\_\_\_\_



**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	76	63	27	27	62
2. Commissions and reinsurance expense allowances					
3. Contract claims	25	55	50	125	
4. Surrender benefits and withdrawals for life contracts					
5. Refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts					
10. Liability for deposit-type contracts					
11. Contract claims unpaid	25			125	
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)	17,001,908		17,001,908
2. Reinsurance ceded (Line 11)	34,266		34,266
3. Life & annuity premiums deferred & uncollected (Line 14)			
4. A & H premiums due and unpaid (Line 15)			
5. Net credit for ceded reinsurance	X X X		
6. All other admitted assets (balance)	245,323		245,323
7. Total assets excluding Separate Accounts (Line 22)	17,281,497		17,281,497
8. Separate Account assets (Line 23)			
9. Total assets (Line 24)	17,281,497		17,281,497
<b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>			
10. Contract reserves (Lines 1 and 2)	11,880,900		11,880,900
11. Liability for deposit-type contracts (Line 3)	72,626		72,626
12. Claim reserves (Line 4)	15,000		15,000
13. Member refunds/reserves (Lines 5 through 6)			
14. Premium & annuity considerations received in advance (Line 7)	35,147		35,147
15. Other contract liabilities (Line 8)	162,546		162,546
16. Reinsurance in unauthorized companies (Line 21.2)			
17. Funds held under reinsurance with unauthorized reinsurance (Line 21.3)		X X X	
18. All other liabilities (balance)	4,633,206		4,633,206
19. Total liabilities excluding Separate Accounts (Line 23)	16,799,425		16,799,425
20. Separate Account liabilities (Line 24)			
21. Total liabilities (Line 25)	16,799,425		16,799,425
22. Capital & surplus (Line 30)	482,072	X X X	482,072
23. Total liabilities, capital & surplus (Line 31)	17,281,497		17,281,497
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves			
25. Claim reserves			
26. Member refunds/reserves			
27. Premium & annuity considerations received in advance			
28. Liability for premium & other deposit funds			
29. Other contract liabilities			
30. Reinsurance ceded assets			
31. Other ceded reinsurance recoverables			
32. Total ceded reinsurance recoverables			
33. Life & annuity premiums deferred & uncollected			
34. A & H premiums due and unpaid			
35. Reinsurance in unauthorized companies			
36. Other ceded reinsurance payables/offsets			
37. Total ceded reinsurance payables/offsets			
38. Total net credit for ceded reinsurance			

**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)
69					<b>NONE</b>							
	9999999	Control Totals							XXX			

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

### MARCH FILING

	RESPONSE
1. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
2. Will the SVO Compliance Certification be filed by March 1? .....	YES
3. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
4. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
5. Will the statement on non-guaranteed elements as required in Interrogatory #3 to Exhibit 5 be filed by March 1? .....	YES
6. Will an actuarial opinion be filed by March 1? .....	YES
7. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO

### APRIL FILING

8. Will the Long-term Care Experience Reporting Forms be filed with the the state of domicile and the NAIC by April 1? .....	NO
9. Will the Interest Sensitive Life Insurance Products Report be filed with the state of domicile and the NAIC by April 1? .....	YES
10. Will Management's Discussion and Analysis be filed by April 1? .....	YES
11. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
12. Will the Investment Risks Interrogatories be filed by April 1? .....	YES

### JUNE FILING

13. Will an audited financial report be filed by June 1? .....	YES
14. Will the Supplement to Valuation Report be filed by June 30? .....	NO

**Explanation:**

N/A  
 .....  
 .....

**Bar code:**



569872002360000



569872002490000



569872002340000



569872002330000



569872002210000



569872002250000