



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2002
 OF THE CONDITION AND AFFAIRS OF THE
American Modern Life Insurance Company

NAIC Group Code 0127 0127 NAIC Company Code 65811 Employer's ID Number 86-6052181
(Current Period) (Prior Period)

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

Country of Domicile _____

Incorporated December 12, 1956 Commenced Business January 3, 1957

Statutory Home Office 7000 Midland Blvd., Amelia, Ohio 45102-2607
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 7000 Midland Blvd., Amelia, Ohio 45102-2607 800-543-2644 -5289
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 5323, Cincinnati, Ohio 45201-5323
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 7000 Midland Blvd., Amelia, Ohio 45102-2607
(Street and Number, City or Town, State and Zip Code)
800-543-2644 -5289
(Area Code) (Telephone Number)

Internet Website Address www.amig.com

Statement Contact James Paul Tierney 800-543-2644 -5289
(Name) (Area Code) (Telephone Number) (Extension)
jim_tierney@amig.com 513-947-4127
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 7000 Midland Blvd., Amelia, Ohio 45102-2607 800-543-2644 -6682
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President & CEO John Weber Hayden
 Executive VP & CFO Kenneth Gerald Boberg
 SVP & Treasurer James Paul Tierney
 V. Pres. & Secretary Michael Lynn Flowers
 Exec. V. President Robert Eugene Hilliard
 Actuary William R. Horbatt

VICE PRESIDENTS

John Ignatius Von Lehman, SVP
 Elisabeth Evensen Baldock, SVP
 Gary Andrew Cobb, SVP
 John Gilbert Campbell, SVP
 Paul Frederick Gelter, SVP
 David Joseph Brick, SVP
 Robert William Fulcher, SVP
 #William Todd Gray, SVP
 #Michael Ray McMillian, SVP
 Joseph George David
 Frank Joseph May

DIRECTORS OR TRUSTEES

John Weber Hayden, Chairman
 Joseph Page Hayden, III
 John Ignatius Von Lehman
 Paul Thomas Brizzolara
 Kenneth Gerald Boberg

State of Ohio }
 County of Clermont } 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.

John Weber Hayden
 President & CEO

Michael Lynn Flowers
 V. Pres. & Secretary

James Paul Tierney
 SVP & Treasurer

- 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 _____

Subscribed and sworn to before me this
 14th day of February, 2003

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-out business defined as: Yes () No (X)

Workers' compensation carve-out business is defined as reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident expositors, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes () No (X)

8.3 If Line 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$ 1,000,000, the distribution of the amounts reported in Line 8.31 and Line 8.34 for Column (1) are:

	1 Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	< \$ 25,000	.....	.....
8.42	\$ 25,000 - 99,999	.....	.....
8.43	\$ 100,000 - 249,999	.....	.....
8.44	\$ 250,000 - 999,999	.....	.....
8.45	\$ 1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in Line 8.31, Column 1 was assumed from pools? \$



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, and DIRECT CLAIMS AND BENEFITS. Large 'NONE' watermark is present.

Table with 10 columns: Ordinary (Number, Amount), Credit Life (Number of Individual Policies and Group Certificate, Amount), Group (Number of Certificates, Amount), Industrial (Number, Amount), Total (Number, Amount). Rows include DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED and POLICY EXHIBIT. Large 'NONE' watermark is present.

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies and Other Individual Policies. Large 'NONE' watermark is present.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS. Large 'NONE' watermark is present.

Table with 10 columns: 1 Number, 2 Amount, 3 Number of Individual Policies and Group Certificate, 4 Amount, 5 Number of Certificates, 6 Amount, 7 Number, 8 Amount, 9 Number, 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT. Large 'NONE' watermark is present.

(a) Includes Individual Credit Life Insurance prior year \$... current year \$... Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$... current year \$... Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$... current year \$...

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies, 24.1 Federal Employees Health Benefits Program Premium, 24.2 Credit (Group and Individual), 24.3 Collectively Renewable Policies, 25.1 Non-cancellable, 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 Line 25.1 to Line 25.5), 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6). Large 'NONE' watermark is present.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		22,097			22,097
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		22,097			22,097
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			47	(a) 1,067,993					47	1,067,993
21. Issued during year			96	6,935,015					96	6,935,015
22. Other changes to in force (Net)			(90)	(6,787,483)					(90)	(6,787,483)
23. In force December 31 of current year			53	(a) 1,215,525					53	1,215,525

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	10,368	6,090			
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	10,368	6,090			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		908,795			908,795
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		908,795			908,795
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		83,205			83,205
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. Totals		83,205			83,205
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			12	218,018					12	218,018
Settled during current year:										
18.1 By payment in full			6	83,205					6	83,205
18.2 By payment on compromised claims										
18.3 Totals paid			6	83,205					6	83,205
18.4 Reduction by compromise										
18.5 Amount rejected			4	98,224					4	98,224
18.6 Total settlements			10	181,429					10	181,429
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			2	36,589					2	36,589
POLICY EXHIBIT										
20. In force December 31, prior year			2,456	(a) 22,284,770					2,456	22,284,770
21. Issued during year			2,143	55,542,613					2,143	55,542,613
22. Other changes to in force (Net)			(1,686)	(49,037,747)					(1,686)	(49,037,747)
23. In force December 31 of current year			2,913	(a) 28,789,636					2,913	28,789,636

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	289,123	223,943		32,111	152,411
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	289,123	223,943		32,111	152,411



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		472,616			472,616
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		472,616			472,616
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		349			349
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. Totals		349			349
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	349					1	349
Settled during current year:										
18.1 By payment in full			1	349					1	349
18.2 By payment on compromised claims										
18.3 Totals paid			1	349					1	349
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	349					1	349
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			57	(a) 1,827,451					57	1,827,451
21. Issued during year			1,975	97,914,305					1,975	97,914,305
22. Other changes to in force (Net)			(1,642)	(88,172,576)					(1,642)	(88,172,576)
23. In force December 31 of current year			390	(a) 11,569,180					390	11,569,180

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	396,232	139,964		3,335	49,509
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	396,232	139,964		3,335	49,509



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,280,636			1,280,636
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,280,636			1,280,636
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	13,907					1	13,907
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	13,907					1	13,907
POLICY EXHIBIT										
20. In force December 31, prior year			163	(a) 4,052,237					163	4,052,237
21. Issued during year			2,332	144,009,332					2,332	144,009,332
22. Other changes to in force (Net)			(1,676)	(126,516,970)					(1,676)	(126,516,970)
23. In force December 31 of current year			819	(a) 21,544,599					819	21,544,599

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	747,635	249,566		17,087	151,634
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	747,635	249,566		17,087	151,634



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		18,131			18,131
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		18,131			18,131
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		4,561			4,561
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. Totals		4,561			4,561
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	4,561					1	4,561
Settled during current year:										
18.1 By payment in full			1	4,561					1	4,561
18.2 By payment on compromised claims										
18.3 Totals paid			1	4,561					1	4,561
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	4,561					1	4,561
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			105	(a) 473,176					105	473,176
21. Issued during year			146	944,531					146	944,531
22. Other changes to in force (Net)			(41)	(415,473)					(41)	(415,473)
23. In force December 31 of current year			210	(a) 1,002,234					210	1,002,234

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	24,039	9,942		1,563	121
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	24,039	9,942		1,563	121



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		289			289
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		289			289
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			6	(a) 115,195					6	115,195
21. Issued during year			1	19,313					1	19,313
22. Other changes to in force (Net)				(7,069)						(7,069)
23. In force December 31 of current year			7	(a) 127,439					7	127,439

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS					
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. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
					Number of Policies					
20. In force December 31, prior year										
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

NONE

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					

NONE



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(856)			(856)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(856)			(856)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		613			613
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. Totals		613			613
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	613					1	613
Settled during current year:										
18.1 By payment in full			1	613					1	613
18.2 By payment on compromised claims										
18.3 Totals paid			1	613					1	613
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	613					1	613
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			10	(a) 242,810					10	242,810
21. Issued during year			1	42,433					1	42,433
22. Other changes to in force (Net)			(6)	(166,529)					(6)	(166,529)
23. In force December 31 of current year			5	(a) 118,714					5	118,714

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	(553)	10,899		6,985	(439)
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	(553)	10,899		6,985	(439)



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		52,907			52,907
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		52,907			52,907
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		82,920			82,920
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. Totals		82,920			82,920
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			11	356,352					11	356,352
Settled during current year:										
18.1 By payment in full			5	82,920					5	82,920
18.2 By payment on compromised claims										
18.3 Totals paid			5	82,920					5	82,920
18.4 Reduction by compromise										
18.5 Amount rejected			3	132,856					3	132,856
18.6 Total settlements			8	215,776					8	215,776
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			3	140,576					3	140,576
POLICY EXHIBIT										
20. In force December 31, prior year			256	(a) 11,719,625					256	11,719,625
21. Issued during year			83	3,082,828					83	3,082,828
22. Other changes to in force (Net)			(62)	(2,913,739)					(62)	(2,913,739)
23. In force December 31 of current year			277	(a) 11,888,714					277	11,888,714

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	11,439	10,710		17,419	14,125
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	11,439	10,710		17,419	14,125



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS. A large 'NONE' watermark is present across the table.

Table with 10 columns: Ordinary (Number, Amount), Credit Life (Number of Individual Policies and Group Certificate, Amount), Group (Number of Certificates, Amount), Industrial (Number, Amount), Total (Number, Amount). Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT. A large 'NONE' watermark is present across the table.

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies, 24.1 Federal Employees Health Benefits Program Premium, 24.2 Credit (Group and Individual), 24.3 Collectively Renewable Policies, 25.1 Non-cancellable, 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 Line 25.1 to Line 25.5), 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6). A large 'NONE' watermark is present across the table.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		744,789			744,789
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		744,789			744,789
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			3	74,427					3	74,427
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected			3	74,427					3	74,427
18.6 Total settlements			3	74,427					3	74,427
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			110	(a) 2,215,871					110	2,215,871
21. Issued during year			1,493	60,948,280					1,493	60,948,280
22. Other changes to in force (Net)			(979)	(50,730,305)					(979)	(50,730,305)
23. In force December 31 of current year			624	(a) 12,433,846					624	12,433,846

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	445,838	122,018		3,720	43,305
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	445,838	122,018		3,720	43,305



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,046,011			1,046,011
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,046,011			1,046,011
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		427,404			427,404
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. Totals		427,404			427,404
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			2	20,809					2	20,809
17. Incurred during current year			90	504,417					90	504,417
Settled during current year:										
18.1 By payment in full			85	427,404					85	427,404
18.2 By payment on compromised claims										
18.3 Totals paid			85	427,404					85	427,404
18.4 Reduction by compromise										
18.5 Amount rejected			6	53,731					6	53,731
18.6 Total settlements			91	481,135					91	481,135
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	44,091					1	44,091
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			4,083	(a) 37,701,700					4,083	37,701,700
21. Issued during year			5,117	862,580,728					5,117	862,580,728
22. Other changes to in force (Net)			(4,711)	(858,939,961)					(4,711)	(858,939,961)
23. In force December 31 of current year			4,489	(a) 41,342,467					4,489	41,342,467

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	793,457	806,880		284,714	521,407
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	793,457	806,880		284,714	521,407



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		366,679			366,679
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		366,679			366,679
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		106,968			106,968
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. Totals		106,968			106,968
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			2	4,979					2	4,979
17. Incurred during current year			8	103,941					8	103,941
Settled during current year:										
18.1 By payment in full			9	106,968					9	106,968
18.2 By payment on compromised claims										
18.3 Totals paid			9	106,968					9	106,968
18.4 Reduction by compromise										
18.5 Amount rejected			1	1,952					1	1,952
18.6 Total settlements			10	108,920					10	108,920
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			2,129	22,164,544					2,129	22,164,544
21. Issued during year			1,228	103,923,772					1,228	103,923,772
22. Other changes to in force (Net)			(1,382)	(105,843,833)					(1,382)	(105,843,833)
23. In force December 31 of current year			1,975	20,244,483					1,975	20,244,483

(a) Includes Individual Credit Life Insurance prior year \$ _____ current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____ current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____ current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	197,919	247,764		71,030	81,038
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	197,919	247,764		71,030	81,038



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,225,639			1,225,639
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,225,639			1,225,639
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		106,281			106,281
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. Totals		106,281			106,281
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			1	16,485					1	16,485
17. Incurred during current year			16	255,476					16	255,476
Settled during current year:										
18.1 By payment in full			13	106,281					13	106,281
18.2 By payment on compromised claims										
18.3 Totals paid			13	106,281					13	106,281
18.4 Reduction by compromise										
18.5 Amount rejected			3	147,785					3	147,785
18.6 Total settlements			16	254,066					16	254,066
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	17,895					1	17,895
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			3,994	(a) 53,187,055					3,994	53,187,055
21. Issued during year			4,637	387,555,549					4,637	387,555,549
22. Other changes to in force (Net)			(4,168)	(381,518,621)					(4,168)	(381,518,621)
23. In force December 31 of current year			4,463	(a) 59,223,983					4,463	59,223,983

(a) Includes Individual Credit Life Insurance prior year \$ _____ current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____ current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____ current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	882,098	842,291		145,377	7,295
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	882,098	842,291		145,377	7,295



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		73,937			73,937
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		73,937			73,937
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		6,972			6,972
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. Totals		6,972			6,972
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			3	6,972					3	6,972
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full			3	6,972					3	6,972
18.2 By payment on compromised claims										
18.3 Totals paid			3	6,972					3	6,972
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			3	6,972					3	6,972
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			251	(a) 2,395,046					251	2,395,046
21. Issued during year			552	21,314,949					552	21,314,949
22. Other changes to in force (Net)			(512)	(20,872,358)					(512)	(20,872,358)
23. In force December 31 of current year			291	(a) 2,837,637					291	2,837,637

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	37,738	45,399		25,293	62,034
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	37,738	45,399		25,293	62,034



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(498)			(498)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(498)			(498)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		79			79
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. Totals		79			79
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	79					1	79
Settled during current year:										
18.1 By payment in full			1	79					1	79
18.2 By payment on compromised claims										
18.3 Totals paid			1	79					1	79
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	79					1	79
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			87	(a) 2,040,876					87	2,040,876
21. Issued during year			57	10,184,228					57	10,184,228
22. Other changes to in force (Net)			(52)	(9,355,912)					(52)	(9,355,912)
23. In force December 31 of current year			92	(a) 2,869,192					92	2,869,192

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	3,499	7,265		2,576	(2,818)
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	3,499	7,265		2,576	(2,818)



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,714			1,714
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,714			1,714
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		3,170			3,170
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. Totals		3,170			3,170
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	3,170					1	3,170
Settled during current year:										
18.1 By payment in full			1	3,170					1	3,170
18.2 By payment on compromised claims										
18.3 Totals paid			1	3,170					1	3,170
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	3,170					1	3,170
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			26	(a) 520,388					26	520,388
21. Issued during year			2	72,757					2	72,757
22. Other changes to in force (Net)			(22)	(452,877)					(22)	(452,877)
23. In force December 31 of current year			6	(a) 140,268					6	140,268

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	1,894	1,894			
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,894	1,894			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS. A large 'NONE' watermark is present across the table.

Table with 10 columns: Ordinary (Number, Amount), Credit Life (Number of Individual Policies and Group Certificate, Amount), Group (Number of Certificates, Amount), Industrial (Number, Amount), Total (Number, Amount). Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT, and various sub-rows for 2002. A large 'NONE' watermark is present across the table.

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies, 24.1 Federal Employees Health Benefits Program Premium, 24.2 Credit (Group and Individual), 24.3 Collectively Renewable Policies, 25.1 Non-cancellable, 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 Line 25.1 to Line 25.5), 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6). A large 'NONE' watermark is present across the table.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		23,124			23,124
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		23,124			23,124
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			112	(a) 1,615,050					112	1,615,050
21. Issued during year			75	1,145,520					75	1,145,520
22. Other changes to in force (Net)			(10)	(608,186)					(10)	(608,186)
23. In force December 31 of current year			177	(a) 2,152,384					177	2,152,384

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	7,401	4,120		49	49
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)	7,401	4,120		49	49
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	7,401	4,120		49	49



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS F					
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. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
					Number of Policies					
20. In force December 31, prior year										
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

NONE

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					

NONE



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		343,916			343,916
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		343,916			343,916
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		562,576			562,576
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. Totals		562,576			562,576
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			5	69,923					5	69,923
17. Incurred during current year			29	536,926					29	536,926
Settled during current year:										
18.1 By payment in full			27	562,576					27	562,576
18.2 By payment on compromised claims										
18.3 Totals paid			27	562,576					27	562,576
18.4 Reduction by compromise										
18.5 Amount rejected			3	27,335					3	27,335
18.6 Total settlements			30	589,911					30	589,911
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			4	16,938					4	16,938
POLICY EXHIBIT										
20. In force December 31, prior year			7,349	(a) 105,763,923					7,349	105,763,923
21. Issued during year			2,934	121,056,635					2,934	121,056,635
22. Other changes to in force (Net)			(3,719)	(135,635,582)					(3,719)	(135,635,582)
23. In force December 31 of current year			6,564	(a) 91,184,976					6,564	91,184,976

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	317,403	437,952		167,297	142,274
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	317,403	437,952		167,297	142,274



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,974,879			1,974,879
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,974,879			1,974,879
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		136,172			136,172
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. Totals		136,172			136,172
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			1	2,819					1	2,819
17. Incurred during current year			12	311,908					12	311,908
Settled during current year:										
18.1 By payment in full			8	136,172					8	136,172
18.2 By payment on compromised claims										
18.3 Totals paid			8	136,172					8	136,172
18.4 Reduction by compromise										
18.5 Amount rejected			4	147,131					4	147,131
18.6 Total settlements			12	283,303					12	283,303
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	31,424					1	31,424
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			1,020	(a) 26,891,752					1,020	26,891,752
21. Issued during year			3,832	381,746,827					3,832	381,746,827
22. Other changes to in force (Net)			(2,883)	(352,268,835)					(2,883)	(352,268,835)
23. In force December 31 of current year			1,969	(a) 56,369,744					1,969	56,369,744

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	1,485,328	580,792		78,692	170,598
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,485,328	580,792		78,692	170,598



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(281)			(281)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(281)			(281)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		2,835			2,835
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. Totals		2,835			2,835
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	2,835					1	2,835
Settled during current year:										
18.1 By payment in full			1	2,835					1	2,835
18.2 By payment on compromised claims										
18.3 Totals paid			1	2,835					1	2,835
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	2,835					1	2,835
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			23	(a) 492,676					23	492,676
21. Issued during year			1	14,719					1	14,719
22. Other changes to in force (Net)			(20)	(398,629)					(20)	(398,629)
23. In force December 31 of current year			4	(a) 108,766					4	108,766

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	1,489	687			
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,489	687			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,799,782			1,799,782
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,799,782			1,799,782
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		668,386			668,386
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. Totals		668,386			668,386
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			6	105,626					6	105,626
17. Incurred during current year			57	815,541					57	815,541
Settled during current year:										
18.1 By payment in full			47	668,386					47	668,386
18.2 By payment on compromised claims										
18.3 Totals paid			47	668,386					47	668,386
18.4 Reduction by compromise										
18.5 Amount rejected			10	177,175					10	177,175
18.6 Total settlements			57	845,561					57	845,561
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			6	75,606					6	75,606
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			7,227	(a) 72,515,520					7,227	72,515,520
21. Issued during year			8,679	442,740,597					8,679	442,740,597
22. Other changes to in force (Net)			(7,186)	(430,745,371)					(7,186)	(430,745,371)
23. In force December 31 of current year			8,720	(a) 84,510,746					8,720	84,510,746

(a) Includes Individual Credit Life Insurance prior year \$ _____ current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____ current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____ current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	1,006,880	839,718		89,799	173,489
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,006,880	839,718		89,799	173,489



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		460,874			460,874
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		460,874			460,874
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		43,128			43,128
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. Totals		43,128			43,128
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			5	115,296					5	115,296
Settled during current year:										
18.1 By payment in full			3	43,128					3	43,128
18.2 By payment on compromised claims										
18.3 Totals paid			3	43,128					3	43,128
18.4 Reduction by compromise										
18.5 Amount rejected			1	29,801					1	29,801
18.6 Total settlements			4	72,929					4	72,929
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	42,367					1	42,367
POLICY EXHIBIT										
20. In force December 31, prior year			826	(a) 13,448,021					826	13,448,021
21. Issued during year			666	57,439,297					666	57,439,297
22. Other changes to in force (Net)			(530)	(52,691,160)					(530)	(52,691,160)
23. In force December 31 of current year			962	(a) 18,196,158					962	18,196,158

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	277,213	157,815		66,562	(337)
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	277,213	157,815		66,562	(337)



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,053,016			1,053,016
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,053,016			1,053,016
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		30			30
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. Totals		30			30
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			5	96,013					5	96,013
Settled during current year:										
18.1 By payment in full			1	30					1	30
18.2 By payment on compromised claims										
18.3 Totals paid			1	30					1	30
18.4 Reduction by compromise										
18.5 Amount rejected			2	74,297					2	74,297
18.6 Total settlements			3	74,327					3	74,327
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			2	21,686					2	21,686
POLICY EXHIBIT										
20. In force December 31, prior year			202	(a) 3,675,680					202	3,675,680
21. Issued during year			1,876	69,904,748					1,876	69,904,748
22. Other changes to in force (Net)			(993)	(54,290,964)					(993)	(54,290,964)
23. In force December 31 of current year			1,085	(a) 19,289,464					1,085	19,289,464

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	739,843	207,179		8,255	32,228
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	739,843	207,179		8,255	32,228



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		198,700			198,700
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		198,700			198,700
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			14	(a) 349,876					14	349,876
21. Issued during year			477	20,009,454					477	20,009,454
22. Other changes to in force (Net)			(328)	(17,156,692)					(328)	(17,156,692)
23. In force December 31 of current year			163	(a) 3,202,638					163	3,202,638

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	110,708	34,540			
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	110,708	34,540			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			9 (a)	322,291					9	322,291
21. Issued during year			(2)	(76,097)					(2)	(76,097)
22. Other changes to in force (Net)										
23. In force December 31 of current year			7 (a)	246,194					7	246,194

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS. A large 'NONE' watermark is present across the table.

Table with 10 columns: Ordinary (Number, Amount), Credit Life (Number of Policies and Group Certificate, Amount), Group (Number of Certificates, Amount), Industrial (Number, Amount), Total (Number, Amount). Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT. A large 'NONE' watermark is present across the table.

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies, 24.1 Federal Employees Health Benefits Program Premium, 24.2 Credit (Group and Individual), 24.3 Collectively Renewable Policies, 25.1 Non-cancellable, 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 Line 25.1 to Line 25.5), 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6). A large 'NONE' watermark is present across the table.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(30,109)			(30,109)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(30,109)			(30,109)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		1,662			1,662
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. Totals		1,662			1,662
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			2	98,797					2	98,797
Settled during current year:										
18.1 By payment in full			1	1,662					1	1,662
18.2 By payment on compromised claims										
18.3 Totals paid			1	1,662					1	1,662
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	1,662					1	1,662
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	97,135					1	97,135
POLICY EXHIBIT										
20. In force December 31, prior year			388	(a) 13,878,347					388	13,878,347
21. Issued during year			12	475,134					12	475,134
22. Other changes to in force (Net)			(108)	(3,912,702)					(108)	(3,912,702)
23. In force December 31 of current year			292	(a) 10,440,779					292	10,440,779

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	(2,056)	8,009		14,766	(5,807)
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	(2,056)	8,009		14,766	(5,807)



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		163,558			163,558
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		163,558			163,558
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year			83	(a) 1,194,963					83	1,194,963
21. Issued during year			566	24,273,484					566	24,273,484
22. Other changes to in force (Net)			(412)	(21,290,950)					(412)	(21,290,950)
23. In force December 31 of current year			237	(a) 4,177,497					237	4,177,497

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	112,708	35,659		3,193	11,069
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	112,708	35,659		3,193	11,069



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		4,663,113			4,663,113
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		4,663,113			4,663,113
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		1,943,066			1,943,066
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. Totals		1,943,066			1,943,066
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			10	193,992					10	193,992
17. Incurred during current year			264	2,639,623					264	2,639,623
Settled during current year:										
18.1 By payment in full			211	1,943,066					211	1,943,066
18.2 By payment on compromised claims										
18.3 Totals paid			211	1,943,066					211	1,943,066
18.4 Reduction by compromise										
18.5 Amount rejected			32	402,961					32	402,961
18.6 Total settlements			243	2,346,027					243	2,346,027
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			31	487,588					31	487,588
POLICY EXHIBIT										
20. In force December 31, prior year			36,423	(a) 336,812,672					36,423	336,812,672
21. Issued during year			21,275	2,755,735,794					21,275	2,755,735,794
22. Other changes to in force (Net)			(21,178)	(2,750,069,017)					(21,178)	(2,750,069,017)
23. In force December 31 of current year			36,520	(a) 342,479,449					36,520	342,479,449

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	7,040,476	6,804,399		3,059,435	4,432,665
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	7,040,476	6,804,399		3,059,435	4,432,665



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		6,093			6,093
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		6,093			6,093
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		14			14
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. Totals		14			14
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	14					1	14
Settled during current year:										
18.1 By payment in full			1	14					1	14
18.2 By payment on compromised claims										
18.3 Totals paid			1	14					1	14
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	14					1	14
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			3	(a) 122,684					3	122,684
21. Issued during year			6	148,147					6	148,147
22. Other changes to in force (Net)				(38,770)						(38,770)
23. In force December 31 of current year			9	(a) 232,061					9	232,061

(a) Includes Individual Credit Life Insurance prior year \$ current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	(4)	227		51	
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	(4)	227		51	



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,276,683			2,276,683
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		2,276,683			2,276,683
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		102,898			102,898
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. Totals		102,898			102,898
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			7	192,622					7	192,622
Settled during current year:										
18.1 By payment in full			5	102,898					5	102,898
18.2 By payment on compromised claims										
18.3 Totals paid			5	102,898					5	102,898
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			5	102,898					5	102,898
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			2	89,724					2	89,724
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			383	(a) 14,474,964					383	14,474,964
21. Issued during year			4,289	282,008,203					4,289	282,008,203
22. Other changes to in force (Net)			(3,030)	(245,132,897)					(3,030)	(245,132,897)
23. In force December 31 of current year			1,642	(a) 51,350,270					1,642	51,350,270

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	1,257,080	346,385		8,698	105,185
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,257,080	346,385		8,698	105,185



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(11,289)			(11,289)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(11,289)			(11,289)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			248	(a) 3,842,560					248	3,842,560
21. Issued during year			5	139,332					5	139,332
22. Other changes to in force (Net)			(77)	(833,128)					(77)	(833,128)
23. In force December 31 of current year			176	(a) 3,148,764					176	3,148,764

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	2,464	2,693		2,875	7,993
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,464	2,693		2,875	7,993



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS F					
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. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
					Number of Policies					
20. In force December 31, prior year										
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

NONE

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					

NONE



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(8,770)			(8,770)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(8,770)			(8,770)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		2,418			2,418
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. Totals		2,418			2,418
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	2,418					1	2,418
Settled during current year:										
18.1 By payment in full			1	2,418					1	2,418
18.2 By payment on compromised claims										
18.3 Totals paid			1	2,418					1	2,418
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	2,418					1	2,418
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			175	(a) 5,809,170					175	5,809,170
21. Issued during year			1	41,314					1	41,314
22. Other changes to in force (Net)			(43)	(1,466,652)					(43)	(1,466,652)
23. In force December 31 of current year			133	(a) 4,383,832					133	4,383,832

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	(12)	452		156	(10)
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	(12)	452		156	(10)



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		421,074			421,074
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		421,074			421,074
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		679			679
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. Totals		679			679
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			3	71,969					3	71,969
Settled during current year:										
18.1 By payment in full			1	679					1	679
18.2 By payment on compromised claims										
18.3 Totals paid			1	679					1	679
18.4 Reduction by compromise										
18.5 Amount rejected			2	71,290					2	71,290
18.6 Total settlements			3	71,969					3	71,969
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			505	(a) 3,612,144					505	3,612,144
21. Issued during year			975	33,555,138					975	33,555,138
22. Other changes to in force (Net)			(734)	(28,363,349)					(734)	(28,363,349)
23. In force December 31 of current year			746	(a) 8,803,933					746	8,803,933

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	284,714	94,733		10,671	40,998
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	284,714	94,733		10,671	40,998



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		834,026			834,026
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		834,026			834,026
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		108,961			108,961
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. Totals		108,961			108,961
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			3	72,658					3	72,658
17. Incurred during current year			6	135,309					6	135,309
Settled during current year:										
18.1 By payment in full			4	108,961					4	108,961
18.2 By payment on compromised claims										
18.3 Totals paid			4	108,961					4	108,961
18.4 Reduction by compromise										
18.5 Amount rejected			4	73,251					4	73,251
18.6 Total settlements			8	182,212					8	182,212
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	25,755					1	25,755
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			2,094	(a) 23,236,072					2,094	23,236,072
21. Issued during year			2,299	116,282,907					2,299	116,282,907
22. Other changes to in force (Net)			(2,018)	(112,608,503)					(2,018)	(112,608,503)
23. In force December 31 of current year			2,375	(a) 26,910,476					2,375	26,910,476

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	262,784	265,625		89,073	177,267
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	262,784	265,625		89,073	177,267



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		(21,697)			(21,697)
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		(21,697)			(21,697)
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		48,660			48,660
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. Totals		48,660			48,660
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	48,660					1	48,660
Settled during current year:										
18.1 By payment in full			1	48,660					1	48,660
18.2 By payment on compromised claims										
18.3 Totals paid			1	48,660					1	48,660
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	48,660					1	48,660
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			536	(a) 20,527,044					536	20,527,044
21. Issued during year			41	1,117,552					41	1,117,552
22. Other changes to in force (Net)			(65)	(2,985,086)					(65)	(2,985,086)
23. In force December 31 of current year			512	(a) 18,659,510					512	18,659,510

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	2,728	921			
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,728	921			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		162,542			162,542
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		162,542			162,542
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		175			175
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. Totals		175			175
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			3	105,412					3	105,412
Settled during current year:										
18.1 By payment in full			1	175					1	175
18.2 By payment on compromised claims										
18.3 Totals paid			1	175					1	175
18.4 Reduction by compromise										
18.5 Amount rejected			1	25,478					1	25,478
18.6 Total settlements			2	25,653					2	25,653
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	79,759					1	79,759
POLICY EXHIBIT										
20. In force December 31, prior year			19	749,595					19	749,595
21. Issued during year			471	15,875,631					471	15,875,631
22. Other changes to in force (Net)			(320)	(12,704,025)					(320)	(12,704,025)
23. In force December 31 of current year			170	3,921,201					170	3,921,201

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	117,079	26,000		2,190	4,556
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	117,079	26,000		2,190	4,556



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS. A large 'NONE' watermark is present across the table.

Table with 10 columns: Ordinary (Number, Amount), Credit Life (Number of Individual Policies and Group Certificate, Amount), Group (Number of Certificates, Amount), Industrial (Number, Amount), Total (Number, Amount). Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT. A large 'NONE' watermark is present across the table.

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies, 24.1 Federal Employees Health Benefits Program Premium, 24.2 Credit (Group and Individual), 24.3 Collectively Renewable Policies, 25.1 Non-cancellable, 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 Line 25.1 to Line 25.5), 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6). A large 'NONE' watermark is present across the table.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		46,114			46,114
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		46,114			46,114
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		4,459			4,459
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. Totals		4,459			4,459
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			1	4,459					1	4,459
Settled during current year:										
18.1 By payment in full			1	4,459					1	4,459
18.2 By payment on compromised claims										
18.3 Totals paid			1	4,459					1	4,459
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			1	4,459					1	4,459
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			27	(a) 446,652					27	446,652
21. Issued during year			95	30,745,008					95	30,745,008
22. Other changes to in force (Net)			(50)	(29,797,610)					(50)	(29,797,610)
23. In force December 31 of current year			72	(a) 1,394,050					72	1,394,050

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	27,189	4,635		4,141	11,125
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	27,189	4,635		4,141	11,125



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,548,540			1,548,540
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,548,540			1,548,540
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		145,700			145,700
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. Totals		145,700			145,700
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			11	145,700					11	145,700
Settled during current year:										
18.1 By payment in full			11	145,700					11	145,700
18.2 By payment on compromised claims										
18.3 Totals paid			11	145,700					11	145,700
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			11	145,700					11	145,700
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			221	(a) 5,841,406					221	5,841,406
21. Issued during year			3,508	180,878,449					3,508	180,878,449
22. Other changes to in force (Net)			(2,605)	(157,289,177)					(2,605)	(157,289,177)
23. In force December 31 of current year			1,124	(a) 29,430,678					1,124	29,430,678

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	768,587	223,649		10,671	195,419
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	768,587	223,649		10,671	195,419



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,102,420			1,102,420
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,102,420			1,102,420
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		127,466			127,466
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. Totals		127,466			127,466
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			25	257,028					25	257,028
Settled during current year:										
18.1 By payment in full			17	127,466					17	127,466
18.2 By payment on compromised claims										
18.3 Totals paid			17	127,466					17	127,466
18.4 Reduction by compromise										
18.5 Amount rejected			7	101,618					7	101,618
18.6 Total settlements			24	229,084					24	229,084
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			1	27,944					1	27,944
POLICY EXHIBIT										
20. In force December 31, prior year			1,684	(a) 28,194,697					1,684	28,194,697
21. Issued during year			1,703	63,588,212					1,703	63,588,212
22. Other changes to in force (Net)			(502)	(48,711,191)					(502)	(48,711,191)
23. In force December 31 of current year			2,885	(a) 43,071,718					2,885	43,071,718

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	594,111	265,234		192,333	283,076
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	594,111	265,234		192,333	283,076



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,486,598			1,486,598
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		1,486,598			1,486,598
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		251,384			251,384
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. Totals		251,384			251,384
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			1	4,944					1	4,944
17. Incurred during current year			21	500,693					21	500,693
Settled during current year:										
18.1 By payment in full			10	251,384					10	251,384
18.2 By payment on compromised claims										
18.3 Totals paid			10	251,384					10	251,384
18.4 Reduction by compromise										
18.5 Amount rejected			10	235,619					10	235,619
18.6 Total settlements			20	487,003					20	487,003
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			2	18,634					2	18,634
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year			5,855	(a) 96,255,956					5,855	96,255,956
21. Issued during year			5,972	786,691,813					5,972	786,691,813
22. Other changes to in force (Net)			(5,761)	(785,050,181)					(5,761)	(785,050,181)
23. In force December 31 of current year			6,066	(a) 97,897,588					6,066	97,897,588

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	1,114,048	1,254,150		340,997	781,564
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,114,048	1,254,150		340,997	781,564



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		170,146			170,146
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		170,146			170,146
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 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 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			455	(a) 253,106					455	253,106
21. Issued during year			276	9,468,883					276	9,468,883
22. Other changes to in force (Net)			(607)	(7,245,651)					(607)	(7,245,651)
23. In force December 31 of current year			124	(a) 2,476,338					124	2,476,338

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	128,425	26,634		1,628	10,658
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	128,425	26,634		1,628	10,658



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2002

NAIC Group Code: 0127 NAIC Company Code: 65811

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		24,875,939			24,875,939
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)		24,875,939			24,875,939
DIRECT DIVIDENDS TO POLICYHOLDERS					
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. Totals (sum of Line 6.1 to Line 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. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		4,973,192			4,973,192
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. Totals		4,973,192			4,973,192
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year			31	492,235					31	492,235
17. Incurred during current year			533	7,623,506					533	7,623,506
Settled during current year:										
18.1 By payment in full			401	4,973,191					401	4,973,191
18.2 By payment on compromised claims										
18.3 Totals paid			401	4,973,191					401	4,973,191
18.4 Reduction by compromise										
18.5 Amount rejected			93	1,874,930					93	1,874,930
18.6 Total settlements			494	6,848,121					494	6,848,121
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)			70	1,267,620					70	1,267,620
POLICY EXHIBIT										
20. In force December 31, prior year			79,661	(a) 942,335,558					79,661	942,335,558
21. Issued during year			79,897	7,150,154,431					79,897	7,150,154,431
22. Other changes to in force (Net)			(70,210)	(6,953,102,859)					(70,210)	(6,953,102,859)
23. In force December 31 of current year			89,348	(a) 1139387130					89,348	1,139,387,130

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)	19,497,312	14,346,833		4,762,742	7,653,679
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	19,497,312	14,346,833		4,762,742	7,653,679

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	124,043
2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ (231,547) Transferred into the Reserve Net of Taxes \$ (80,900)	(150,647)
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 plus Line 2 plus Line 3)	(26,604)
5. Current Year's Amortization Released to Summary of Operations (Amortization Line 1, Column 4)	18,933
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	(45,537)

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 (Columns 1 plus 2 plus 3)
1. 2002	32,083	(13,150)		18,933
2. 2003	31,909	(31,398)		511
3. 2004	28,992	(41,858)		(12,866)
4. 2005	20,646	(42,835)		(22,189)
5. 2006	14,950	(19,998)		(5,048)
6. 2007	9,362	(4,844)		4,518
7. 2008	6,422	(930)		5,492
8. 2009	1,749	1,518		3,267
9. 2010	646	2,446		3,092
10. 2011	(941)	402		(539)
11. 2012	(1,868)			(1,868)
12. 2013	(2,376)			(2,376)
13. 2014	(2,393)			(2,393)
14. 2015	(2,505)			(2,505)
15. 2016	(2,627)			(2,627)
16. 2017	(1,760)			(1,760)
17. 2018	(1,836)			(1,836)
18. 2019	(1,194)			(1,194)
19. 2020	(1,096)			(1,096)
20. 2021	(1,147)			(1,147)
21. 2022	(1,200)			(1,200)
22. 2023	(908)			(908)
23. 2024	(500)			(500)
24. 2025	(322)			(322)
25. 2026	(43)			(43)
26. 2027				
27. 2028				
28. 2029				
29. 2030				
30. 2031				
31. 2032 and Later				
32. TOTAL (Line 1 to Line 31)	124,043	(150,647)		(26,604)

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Columns 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Columns 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Columns 4 + 5)	
1. Reserve as of December 31, prior year	61,410		61,410	279,931		279,931	341,341
2. Realized Capital Gains/ (Losses) Net of Taxes-General Account							
3. Realized Capital Gains/ (Losses) Net of Taxes-Separate Accounts							
4. Unrealized Capital Gains/ (Losses)-General Account							
5. Unrealized Capital Gains/ (Losses)-Separate Accounts							
6. Capital gains credited/ (losses charged) to contract benefits, payments or reserves							
7. Basic Contribution	15,377		15,377				15,377
8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7)	76,787		76,787	279,931		279,931	356,718
9. Maximum Reserve	85,624		85,624	320,846		320,846	406,470
10. Reserve Objective	46,130		46,130	320,846		320,846	366,976
11. 20% of (Line 10 minus Line 8)	(6,131)		(6,131)	8,183		8,183	2,052
12. Balance Before Transfers (Lines 8 plus Line 11)	70,656		70,656	288,114		288,114	358,770
13. Transfers							X X X
14. Voluntary Contribution							
15. Adjustment down to Maximum/up to Zero							
16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15)	70,656		70,656	288,114		288,114	358,770

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 (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
LONG-TERM BONDS												
1		Exempt Obligations	25,043,577	X X X	X X X	25,043,577	.0000		.0000		.0000	
2	1	Highest Quality	17,481,999	X X X	X X X	17,481,999	.0005	8,741	.0015	26,223	.0030	52,446
3	2	High Quality	3,317,830	X X X	X X X	3,317,830	.0020	6,636	.0060	19,907	.0100	33,178
4	3	Medium Quality		X X X	X X X		.0105		.0280		.0400	
5	4	Low Quality		X X X	X X X		.0270		.0630		.0900	
6	5	Lower Quality		X X X	X X X		.0670		.1200		.2000	
7	6	In or Near Default		X X X	X X X		.0000		.3000		.3000	
8		Total Unrated Multi-class Securities Acquired by Conversion		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Line 1 through Line 8) (Page 2, Line 1, Net Admitted Asset)	45,843,406	X X X	X X X	45,843,406	X X X	15,377	X X X	46,130	X X X	85,624
PREFERRED STOCKS												
10	1	Highest Quality		X X X	X X X		.0020		.0060		.0090	
11	2	High Quality		X X X	X X X		.0065		.0170		.0250	
12	3	Medium Quality		X X X	X X X		.0185		.0400		.0600	
13	4	Low Quality		X X X	X X X		.0400		.0880		.1350	
14	5	Lower Quality		X X X	X X X		.0850		.1600		.2500	
15	6	In or Near Default		X X X	X X X		.0000		.3000		.3000	
16		Affiliated Life with AVR		X X X	X X X		.0000		.0000		.0000	
17		Total Preferred Stocks (Sum of Line 10 through Line 16) (Page 2, Line 2.1, Net Admitted Asset)		X X X	X X X		X X X		X X X		X X X	
SHORT-TERM BONDS												
18		Exempt Obligations	6,939,695	X X X	X X X	6,939,695	.0000		.0000		.0000	
19	1	Highest Quality		X X X	X X X		.0005		.0015		.0030	
20	2	High Quality		X X X	X X X		.0020		.0060		.0100	
21	3	Medium Quality		X X X	X X X		.0105		.0280		.0400	
22	4	Low Quality		X X X	X X X		.0270		.0630		.0900	
23	5	Lower Quality		X X X	X X X		.0670		.1200		.2000	
24	6	In or Near Default		X X X	X X X		.0000		.3000		.3000	
25		Total Short-term Bonds (Sum of Line 18 through Line 24)	6,939,695	X X X	X X X	6,939,695	X X X		X X X		X X X	

ASSET VALUATION RESERVE (continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
DERIVATIVE INSTRUMENTS												
26		Exchange Traded		XXX	XXX		0.0005		0.0015		0.0030	
27	1	Highest Quality		XXX	XXX		0.0005		0.0015		0.0030	
28	2	High Quality		XXX	XXX		0.0020		0.0060		0.0100	
29	3	Medium Quality		XXX	XXX		0.0105		0.0280		0.0400	
30	4	Low Quality		XXX	XXX		0.0270		0.0630		0.0900	
31	5	Lower Quality		XXX	XXX		0.0670		0.1200		0.2000	
32	6	In or Near Default		XXX	XXX		0.0000		0.3000		0.3000	
33		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34		TOTAL (Line 9 plus Line 17 plus Line 25 plus Line 33)	52,783,101	XXX	XXX	52,783,101	XXX	15,377	XXX	46,130	XXX	85,624
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			XXX		(a) 0.0063		(a) 0.0140		(a) 0.0225	
36		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
37		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0050	
38		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
39		Commercial Mortgages - All Other			XXX		(a) 0.0063		(a) 0.0140		(a) 0.0225	
40		In Good Standing With Restructured Terms			XXX		(b) 0.2800		(b) 0.6200		(b) 1.0000	
Overdue, Not in Process:												
41		Farm Mortgages			XXX		0.0420		0.0915		0.1500	
42		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
43		Residential Mortgages - All Other			XXX		0.0025		0.0060		0.0100	
44		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45		Commercial Mortgages - All Other			XXX		0.0420		0.0915		0.1500	
In Process of Foreclosure:												
46		Farm Mortgages			XXX		0.0000		0.2000		0.2000	
47		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48		Residential Mortgages - All Other			XXX		0.0000		0.0200		0.0200	
49		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50		Commercial Mortgages - All Other			XXX		0.0000		0.2000		0.2000	
51		Total Schedule B Mortgages (Sum of Line 35 through Line 50) (Page 2, Line 3, Net Admitted Asset)			XXX		XXX		XXX		XXX	
52		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Line 51 plus Line 52)			XXX		XXX		XXX		XXX	

(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 (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
COMMON STOCK												
1		Unaffiliated Public	1,604,232	XXX	XXX	1,604,232	.0.0000		(d) .0.2000	320,846	(d) .0.2000	320,846
2		Unaffiliated Private		XXX	XXX		.0.0000		.0.2500		.0.2500	
3		Affiliated Life with AVR		XXX	XXX		.0.0000		.0.0000		.0.0000	
Affiliated Investment Subsidiary:												
4		Fixed Income Exempt Obligations					XXX		XXX		XXX	
5		Fixed Income Highest Quality					XXX		XXX		XXX	
6		Fixed Income High Quality					XXX		XXX		XXX	
7		Fixed Income Medium Quality					XXX		XXX		XXX	
8		Fixed Income Low Quality					XXX		XXX		XXX	
9		Fixed Income Lower Quality					XXX		XXX		XXX	
10		Fixed Income In/Near Default					XXX		XXX		XXX	
11		Unaffiliated Common Stock Public .....					.0.0000		(d) .0.2000		(d) .0.2000	
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 and Procedures Manual)		XXX	XXX		.0.0000		.0.2000		.0.2000	
16		Affiliated-All Other		XXX	XXX		.0.0000		.0.2500		.0.2500	
17		Total Common Stock (Sum of Line 1 through Line 16) (Page 2, Line 2.2, Net Admitted Asset)	1,604,232			1,604,232	XXX		XXX	320,846	XXX	320,846
REAL ESTATE												
18		Home Office Property (General Account only) .....					.0.0000		.0.0750		.0.0750	
19		Investment Properties .....					.0.0000		.0.0750		.0.0750	
20		Properties Acquired in Satisfaction of Debt .....					.0.0000		.0.1100		.0.1100	
21		Total Real Estate (Sum of Line 18 through Line 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations		XXX	XXX		.0.0000		.0.0000		.0.0000	
23	1	Highest Quality		XXX	XXX		.0.0005		.0.0015		.0.0030	
24	2	High Quality		XXX	XXX		.0.0020		.0.0060		.0.0100	
25	3	Medium Quality		XXX	XXX		.0.0105		.0.0280		.0.0400	
26	4	Low Quality		XXX	XXX		.0.0270		.0.0630		.0.0900	
27	5	Lower Quality		XXX	XXX		.0.0670		.0.1200		.0.2000	
28	6	In or Near Default		XXX	XXX		.0.0000		.0.3000		.0.3000	
29		Total with Bond characteristics (Sum of Line 22 through Line 28)		XXX	XXX		XXX		XXX		XXX	

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 (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve					
							5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 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 Line 30 through Line 36)		XXX	XXX		XXX		XXX		XXX					
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS																
In Good Standing:																
38		Farm Mortgages	NONE					a) 0.0063		(a) 0.0140		(a) 0.0225				
39		Residential Mortgages - Insured or Guaranteed0.0003		.0.0006		.0.0010	
40		Residential Mortgages - All Other0.0013		.0.0030		.0.0050	
41		Commercial Mortgages - Insured or Guaranteed0.0003		.0.0006		.0.0010	
42		Commercial Mortgages - All Other									a) 0.0063		(a) 0.0140		(a) 0.0225	
43		In Good Standing With Restructured Terms									b) 0.2800		(b) 0.6200		(b) 1.0000	
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 Line 38 through Line 53)			XXX		XXX		XXX		XXX					

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 (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated Public		XXX	XXX		0.0000		(d) 0.2000		(d) 0.2000	
56		Unaffiliated Private		XXX	XXX		0.0000		0.2500		0.2500	
57		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
58		Affiliated Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.2000		0.2000	
59		Affiliated Other - All Other		XXX	XXX		0.0000		0.2500		0.2500	
60		Total with Common Stock characteristics (Sum of Line 55 through Line 59)					XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home Office Property (General Account Only)	NONE				0.0000		0.0750		0.0750	
62		Investment Properties					0.0000		0.0750		0.0750	
63		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
64		Total with Real Estate characteristics of real estate (Sum of Line 61 through Line 63)							XXX		XXX		XXX
ALL OTHER INVESTMENTS												
65		Other Invested Assets - Schedule BA		XXX			0.0000		0.2000		0.2000	
66		Other Short-term Invested Assets - Schedule DA		XXX			0.0000		0.2000		0.2000	
67		Total All Other (Sum of Lines 65 plus Line 66)		XXX			XXX		XXX		XXX	
68		Total Other Invested Assets - Schedules BA and DA (Sum of Lines 29, 37, 54, 60, 64 and 67)					XXX		XXX		XXX	

(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.

Assets Valuation Reserve (continued)
Basic Contributions, Reserve Objective and Maximum Reserve Calculations
Replications (Synthetic) Assets

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset (s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve

NONE

Page 41

Schedule A, Verification Between Years
NONE

Schedule B, Verification Between Years
NONE

Schedule BA, Verification Between Years
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1	9,744,317	1,039,182	1,387,059	847,082	2,224,429	15,242,069	28.9	13,171,246	29.0	15,242,069	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	9,744,317	1,039,182	1,387,059	847,082	2,224,429	15,242,069	28.9	13,171,246	29.0	15,242,069	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1								250,000	0.6		
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals								250,000	0.6		
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and 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 and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1			181,294	5,182,080	11,377,828	16,741,202	31.7	15,425,034	34.0	16,741,202	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals			181,294	5,182,080	11,377,828	16,741,202	31.7	15,425,034	34.0	16,741,202	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1		368,611				368,611	0.7	673,162	1.5	368,611	
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		368,611				368,611	0.7	673,162	1.5	368,611	
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Class 1	649,722	5,603,299	7,803,613	484,866	2,571,888	17,113,388	32.4	11,702,402	25.8	17,113,388	
7.2 Class 2		1,420,260	1,623,749	273,821		3,317,830	6.3	4,182,462	9.2	3,317,830	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	649,722	7,023,559	9,427,362	758,687	2,571,888	20,431,218	38.7	15,884,864	35.0	20,431,218	
8. Credit Tenant Loans, Schedules D and 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 and 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											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	10,394,039	7,011,092	9,371,966	6,514,028	16,174,145	49,465,270	93.7	XXX	XXX	49,465,270	
10.2 Class 2		1,420,260	1,623,749	273,821		3,317,830	6.3	XXX	XXX	3,317,830	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6						(c)		XXX	XXX		
10.7 Totals	10,394,039	8,431,352	10,995,715	6,787,849	16,174,145	(b) 52,783,100	100.0	XXX	XXX	52,783,100	
10.8 Line 10.7 as a % of Column 6	19.7	16.0	20.8	12.9	30.6	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1	4,808,429	8,315,061	8,392,697	5,425,110	14,280,547	XXX	XXX	41,221,844	90.8	41,221,844	
11.2 Class 2	200,000	1,272,185	2,424,697	285,580		XXX	XXX	4,182,462	9.2	4,182,462	
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	5,008,429	9,587,246	10,817,394	5,710,690	14,280,547	XXX	XXX	(b) 45,404,306	100.0	45,404,306	
11.8 Line 11.7 as a % of Column 8	11.0	21.1	23.8	12.6	31.5	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	10,394,039	7,011,092	9,371,966	6,514,028	16,174,145	49,465,270	93.7	41,221,844	90.8	49,465,270	XXX
12.2 Class 2		1,420,260	1,623,749	273,821		3,317,830	6.3	4,182,462	9.2	3,317,830	XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	10,394,039	8,431,352	10,995,715	6,787,849	16,174,145	52,783,100	100.0	45,404,306	100.0	52,783,100	XXX
12.8 Line 12.7 as a % of Column 6	19.7	16.0	20.8	12.9	30.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	19.7	16.0	20.8	12.9	30.6	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

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

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ 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 \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ 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.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31 , At Statement 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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	9,744,317	1,039,182	1,387,059	363,935	478,425	13,012,918	24.7	10,187,153	22.4	13,012,918	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities				483,147	1,746,004	2,229,151	4.2	2,984,092	6.6	2,229,151	
1.7 Totals	9,744,317	1,039,182	1,387,059	847,082	2,224,429	15,242,069	28.9	13,171,245	29.0	15,242,069	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations								250,000	0.6		
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								250,000	0.6		
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and 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 and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities			181,294	4,844,880	11,377,828	16,404,002	31.1	14,768,053	32.5	16,404,002	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined				337,200		337,200	0.6	536,156	1.2	337,200	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined								120,825	0.3		
5.6 Other											
5.7 Totals			181,294	5,182,080	11,377,828	16,741,202	31.7	15,425,034	34.0	16,741,202	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations		368,611				368,611	0.7	673,162	1.5	368,611	
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		368,611				368,611	0.7	673,162	1.5	368,611	
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Issuer Obligations	649,722	5,526,732	6,554,462	273,821	1,207,984	14,212,721	26.9	11,966,366	26.4	14,212,721	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined			1,427,176	484,866	1,363,904	3,275,946	6.2	174,909	0.4	3,275,946	
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined		1,496,827	1,445,724			2,942,551	5.6	1,820,462	4.0	2,942,551	
7.6 Other								1,923,126	4.2		
7.7 Totals	649,722	7,023,559	9,427,362	758,687	2,571,888	20,431,218	38.7	15,884,863	35.0	20,431,218	
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and 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											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	10,394,039	6,934,525	7,941,521	637,756	1,686,409	27,594,250	52.3	XXX	XXX	27,594,250	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds			181,294	5,328,027	13,123,832	18,633,153	35.3	XXX	XXX	18,633,153	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined			1,427,176	822,066	1,363,904	3,613,146	6.8	XXX	XXX	3,613,146	
10.4 Other								XXX	XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined		1,496,827	1,445,724			2,942,551	5.6	XXX	XXX	2,942,551	
10.6 Other								XXX	XXX		
10.7 Totals	10,394,039	8,431,352	10,995,715	6,787,849	16,174,145	52,783,100	100.0	XXX	XXX	52,783,100	
10.8 Line 10.7 as a % of Column 6	19.7	16.0	20.8	12.9	30.6	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	5,008,429	8,862,609	8,554,355	651,288		XXX	XXX	23,076,681	50.8	23,076,681	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds			317,655	4,446,152	12,988,338	XXX	XXX	17,752,145	39.1	17,752,145	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined				114,514	596,551	XXX	XXX	711,065	1.6	711,065	
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined			1,245,630		695,657	XXX	XXX	1,941,287	4.3	1,941,286	
11.6 Other		724,637	699,755	498,734		XXX	XXX	1,923,126	4.2	1,923,126	
11.7 Totals	5,008,429	9,587,246	10,817,395	5,710,688	14,280,546	XXX	XXX	45,404,304	100.0	45,404,303	
11.8 Line 11.7 as a % of Column 8	11.0	21.1	23.8	12.6	31.5	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	10,394,039	6,934,525	7,941,521	637,756	1,686,409	27,594,250	52.3	23,076,681	50.8	27,594,250	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds			181,294	5,328,027	13,123,832	18,633,153	35.3	17,752,145	39.1	18,633,153	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined			1,427,176	822,066	1,363,904	3,613,146	6.8	711,066	1.6	3,613,146	XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined		1,496,827	1,445,724			2,942,551	5.6	1,941,287	4.3	2,942,551	XXX
12.6 Other								1,923,126	4.2		XXX
12.7 Totals	10,394,039	8,431,352	10,995,715	6,787,849	16,174,145	52,783,100	100.0	45,404,305	100.0	52,783,100	XXX
12.8 Line 12.7 as a % of Column 6	19.7	16.0	20.8	12.9	30.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	19.7	16.0	20.8	12.9	30.6	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										XXX	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										XXX	
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6								XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10								XXX	XXX	XXX	

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	3,807,076	3,807,076			
2. Cost of short-term investments acquired	53,854,312	24,553,312			29,301,000
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	50,721,694	21,420,694			29,301,000
7. Book/adjusted carrying value, current year	6,939,694	6,939,694			
8. Total valuation allowance					
9. Subtotal (Line 7 plus Line 8)	6,939,694	6,939,694			
10. Total nonadmitted amounts					
11. Statement value (Line 9 minus Line 10)	6,939,694	6,939,694			
12. Income collected during year	64,487	24,422			40,065
13. Income earned during year	57,130	17,065			40,065

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

Page 50

Schedule DB, Part A, Verification Between Years
NONE

Schedule DB, Part B, Verification Between Years
NONE

Page 51

Schedule DB, Part C, Verification Between Years
NONE

Schedule DB, Part D, Verification Between Years
NONE

Schedule DB, Part E, Verification of Statement and Fair Values
NONE

Page 52

Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open
NONE

Page 53

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
NONE

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year,
and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
Disposed - Death Claims - Credit							
33435505	02000375	AR	2001	7,211			HEALTH STATEMENT
33307542	02001657	AR	2002	78,284			HEALTH STATEMENT
483035819981	02001902	AR	2002	3,936			HEALTH STATEMENT
33319684	02002720	AR	2002	8,793			HEALTH STATEMENT
411994900	02000704	GA	2001	24,770			HEALTH STATEMENT
443261800	02002173	GA	2002	43,184			HEALTH STATEMENT
331360290	02003655	GA	2002	64,902			NO COVERAGE
333349247	02000627	IL	2002	6,686			HEALTH STATEMENT
82	02001595	IL	2002	1,256			AGE EXCLUSION
33459931	02002519	IL	2002	3,259			HEALTH STATEMENT
36942921998	02002922	IL	2002	4,550			HEALTH STATEMENT
33332395	02002904	IL	2002	26,135			HEALTH STATEMENT
33234877	02002753	IN	2002	1,952			HEALTH STATEMENT
40324822	02001729	ID	2001	74,427			HEALTH STATEMENT
33487661	02001136	IA	2002	30,412			HEALTH STATEMENT
17871551998	02002924	IA	2002	58,846			NO COVERAGE
58874801998	02003793	IA	2002	58,527			AGE EXCLUSION
518002-01	02000411	MI	2002	9,205			HEALTH STATEMENT
15642	02002588	MI	2002	8,478			HEALTH STATEMENT
101300667-9	02002634	MI	2002	9,652			HEALTH STATEMENT
33480654	02001069	MN	2002	31,092			HEALTH STATEMENT
33041058	02001752	MN	2002	27,107			HEALTH STATEMENT
33257715	02001067	MO	2002	9,933			HEALTH STATEMENT
33524543	02000832	MO	2002	23,921			HEALTH STATEMENT
33390385	02000833	MO	2002	18,911			HEALTH STATEMENT
33399196	02000922	MO	2002	7,046			HEALTH STATEMENT
33463960	02000923	MO	2002	44,310			HEALTH STATEMENT
33518184	02002491	MO	2002	2,939			HEALTH STATEMENT
33297655	02002415	MO	2002	2,188			HEALTH STATEMENT
510103833	02003410	MO	2002	4,839			HEALTH STATEMENT
50030211998	02003286	MO	2002	31,876			HEALTH STATEMENT
0005488	02002608	MT	2002	29,801			SUICIDE
32895906	01003498	OH	2001	4,474			HEALTH STATEMENT
33437563	02000221	OH	2001	26,667			EXCLUSION
33361224	02000317	OH	2001	1,986			HEALTH STATEMENT
2141370-19	01003943	OH	2001	300			HEALTH STATEMENT
22351485	02000884	OH	1996				NO COVERAGE
2961908	01003828	OH	2001	3,373			HEALTH STATEMENT
906963	02000394	OH	2002	22,802			HEALTH STATEMENT
01-680-00036356	02001335	OH	2001				NO COVERAGE
33373573	02000798	OH	2002	9,012			HEALTH STATEMENT
7850007441	02001360	OH	2002	7,412			HEALTH STATEMENT
33056445	02001245	OH	2002	22,944			HEALTH STATEMENT
924373L57	02001565	OH	2002	18,823			HEALTH STATEMENT
33425410	02001676	OH	2002	16,496			HEALTH STATEMENT
27177061998	02001511	OH	2002	13,888			HEALTH STATEMENT
807378-60	02001976	OH	2002	21,796			HEALTH STATEMENT
272190	02001670	OH	2002	29,802			HEALTH STATEMENT
004198489101	02001874	OH	2002	16,407			HEALTH STATEMENT
336672	02002280	OH	2002	2,940			HEALTH STATEMENT
T0000247	02002143	OH	2002	18,046			HEALTH STATEMENT
228573	02002471	OH	2002	16,908			NO COVERAGE
36310619	02002991	OH	2002	1			NO COVERAGE
57175	02002682	OH	2002	4,652			HEALTH STATEMENT
24681771998	02002636	OH	2002	49,356			HEALTH STATEMENT
7519531	02002852	OH	2002	20,359			HEALTH STATEMENT
40917-121	02002850	OH	2002	5,236			HEALTH STATEMENT
261552019981	01003116	TN	2001	34,142			HEALTH STATEMENT
57632511998	02001612	TN	2002	8,858			HEALTH STATEMENT
510056171	02003322	UT	2002	25,478			HEALTH STATEMENT
023900308889	02003324	VA	2002	33,398	33,398		
407747764	02003112	WV	2002	16,761			HEALTH STATEMENT
38701811998	01003800	WI	2001	4,944			PRE-EXIST
38625191998	02000585	WI	2002	54,006			6 & 6 PRE-EXIST
70-1-7033132205	02000487	WI	2002	20,961			HEALTH STATEMENT
18614228	02000414	WI	2002	34,230			HEALTH STATEMENT
19778551998	02001512	WI	2002	3,738			HEALTH STATEMENT
33394011	02001340	WI	2002	45,722			HEALTH STATEMENT
7033123847	02001085	WI	2002	54,048			HEALTH STATEMENT
33397236	02003132	WI	2002	15,862			NO COVERAGE
33474465	02003428	WI	2002	8,944			EXCLUSION
0299999 - Subtotal - Disposed - Death Claims - Credit				1,453,200	33,398		
0599999 - Subtotal - Disposed - Death Claims				1,453,200	33,398		
2699999 - Subtotal - Disposed - Claims Disposed of During Current Year				1,453,200	33,398		
Resisted - Death Claims - Credit							
85572	990000128	OH	1999	36,766		36,766	HEALTH STATEMENT
2899999 - Subtotal - Resisted - Death Claims - Credit				36,766		36,766	
3199999 - Subtotal - Resisted - Death Claims				36,766		36,766	
5299999 - Subtotal - Resisted - Claims Resisted During Current Year				36,766		36,766	
5399999 - TOTALS				1,489,966	33,398	36,766	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancellable		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 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	1,613,279	XXX	XXX	1,613,279	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Premiums earned	3,687,631	XXX	XXX	3,687,631	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Incurred claims	2,213,147	60.015		2,213,147	60.015												
4. Increase in contract reserves																	
5. Commissions (a)	(874,236)	(23.707)		(874,236)	(23.707)												
6. General insurance expenses	517,383	14.030		517,383	14.030												
7. Taxes, licenses and fees	131,993	3.579		131,993	3.579												
8. Total expenses incurred	(224,860)	(6.098)		(224,860)	(6.098)												
9. Aggregate write-ins for deductions																	
10. Gain from underwriting before dividends or refunds	1,699,344	46.082		1,699,344	46.082												
11. Dividends or refunds																	
12. Gain from underwriting after dividends or refunds	1,699,344	46.082		1,699,344	46.082												
DETAILS OF WRITE-INS																	
0901.																	
0902.																	
0903.																	
0998. Summary of remaining write-ins for Line 9 from overflow page																	
0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above)																	

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:									
1. Unearned premiums	8,916,386		8,916,386						
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	8,916,386		8,916,386						
5. Total premium reserves, prior year	10,990,738		10,990,738						
6. Increase in total premium reserves	(2,074,352)		(2,074,352)						
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	4,601,176		4,601,176						
2. Total prior year	3,680,152		3,680,152						
3. Increase	921,024		921,024						

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

1. Claims paid during the year:									
1.1 On claims incurred prior to current year	1,006,002		1,006,002						
1.2 On claims incurred during current year	286,123		286,123						
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,946,372		1,946,372						
2.2 On claims incurred during current year	2,654,805		2,654,805						
3. Test:									
3.1 Line 1.1 and Line 2.1	2,952,374		2,952,374						
3.2 Claim reserves and liabilities, December 31, prior year	3,680,152		3,680,152						
3.3 Line 3.1 minus Line 3.2	(727,778)		(727,778)						

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written	824,416		824,416						
2. Premiums earned	978,425		978,425						
3. Incurred claims	512,967		512,967						
4. Commissions	478,622		478,622						
B. Reinsurance Ceded:									
1. Premiums written	18,708,449		18,708,449						
2. Premiums earned	11,637,626		11,637,626						
3. Incurred claims	5,953,501		5,953,501						
4. Commissions	8,351,948		8,351,948						

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred claims			7,653,678	7,653,678
2. Beginning claim reserves and liabilities			6,516,775	6,516,775
3. Ending claim reserves and liabilities			9,407,713	9,407,713
4. Claims paid			4,762,740	4,762,740
B. Assumed Reinsurance:				
5. Incurred claims			512,967	512,967
6. Beginning claim reserves and liabilities			289,323	289,323
7. Ending claim reserves and liabilities			535,096	535,096
8. Claims paid			267,194	267,194
C. Ceded Reinsurance:				
9. Incurred claims			5,953,497	5,953,497
10. Beginning claim reserves and liabilities			3,125,944	3,125,944
11. Ending claim reserves and liabilities			5,341,632	5,341,632
12. Claims paid			3,737,809	3,737,809
D. Net:				
13. Incurred claims			2,213,148	2,213,148
14. Beginning claim reserves and liabilities			3,680,154	3,680,154
15. Ending claim reserves and liabilities			4,601,177	4,601,177
16. Claims paid			1,292,125	1,292,125

SCHEDULE O - PART 1

Development of Incurred Losses

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior	NONE				
2. 1998					
3. 1999					
4. 2000					
5. 2001					
6. 2002	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	NONE				
2. 1998					
3. 1999					
4. 2000					
5. 2001					
6. 2002	XXX				

Section C - Credit Accident and Health

1. Prior	415,785	174,747	71,803	37,226	6,211
2. 1998	231,913	265,397	49,756	125,845	53,846
3. 1999	XXX	579,497	75,294	256,500	122,052
4. 2000	XXX	XXX	274,222	477,002	339,537
5. 2001	XXX	XXX	XXX	243,839	484,356
6. 2002	XXX	XXX	XXX	XXX	286,123

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O - PART 1
Development of Incurred Losses

Section D - _____

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

Section E - _____

1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

Section F - _____

1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O - PART 1
Development of Incurred Losses

Section G - _____

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

Section H - _____

1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

Section I - _____

1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O - PART 1
Development of Incurred Losses

Section J - _____

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

Section K - _____

1. Prior					
2. 1998					
3. 1999	XXX				
4. 2000	XXX	XXX			
5. 2001	XXX	XXX	XXX		
6. 2002	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O - PART 2

Development of Incurred Losses

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998	NONE			XXX	XXX
2. 1999				XXX	
3. 2000					
4. 2001				X	
5. 2002				X XXX	

Section B - Other Accident and Health

1. 1998	NONE			XXX	XXX
2. 1999				XXX	
3. 2000					
4. 2001				X	
5. 2002				X XXX	

Section C - Credit Accident and Health

1. 1998	1,012,272	1,167,022	1,064,989	XXX	XXX
2. 1999	XXX	1,131,476	1,144,254	1,238,291	XXX
3. 2000	XXX	XXX	1,826,360	1,836,612	1,558,605
4. 2001	XXX	XXX	XXX	2,445,586	2,043,449
5. 2002	XXX	XXX	XXX	XXX	2,972,090

SCHEDULE O - PART 3

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life		
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		1,288,732
6. Group Life		
7. Group Accident and Health		
8. Credit Accident and Health	STANDARD FACTOR	4,601,176
9. Other Accident and Health		
10. Total		5,889,908

SCHEDULE O - PART 2
Development of Incurred Losses

Section D - _____

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

Section E - _____

1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

Section F - _____

1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

SCHEDULE O - PART 2
Development of Incurred Losses

Section G - _____

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

Section H - _____

1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

Section I - _____

1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

SCHEDULE O - PART 2
Development of Incurred Losses

Section J - _____

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

Section K - _____

1. 1998				XXX	XXX
2. 1999	XXX				XXX
3. 2000	XXX	XXX			
4. 2001	XXX	XXX	XXX		
5. 2002	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount of Inforce at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account, Non-Affiliates											
68241	22-1211670	03/04/1998	The Prudential Ins. Company of America	Roseland, New Jersey	OTH/I	4,766	74	(1)	3		
60242	61-1316749	04/12/1999	Southern Financial Insurance Co	Scottsville, Kentucky	OTH/I	82,614,372	4,729,737	1,579,870	215,510		
0299999 - General Account, Non-Affiliates						82,619,138	4,729,811	1,579,869	215,513		
0399999 - Total General Account						82,619,138	4,729,811	1,579,869	215,513		
0799999 - GRAND TOTAL						82,619,138	4,729,811	1,579,869	215,513		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
Non-Affiliates											
68241	22-1211670	03/04/1998	The Prudential Ins. Company of America	Roseland, New Jersey	OTH/I	(20)	1,803				
60242	61-1316749	04/12/1999	Southern Financial Insurance Co.	Scottsville, Kentucky	OTH/I	824,436	1,651,343	436,168	98,928		
0299999 - TOTAL - Non-Affiliates						824,416	1,653,146	436,168	98,928		
0399999 - GRAND TOTAL						824,416	1,653,146	436,168	98,928		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Location	Paid Losses	Unpaid Losses
Life and Annuity, Non-affiliates						
93793	86-0420759	10/01/1993	Miami Valley Insurance Company	Phoenix, Arizona	71,957	9,958
00000	31-1131463	01/01/1994	Devonshire Insurance Company, Limited	British Virgin Islands	20,302	176,473
00000	41-1835791	02/01/1996	G T Reinsurance Limited	Turks & Caicos		35,101
93793	86-0420759	05/06/1999	Miami Valley Insurance Company	Phoenix, Arizona	100,368	222,457
78905	86-0557836	05/06/1999	Elan Life Insurance Company	Phoenix, Arizona	268,943	333,141
89516	34-1253670	10/01/1999	New Bremen Life Insurance Company	Phoenix, Arizona		1,766
00001	98-0339486	02/23/2001	Blue Ash Reinsurance	Cincinnati, Ohio		1,088
00000	41-0831328	10/19/2001	U S Bank Insurance Company	Burlington, Vermont	71,046	505,752
60534	59-0781901	10/01/1999	American Heritage Life Insurance Company	Jacksonville, Florida		1,503
0299999 - TOTAL - Life and Annuity, Non-affiliates					532,616	1,287,239
0399999 - TOTAL - Life and Annuity					532,616	1,287,239
Accident and Health, Affiliates						
88226	31-0920421	12/31/1986	Modern Life Insurance Company of Arizona	Phoenix, Arizona		24,462
23469	31-0715697	08/31/2000	American Modern Home Insurance Company	Cincinnati, Ohio		160,194
0499999 - TOTAL - Accident and Health, Affiliates						184,656
Accident and Health, Non-affiliates						
93793	86-0420759	10/01/1993	Miami Valley Insurance Company	Phoenix, Arizona	29,350	17,977
00000	31-1131463	01/01/1994	Devonshire Insurance Company, Limited	British Virgin Islands	94,695	127,572
93793	86-0420759	05/06/1999	Miami Valley Insurance Company	Phoenix, Arizona	154,897	53,990
78905	86-0557836	05/06/1999	Elan Life Insurance Company	Phoenix, Arizona	324,315	107,772
89516	34-1253670	10/01/1999	New Bremen Life Insurance Company	Phoenix, Arizona	4,230	104
00001	98-0339486	02/23/2001	Blue Ash Reinsurance	Cincinnati, Ohio	(16,292)	
00000	41-0831328	10/19/2001	U S Bank Insurance Company	Burlington, Vermont	30,225	189,861
60534	59-0781901	10/01/1999	American Heritage Life Insurance Company	Jacksonville, Florida		1,555
0599999 - TOTAL - Accident and Health, Non-affiliates					621,420	498,831
0699999 - TOTAL - Accident and Health					621,420	683,487
0799999 - GRAND TOTAL - Life, Annuity and Accident and Health					1,154,036	1,970,726

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

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		
General Account Non-Affiliates													
93793	86-0420759	10/01/1993	Miami Valley Insurance Company	Phoenix, Arizona	OTH/G	6,854,499	293,900	605,180	(81,985)				
00000	31-1131463	01/01/1994	Devonshire Insurance Company, Limited	British Virgin Islands	OTH/G	46,919,570	1,170,761	1,326,566	778,924				
00000	41-1835791	02/01/1996	G T Reinsurance Limited	Turks & Caicos	OTH/G	37,893,921	1,085,120	1,838,226	(501,935)				
93793	86-0420759	05/06/1999	Miami Valley Insurance Company	Phoenix, Arizona	OTH/G	173,373,999	10,445,058	8,904,311	3,085,825				
78905	86-0557836	05/06/1999	Elan Life Insurance Company	Phoenix, Arizona	OTH/G	241,696,736	16,033,173	17,935,072	721,809				
89516	34-1253670	10/01/1999	New Bremen Life Insurance Company	Phoenix, Arizona	OTH/G	2,944,057	43,009	40,331	37,056				
00001	98-0339486	02/23/2001	Blue Ash Reinsurance	Cincinnati, Ohio	OTH/G	1,814,037	30,515	13,983	27,535				
00000	41-0831328	10/19/2001	U S Bank Insurance Company	Burlington, Vermont	OTH/G	230,095,659	18,286,592	2,945,267	12,497,711				
60534	59-0781901	10/01/1999	American Heritage Life Insurance Company	Jacksonville, Florida	OTH/G	235,096	11,032	123,643	(5,313)				
0299999 - General Account Non-Affiliates						741,827,574	47,399,160	33,732,579	16,559,627				
0399999 - Total General Account						741,827,574	47,399,160	33,732,579	16,559,627				
0799999 - GRAND TOTAL						741,827,574	47,399,160	33,732,579	16,559,627				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance 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	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
Affiliates												
88226	31-0920421	12/31/1986	Modern Life Insurance Company of Arizona	Phoenix, Arizona	OTH/I	318,680	289,582	343,124				
23469	31-0715697	08/31/2000	American Modern Home Insurance Company	Amelia, Ohio	OTH/I	4,006,461	5,234,678	1,150,077				
0199999 - TOTAL - Affiliates						4,325,141	5,524,260	1,493,201				
Non-Affiliates												
93793	86-0420759	10/01/1993	Miami Valley Insurance Company	Phoenix, Arizona	OTH/I	(36,416)	144,343	297,631				
00000	31-1131463	01/01/1994	Devonshire Insurance Company, Limited	British Virgin Islands	OTH/I	1,791,155	1,418,187	1,265,499				
93793	86-0420759	05/06/1999	Miami Valley Insurance Company	Phoenix, Arizona	OTH/I	1,708,272	1,583,827	272,680				
78905	86-0557836	05/06/1999	Elan Life Insurance Company	Phoenix, Arizona	OTH/I	1,861,583	2,890,399	698,428				
89516	34-1253670	10/01/1999	New Bremen Life Insurance Company	Phoenix, Arizona	OTH/I	71,680	12,673	6,309				
00001	98-0339486	02/23/2001	Blue Ash Reinsurance	Cincinnati, Ohio	OTH/I	20,583						
00000	41-0831328	10/19/2001	U S Bank Insurance Company	Burlington, Vermont	OTH/I	8,969,969	7,855,461	620,585				
60534	59-0781901	10/01/1999	American Heritage Life Insurance Company	Jacksonville, Florida	OTH/I	(3,518)	3,489	3,813				
0299999 - TOTAL - Non-Affiliates						14,383,308	13,908,379	3,164,945				
0399999 - GRAND TOTAL						18,708,449	19,432,639	4,658,146				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Columns 5 plus 6 plus 7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Columns 9 plus 10 plus 11 plus 12 plus 13 But Not in Excess of Column 8
General Account Life and Annuity, Non-Affiliates													
93793	86-0420759	10/01/1993	Miami Valley Insurance Company	293,900	81,915		375,815		468,686				375,815
00000	31-1131463	01/01/1994	Devonshire Insurance Company, Limited	1,170,761	196,775		1,367,536		1,860,847				1,367,536
00000	41-1835791	02/01/1996	G T Reinsurance Limited	1,085,120	35,101		1,120,221		1,379,542				1,120,221
93793	86-0420759	05/06/1999	Miami Valley Insurance Company	10,445,058	322,825		10,767,883		12,027,082				10,767,883
78905	86-0557836	05/06/1999	Elan Life Insurance Company	16,033,173	602,084		16,635,257		22,572,756				16,635,257
89516	34-1253670	10/01/1999	New Bremen Life Insurance Company	43,009	1,766		44,775		81,706				44,775
00001	98-0339486	02/23/2001	Blue Ash Reinsurance	30,515	1,088		31,603		45,330				31,603
00000	41-0831328	10/19/2001	U S Bank Insurance Company	18,286,592	576,798		18,863,390		20,744,524				18,863,390
0299999 - General Account Life and Annuity, Non-Affiliates				47,388,128	1,818,352		49,206,480		59,180,473				49,206,480
0399999 - TOTAL - General Account Life and Annuity				47,388,128	1,818,352		49,206,480		59,180,473				49,206,480
General Account Accident and Health, Affiliates													
88226	31-0920421	12/31/1986	Modern Life Insurance Company of Arizona	632,706	24,462		657,168			657,168			657,168
0499999 - General Account Accident and Health, Affiliates				632,706	24,462		657,168			657,168			657,168
General Account Accident and Health, Non-Affiliates													
93793	86-0420759	10/01/1993	Miami Valley Insurance Company	441,974	47,327		489,301		610,217				489,301
00000	31-1131463	01/01/1994	Devonshire Insurance Company, Limited	2,683,686	222,267		2,905,953		3,954,218				2,905,953
93793	86-0420759	05/06/1999	Miami Valley Insurance Company	1,856,507	208,887		2,065,394		2,306,922				2,065,394
78905	86-0557836	05/06/1999	Elan Life Insurance Company	3,588,827	432,087		4,020,914		5,456,069				4,020,914
89516	34-1253670	10/01/1999	New Bremen Life Insurance Company	18,982	4,334		23,316		42,547				23,316
00001	98-0339486	02/23/2001	Blue Ash Reinsurance		(16,292)		(16,292)		(23,369)				(16,292)
00000	41-0831328	10/19/2001	U S Bank Insurance Company	8,476,046	220,086		8,696,132		9,563,346				8,696,132
0599999 - General Account Accident and Health, Non-Affiliates				17,066,022	1,118,696		18,184,718		21,909,950				18,184,718
0699999 - TOTAL - General Account Accident and Health				17,698,728	1,143,158		18,841,886		21,909,950	657,168			18,841,886
0799999 - TOTAL - General Account				65,086,856	2,961,510		68,048,366		81,090,423	657,168			68,048,366
1199999 - GRAND TOTAL - Life and Annuity, Accident and Health and Separate Accounts				65,086,856	2,961,510		68,048,366		81,090,423	657,168			68,048,366

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1	2	3	4	5
	2002	2001	2000	1999	1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	35,268	27,922	23,210	11,161	4,771
2. Commissions and reinsurance expense allowances	15,167	11,993	9,290	4,203	1,582
3. Contract claims	7,442	5,091	4,701	2,338	1,587
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts	22,605	17,979	15,086	4,879	375
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts	71,490	48,885	31,629	16,542	11,663
10. Liability for deposit-type contracts					
11. Contract claims unpaid	1,971	980	918	712	313
12. Amounts recoverable on reinsurance	1,154				
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid					
16. Unauthorized reinsurance offset					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)	657	585	599	2,531	2,024
18. Letters of credit (L)					
19. Trust agreements (T)	81,090	66,389	31,227	18,923	13,467
20. Other (O)					

SCHEDULE S - PART 6

Restatement Of Balance Sheet To Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 11)	54,555,749		54,555,749
2. Reinsurance ceded (Line 12)	1,154,037		1,154,037
3. Life and annuity premiums deferred and uncollected (Line 16)			
4. Accident and Health premiums due and unpaid (Line 17)			
5. Net credit for ceded reinsurance	X X X	72,411,453	72,411,453
6. All other admitted assets (balance)	1,029,308		1,029,308
7. Total assets excluding Separate Accounts (Line 25)	56,739,094	72,411,453	129,150,547
8. Separate Account assets (Line 26)			
9. Total assets (Line 27)	56,739,094	72,411,453	129,150,547
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
10. Contract reserves (Line 1 and Line 2)	36,671,666	71,489,945	108,161,611
11. Liability for deposit-type contracts (Line 3)			
12. Claim reserves (Line 4)	1,735,834	1,970,726	3,706,560
13. Policyholder dividends/reserves (Line 5 through Line 7)			
14. Premium and annuity considerations received in advance (Line 8)			
15. Other contract liabilities (Line 9)	(45,537)		(45,537)
16. Reinsurance in unauthorized companies (Line 24.2)			
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3)	653,698	X X X	653,698
18. All other liabilities (balance)	3,271,230	(1,049,218)	2,222,012
19. Total liabilities excluding Separate Accounts (Line 26)	42,286,891	72,411,453	114,698,344
20. Separate Account liabilities (Line 27)			
21. Total liabilities (Line 28)	42,286,891	72,411,453	114,698,344
22. Capital and surplus (Line 38)	14,452,203	X X X	14,452,203
23. Total liabilities, capital and surplus (Line 39)	56,739,094	72,411,453	129,150,547
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves	71,489,945		
25. Claim reserves	1,970,726		
26. Policyholder dividends/reserves			
27. Premium and annuity considerations received in advance			
28. Liability for premium and other deposit funds			
29. Other contract liabilities			
30. Reinsurance ceded assets			
31. Other ceded reinsurance recoverables			
32. Total ceded reinsurance recoverables	73,460,671		
33. Life and annuity premiums deferred and uncollected			
34. Accident and Health premiums due and unpaid			
35. Reinsurance in unauthorized companies	1,049,219		
36. Other ceded reinsurance payables/offsets			
37. Total ceded reinsurance payable/offsets	1,049,219		
38. Total net credit for ceded reinsurance	72,411,452		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE American Modern Life Insurance Company

SCHEDULE Y (Continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate (s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
	31-0742526	The Midland Company			(162,365)						(162,365)	
35912	31-0920414	American Western Home Insurance Company			19,838						19,838	
41998	59-2236254	American Southern Home Insurance Company			21,542						21,542	
23450	31-0711074	American Family Home Insurance Company			18,929						18,929	
23469	31-0715697	American Modern Home Insurance Company			61,055		1,250,588	2,105,672			3,417,315	
42005	31-1056196	American Modern Lloyds Insurance Company			2,392		(1,250,588)	(995,399)			(2,243,595)	
38652	38-2342976	G. U. I. C. Insurance Company			4,850			(1,110,273)			(1,105,423)	
65811	86-6052181	American Modern Life Insurance Company			31,304						31,304	
88226	31-0920421	Modern Life Ins. Co. of Arizona, Inc			2,455						2,455	
		Intercompany Pooling							P			
9999999		CONTROL TOTALS										

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

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 Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 420:	6 5 8 1 1 2 0 0 2 4 2 0 0 0 0 0 0
2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 360:	6 5 8 1 1 2 0 0 2 3 6 0 0 0 0 0 0
3. Will the SVO Compliance Certification be filed by March 1?	Yes
EXPLANATION:	
BARCODE: Document Identifier 470:	
4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 490:	6 5 8 1 1 2 0 0 2 4 9 0 0 0 0 0 0
5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	Yes
EXPLANATION:	
BARCODE: Document Identifier 460:	
6. Will the Risk-based Capital Report be filed with the NAIC by March 1?	Yes
EXPLANATION:	
BARCODE: Document Identifier 390:	
7. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	Yes
EXPLANATION:	
BARCODE: Document Identifier 390:	

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.

RESPONSE

8. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 370:



9. Will the actuarial opinion be filed with this statement by March 1?

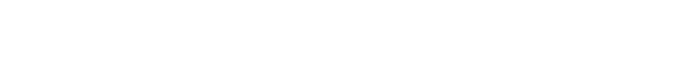
Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 440:



10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 495:



11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 340



APRIL FILING

12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



13. Will Management's Discussion and Analysis be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:



14. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 280:



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.

RESPONSE

15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 230:

16. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 290:

17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 300:

18. Will the Accident and Health Policy Experience Exhibit be filed by April 1? No

EXPLANATION:

.....

BARCODE:

Document Identifier 210: 

19. Will the Investment Risks Interrogatories be filed by April 1? Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

JUNE FILING

20. Will an audited financial report be filed by June 1? Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220: