



ANNUAL STATEMENT

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

The Union Central Life Insurance Company

NAIC Group Code..... 0000, 0000 (Current Period) (Prior Period) NAIC Company Code..... 80837 Employer's ID Number..... 31-0472910

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio
Country of Domicile US
Incorporated..... January 1, 1867 Commenced Business..... January 1, 1867

Statutory Home Office	1876 Waycross Road Cincinnati OH 45240 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	1876 Waycross Road Cincinnati OH 45240 <i>(Street and Number) (City or Town, State and Zip Code)</i>	513-595-2200 <i>(Area Code) (Telephone Number)</i>
Mail Address	Post Office Box 40888 Cincinnati OH 45240 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	1876 Waycross Road Cincinnati OH 45240 <i>(Street and Number) (City or Town, State and Zip Code)</i>	513-595-2200 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.unioncentral.com	
Statement Contact	Lori Dashewich <i>(Name)</i> ldashewich@unioncentral.com <i>(E-Mail Address)</i>	513-595-2269 <i>(Area Code) (Telephone Number) (Extension)</i> 513-595-2926 <i>(Fax Number)</i>
Policyowner Relations Contact	1876 Waycross Road Cincinnati Ohio 45240 <i>(Street and Number) (City or Town, State and Zip Code)</i>	513-595-2826 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President (Chairman of the Board & CEO)	John Hale Jacobs
Treasurer (Vice President & Controller)	Lisa Ann Mullen
Secretary (Executive VP & General Counsel)	David Francis Westerbeck
Actuary (Executive VP & CFO)	James Loyd Livingston, Jr. #

EXECUTIVE / SENIOR VICE PRESIDENTS

Gary Thomas Huffman	Executive Vice President
Dale Donald Johnson	Senior Vice President
Elizabeth Gay Monsell	Senior Vice President
Mark Dennis Quinlan	Senior Vice President
Steven Robert Sutermeister	Senior Vice President & CIO

DIRECTORS

James Milton Anderson	Richard Howard Finan	William Alfred Friedlander	John Hale Jacobs
William George Kagler	Lawrence Arthur Leser	Francis Victor Mastrianna Ph. D.	Mary Dickson Nelson FSA
Thomas Edwin Petry	Larry Ross Pike	Myrtis Hall Powell Ph. D.	Dudley Sutphin Taft
John McLellan Tew, Jr., M.D.			

State of..... Ohio
County of..... Hamilton

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

_____ (Signature) John Hale Jacobs _____ (Printed Name) President (Chairman of the Board & CEO)	_____ (Signature) David Francis Westerbeck _____ (Printed Name) Secretary (Executive VP & General Counsel)	_____ (Signature) Lisa Ann Mullen _____ (Printed Name) Treasurer (Vice President & Controller)
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Subscribed and sworn to before me this
.....day of, 2003
.....

- a. Is this an original filing? Yes [X] No []
- b. If no:
1. State the amendment number
 2. Date filed.....
 3. Number of pages attached.....



DIRECT BUSINESS IN Other Alien #1 DURING THE YEAR
 NAIC Group Code....0000 NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,299,140		815		2,299,955
2. Annuity considerations.....	515,461				515,461
3. Deposit-type contract funds.....	18,322	XXX		XXX	18,322
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,832,923	0	815	0	2,833,738
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,681				12,681
6.2 Applied to pay renewal premiums.....	16,733				16,733
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	144,289				144,289
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	173,703	0	0	0	173,703
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	55				55
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	55	0	0	0	55
8. Grand Totals (Lines 6.5 + 7.4).....	173,758	0	0	0	173,758
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,657,365				3,657,365
10. Matured endowments.....					0
11. Annuity benefits.....	15,533		10,951		26,484
12. Surrender values and withdrawals for life contracts.....	1,168,356		72,551		1,240,907
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,917				3,917
15. Totals.....	4,845,171	0	83,502	0	4,928,673

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.										0
1302.										0
1303.										0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	3,665,824							5	3,665,824
Settled during current year:										
18.1 By payment in full.....	4	3,657,365							4	3,657,365
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	3,657,365	0	0	0	0	0	0	4	3,657,365
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	3,657,365	0	0	0	0	0	0	4	3,657,365
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	8,459	0	0	0	0	0	0	1	8,459
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,027	271,346,901	(a)			118,734			1,027	271,465,635
21. Issued during year.....	50	36,405,331							50	36,405,331
22. Other changes to in force (Net).....	(42)	(10,802,846)				(20,764)			(42)	(10,823,610)
23. In force December 31 of current year.....	1,035	296,949,386	0	0	0	97,970	0	0	1,035	297,047,356

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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 Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	17,777	19,081		1,481	2,741
25.2 Guaranteed renewable.....	188	188			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,965	19,269	0	1,481	2,741
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	17,965	19,269	0	1,481	2,741



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	86,701		2,607		89,308
2. Annuity considerations.....	219,922				219,922
3. Deposit-type contract funds.....	1,831	XXX		XXX	1,831
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	308,454	0	2,607	0	311,061
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,699				2,699
6.2 Applied to pay renewal premiums.....	2,138				2,138
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,530				7,530
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	12,367	0	0	0	12,367
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	12,367	0	0	0	12,367
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,483				4,483
10. Matured endowments.....					0
11. Annuity benefits.....	26,628				26,628
12. Surrender values and withdrawals for life contracts.....	2,205				2,205
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	33,316	0	0	0	33,316

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	5,322							2	5,322
17. Incurred during current year.....	2	20,502							2	20,502
Settled during current year:										
18.1 By payment in full.....	1	4,483							1	4,483
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	4,483	0	0	0	0	0	0	1	4,483
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	4,483	0	0	0	0	0	0	1	4,483
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	21,341	0	0	0	0	0	0	3	21,341
POLICY EXHIBIT										
20. In force December 31, prior year.....	101	5,748,915	(a)		1	681,500			102	6,430,415
21. Issued during year.....	2	310,821			1	4,273,000			3	4,583,821
22. Other changes to in force (Net).....	(8)	(45,578)				75,100			(8)	29,522
23. In force December 31 of current year.....	95	6,014,158	0	0	2	5,029,600	0	0	97	11,043,758

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....					
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	13,345	13,222			
25.2 Guaranteed renewable.....	743	742			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	14,088	13,964	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	14,088	13,964	0	0	0



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,351,647		2,310,887		6,662,534
2. Annuity considerations.....	76,189		183,295		259,484
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,427,836	0	2,494,182	0	6,922,018
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	32,360				32,360
6.2 Applied to pay renewal premiums.....	24,760				24,760
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	95,303				95,303
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	152,423	0	0	0	152,423
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	152,423	0	0	0	152,423
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	979,336		1,428,460		2,407,796
10. Matured endowments.....	5,902				5,902
11. Annuity benefits.....	4,869		103,470		108,339
12. Surrender values and withdrawals for life contracts.....	472,326		170,210		642,536
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	9,512		15,000		24,512
15. Totals.....	1,471,945	0	1,717,140	0	3,189,085

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	68,614			18	451,763			25	520,377
17. Incurred during current year.....	29	1,011,481			75	1,215,160			104	2,226,641
Settled during current year:										
18.1 By payment in full.....	32	985,237			82	1,428,460			114	2,413,697
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	32	985,237	0	0	82	1,428,460	0	0	114	2,413,697
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	32	985,237	0	0	82	1,428,460	0	0	114	2,413,697
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	94,858	0	0	11	238,463	0	0	15	333,321
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,777	129,996,961		(a)	275	662,733,590			2,052	792,730,551
21. Issued during year.....	46	7,319,840			73	146,493,410			119	153,813,250
22. Other changes to in force (Net).....	(97)	(7,044,590)			(44)	(125,750,697)			(141)	(132,795,287)
23. In force December 31 of current year.....	1,726	130,272,211	0	(a)	304	683,476,303	0	0	2,030	813,748,514

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	612,759	622,043		223,079	210,772
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	286,191	294,555		224,789	416,016
25.2 Guaranteed renewable.....	1,966	2,785		2,374	2,590
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	288,157	297,340	0	227,163	418,606
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	900,916	919,383	0	450,242	629,378



DIRECT BUSINESS IN THE STATE OF **ARKANSAS** DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,172,453		849,990		11,022,443
2. Annuity considerations.....	79,181		4,641,058		4,720,239
3. Deposit-type contract funds.....	182,927	XXX		XXX	182,927
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,434,561	0	5,491,048	0	15,925,609
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10,399				10,399
6.2 Applied to pay renewal premiums.....	13,344				13,344
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	72,962				72,962
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	96,705	0	0	0	96,705
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	96,705	0	0	0	96,705
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	189,379		289,217		478,596
10. Matured endowments.....	5,809				5,809
11. Annuity benefits.....	70,630		2,117,906		2,188,536
12. Surrender values and withdrawals for life contracts.....	855,762		477,581		1,333,343
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,597				4,597
15. Totals.....	1,126,177	0	2,884,704	0	4,010,881

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	51,724			2	58,000			12	109,724
17. Incurred during current year.....	14	702,993			19	281,217			33	984,210
Settled during current year:										
18.1 By payment in full.....	20	195,188			19	289,217			39	484,405
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	20	195,188	0	0	19	289,217	0	0	39	484,405
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	20	195,188	0	0	19	289,217	0	0	39	484,405
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	559,529	0	0	2	50,000	0	0	6	609,529
POLICY EXHIBIT										
20. In force December 31, prior year.....	646	70,008,382		(a)	74	372,346,723			720	442,355,105
21. Issued during year.....	17	17,873,321				7,674,000			17	25,547,321
22. Other changes to in force (Net).....	(30)	(4,118,932)			(22)	(112,029,347)			(52)	(116,148,279)
23. In force December 31 of current year.....	633	83,762,771	0	(a)	52	267,991,376	0	0	685	351,754,147

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	484,251	459,480		64,938	33,015
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	151,787	150,391		750	1,388
25.2 Guaranteed renewable.....	1,100	1,099			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	152,887	151,490	0	750	1,388
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	637,138	610,970	0	65,688	34,403



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,587,498		261,086		2,848,584
2. Annuity considerations.....	1,351,289		743,597		2,094,886
3. Deposit-type contract funds.....	42,219	XXX		XXX	42,219
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	3,981,006	0	1,004,683	0	4,985,689
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	42,386				42,386
6.2 Applied to pay renewal premiums.....	32,813				32,813
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	129,977				129,977
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	205,176	0	0	0	205,176
Annuities:					
7.1 Paid in cash or left on deposit.....	189				189
7.2 Applied to provide paid-up annuities.....	40				40
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	229	0	0	0	229
8. Grand Totals (Lines 6.5 + 7.4).....	205,405	0	0	0	205,405
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	165,409		117,338		282,747
10. Matured endowments.....	14,555				14,555
11. Annuity benefits.....	80,897		274,292		355,189
12. Surrender values and withdrawals for life contracts.....	498,746		316,272		815,018
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	14,145				14,145
15. Totals.....	773,752	0	707,902	0	1,481,654

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	62,848							10	62,848
17. Incurred during current year.....	35	144,705			8	117,338			43	262,043
Settled during current year:										
18.1 By payment in full.....	40	179,964			8	117,338			48	297,302
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	40	179,964	0	0	8	117,338	0	0	48	297,302
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	40	179,964	0	0	8	117,338	0	0	48	297,302
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	27,589	0	0	0	0	0	0	5	27,589
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,161	287,111,775		(a)	50	70,503,464			2,211	357,615,239
21. Issued during year.....	72	34,761,057			5	4,476,500			77	39,237,557
22. Other changes to in force (Net).....	(90)	(13,564,821)			(9)	11,423,742			(99)	(2,141,079)
23. In force December 31 of current year.....	2,143	308,308,011	0	(a)	46	86,403,706	0	0	2,189	394,711,717

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	164,921	108,610		215,013	3,326
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,099,950	1,101,479		256,123	474,007
25.2 Guaranteed renewable.....	13,757	13,738			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,113,707	1,115,217	0	256,123	474,007
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,278,628	1,223,827	0	471,136	477,333



DIRECT BUSINESS IN
NAIC Group Code....0000

DURING THE YEAR
NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

NONE

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

NONE

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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 Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	0	0	0	0	0

NONE



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	28,676,505		4,165,230		32,841,735
2. Annuity considerations.....	24,555,179		38,858,231		63,413,410
3. Deposit-type contract funds.....	88,648	XXX		XXX	88,648
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	53,320,332	0	43,023,461	0	96,343,793
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	235,567				235,567
6.2 Applied to pay renewal premiums.....	226,801				226,801
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,201,302				1,201,302
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,663,670	0	0	0	1,663,670
Annuities:					
7.1 Paid in cash or left on deposit.....	62				62
7.2 Applied to provide paid-up annuities.....	98				98
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	160	0	0	0	160
8. Grand Totals (Lines 6.5 + 7.4).....	1,663,830	0	0	0	1,663,830
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	14,593,239		2,073,698		16,666,937
10. Matured endowments.....	23,359				23,359
11. Annuity benefits.....	401,286		4,325,936		4,727,222
12. Surrender values and withdrawals for life contracts.....	13,611,399		21,657,454		35,268,853
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	76,000		177,250		253,250
15. Totals.....	28,705,283	0	28,234,338	0	56,939,621

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	22	1,360,179			11	103,877			33	1,464,056
17. Incurred during current year.....	162	13,852,444			194	2,192,413			356	16,044,857
Settled during current year:										
18.1 By payment in full.....	157	14,616,598			191	2,073,698			348	16,690,296
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	157	14,616,598	0	0	191	2,073,698	0	0	348	16,690,296
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	157	14,616,598	0	0	191	2,073,698	0	0	348	16,690,296
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	27	596,025	0	0	14	222,592	0	0	41	818,617
POLICY EXHIBIT										
20. In force December 31, prior year.....	11,705	2,617,505,783		(a)	225	1,089,800,601			11,930	3,707,306,384
21. Issued during year.....	1,372	701,281,171			21	55,902,300			1,393	757,183,471
22. Other changes to in force (Net).....	(792)	(213,181,065)			(19)	(138,037,814)			(811)	(351,218,879)
23. In force December 31 of current year.....	12,285	3,105,605,889	0	(a)	227	1,007,665,087	0	0	12,512	4,113,270,976

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	5,212,111	4,219,957		3,403,768	2,276,362
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,813,719	1,862,791		1,493,462	2,763,950
25.2 Guaranteed renewable.....	49,028	48,960		5,378	5,869
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,862,747	1,911,751	0	1,498,840	2,769,819
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	7,074,858	6,131,708	0	4,902,608	5,046,181



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	30,896				30,896
2. Annuity considerations.....	50,000				50,000
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	80,896	0	0	0	80,896
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	614				614
6.2 Applied to pay renewal premiums.....	1,085				1,085
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,107				3,107
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,806	0	0	0	4,806
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,806	0	0	0	4,806
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,140				5,140
10. Matured endowments.....					0
11. Annuity benefits.....			10,423		10,423
12. Surrender values and withdrawals for life contracts.....	28,104				28,104
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	33,244	0	10,423	0	43,667

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	5,140							1	5,140
Settled during current year:										
18.1 By payment in full.....	1	5,140							1	5,140
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	5,140	0	0	0	0	0	0	1	5,140
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	5,140	0	0	0	0	0	0	1	5,140
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....					
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	2,499	2,476			
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,499	2,476	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,499	2,476	0	0	0



DIRECT BUSINESS IN THE STATE OF **COLORADO** DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,574,830		363,387		3,938,217
2. Annuity considerations.....	703,683		4,100,788		4,804,471
3. Deposit-type contract funds.....	28,373	XXX		XXX	28,373
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,306,886	0	4,464,175	0	8,771,061
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	31,398				31,398
6.2 Applied to pay renewal premiums.....	44,414				44,414
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	148,695				148,695
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	224,507	0	0	0	224,507
Annuities:					
7.1 Paid in cash or left on deposit.....	204				204
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	204	0	0	0	204
8. Grand Totals (Lines 6.5 + 7.4).....	224,711	0	0	0	224,711
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	414,351		510,000		924,351
10. Matured endowments.....	664				664
11. Annuity benefits.....	129,812		257,332		387,144
12. Surrender values and withdrawals for life contracts.....	1,576,439		2,982,962		4,559,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	19,238				19,238
15. Totals.....	2,140,504	0	3,750,294	0	5,890,798

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	52,287			1	40,000			11	92,287
17. Incurred during current year.....	66	403,033			5	470,000			71	873,033
Settled during current year:										
18.1 By payment in full.....	63	415,015			6	510,000			69	925,015
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	63	415,015	0	0	6	510,000	0	0	69	925,015
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	63	415,015	0	0	6	510,000	0	0	69	925,015
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	13	40,305	0	0	0	0	0	0	13	40,305
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,845	355,645,417		(a)	59	109,728,613			3,904	465,374,030
21. Issued during year.....	62	23,450,011			4	2,262,680			66	25,712,691
22. Other changes to in force (Net).....	(174)	(38,867,446)			(19)	(23,850,996)			(193)	(62,718,442)
23. In force December 31 of current year.....	3,733	340,227,982	0	(a)	44	88,140,297	0	0	3,777	428,368,279

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	111,778	94,445		64,513	(348,055)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	866,433	893,386		868,511	1,607,353
25.2 Guaranteed renewable.....	14,768	14,747			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	881,201	908,133	0	868,511	1,607,353
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	992,979	1,002,578	0	933,024	1,259,298



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,514,926		951,513		6,466,439
2. Annuity considerations.....	4,990,859		2,284,669		7,275,528
3. Deposit-type contract funds.....	510,193	XXX		XXX	510,193
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	11,015,978	0	3,236,182	0	14,252,160
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	49,589				49,589
6.2 Applied to pay renewal premiums.....	79,751				79,751
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	157,000				157,000
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	286,340	0	0	0	286,340
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	286,340	0	0	0	286,340
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	531,077		481,338		1,012,415
10. Matured endowments.....	4,301				4,301
11. Annuity benefits.....	262,234		507,650		769,884
12. Surrender values and withdrawals for life contracts.....	1,814,078		1,065,499		2,879,577
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	16,112		2,500		18,612
15. Totals.....	2,627,802	0	2,056,987	0	4,684,789

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	17,280			1	39,000			4	56,280
17. Incurred during current year.....	28	522,498			24	565,838			52	1,088,336
Settled during current year:										
18.1 By payment in full.....	30	535,378			22	481,338			52	1,016,716
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	30	535,378	0	0	22	481,338	0	0	52	1,016,716
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	30	535,378	0	0	22	481,338	0	0	52	1,016,716
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	4,400	0	0	3	123,500	0	0	4	127,900
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,544	331,029,115	(a)		110	238,726,853			2,654	569,755,968
21. Issued during year.....	1,807	597,125,099			9	7,493,965			1,816	604,619,064
22. Other changes to in force (Net).....	(322)	(51,665,678)			(22)	(51,795,458)			(344)	(103,461,136)
23. In force December 31 of current year.....	4,029	876,488,536	0	(a)	97	194,425,360	0	0	4,126	1,070,913,896

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	405,577	404,261		290,410	(90,467)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	795,756	796,531		153,723	284,496
25.2 Guaranteed renewable.....	38,554	39,577		1,228	1,340
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	834,310	836,108	0	154,951	285,836
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,239,887	1,240,369	0	445,361	195,369



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

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	91,856		591,682		683,538
2. Annuity considerations.....	52,535		303,927		356,462
3. Deposit-type contract funds.....	41	XXX		XXX	41
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	144,432	0	895,609	0	1,040,041
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	944				944
6.2 Applied to pay renewal premiums.....	976				976
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,923				8,923
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,843	0	0	0	10,843
Annuities:					
7.1 Paid in cash or left on deposit.....	4				4
7.2 Applied to provide paid-up annuities.....	1				1
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5	0	0	0	5
8. Grand Totals (Lines 6.5 + 7.4).....	10,848	0	0	0	10,848
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,505		25,000		28,505
10. Matured endowments.....					0
11. Annuity benefits.....	1,580		56,967		58,547
12. Surrender values and withdrawals for life contracts.....	56,813		890,698		947,511
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	61,898	0	972,665	0	1,034,563

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	3,505			2	25,000			3	28,505
Settled during current year:										
18.1 By payment in full.....	1	3,505			2	25,000			3	28,505
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	3,505	0	0	2	25,000	0	0	3	28,505
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	3,505	0	0	2	25,000	0	0	3	28,505
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	117	11,358,142	(a)		24	180,000,503			141	191,358,645
21. Issued during year.....	11	9,687,262							11	9,687,262
22. Other changes to in force (Net).....	(4)	(738,296)			(1)	(16,990,173)			(5)	(17,728,469)
23. In force December 31 of current year.....	124	20,307,108	0 (a)	0	23	163,010,330	0	0	147	183,317,438

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	19,911	19,911			(486)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	112,308	111,275		2,924	5,411
25.2 Guaranteed renewable.....	12	12			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	112,320	111,287	0	2,924	5,411
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	132,231	131,198	0	2,924	4,925



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,326,807		143,885		1,470,692
2. Annuity considerations.....	5,707		778,959		784,666
3. Deposit-type contract funds.....	71,155	XXX		XXX	71,155
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,403,669	0	922,844	0	2,326,513
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,583				3,583
6.2 Applied to pay renewal premiums.....	5,631				5,631
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	24,572				24,572
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	33,786	0	0	0	33,786
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	33,786	0	0	0	33,786
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	55,511		327,000		382,511
10. Matured endowments.....					0
11. Annuity benefits.....	13,555		100,722		114,277
12. Surrender values and withdrawals for life contracts.....	127,644		540,213		667,857
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	2,568				2,568
15. Totals.....	199,278	0	967,935	0	1,167,213

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,111			3	23,750			4	25,861
17. Incurred during current year.....	5	53,400			11	332,000			16	385,400
Settled during current year:										
18.1 By payment in full.....	6	55,511			11	327,000			17	382,511
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	55,511	0	0	11	327,000	0	0	17	382,511
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	55,511	0	0	11	327,000	0	0	17	382,511
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	3	28,750	0	0	3	28,750
POLICY EXHIBIT										
20. In force December 31, prior year.....	593	49,377,174	(a)		11	38,305,040			604	87,682,214
21. Issued during year.....	13	4,688,220							13	4,688,220
22. Other changes to in force (Net).....	(25)	(2,825,198)			(1)	(598,374)			(26)	(3,423,572)
23. In force December 31 of current year.....	581	51,240,196	0	(a)	10	37,706,666	0	0	591	88,946,862

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	52,604	52,604			(930)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	157,402	157,595		43,456	80,424
25.2 Guaranteed renewable.....	5,289	5,282			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	162,691	162,877	0	43,456	80,424
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	215,295	215,481	0	43,456	79,494



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,780,718		2,326,881		18,107,599
2. Annuity considerations.....	11,924,629		4,164,992		16,089,621
3. Deposit-type contract funds.....	349,348	XXX		XXX	349,348
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	28,054,695	0	6,491,873	0	34,546,568
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	152,231				152,231
6.2 Applied to pay renewal premiums.....	197,872				197,872
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	523,220				523,220
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	873,323	0	0	0	873,323
Annuities:					
7.1 Paid in cash or left on deposit.....	127				127
7.2 Applied to provide paid-up annuities.....	228				228
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	355	0	0	0	355
8. Grand Totals (Lines 6.5 + 7.4).....	873,678	0	0	0	873,678
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,101,275		2,130,285		8,231,560
10. Matured endowments.....	36,534				36,534
11. Annuity benefits.....	816,243		1,712,634		2,528,877
12. Surrender values and withdrawals for life contracts.....	11,517,770		7,123,755		18,641,525
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	154,503		24,588		179,091
15. Totals.....	18,626,325	0	10,991,262	0	29,617,587

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	20	418,584			4	94,222			24	512,806
17. Incurred during current year.....	198	6,004,487			101	2,140,507			299	8,144,994
Settled during current year:										
18.1 By payment in full.....	186	6,137,809			99	2,130,285			285	8,268,094
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	186	6,137,809	0	0	99	2,130,285	0	0	285	8,268,094
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	186	6,137,809	0	0	99	2,130,285	0	0	285	8,268,094
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	285,262	0	0	6	104,444	0	0	38	389,706
POLICY EXHIBIT										
20. In force December 31, prior year.....	11,553	1,664,859,903	(a)		180	684,671,792			11,733	2,349,531,695
21. Issued during year.....	606	253,605,437			2	10,573,000			608	264,178,437
22. Other changes to in force (Net).....	(613)	(143,314,413)			(24)	(20,947,494)			(637)	(164,261,907)
23. In force December 31 of current year.....	11,546	1,775,150,927	0	(a)	158	674,297,298	0	0	11,704	2,449,448,225

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	459,877	452,552		157,422	934,843
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,580,255	1,668,680		1,917,031	3,547,849
25.2 Guaranteed renewable.....	35,513	35,811		4,938	5,389
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,615,768	1,704,491	0	1,921,969	3,553,238
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,075,645	2,157,043	0	2,079,391	4,488,081



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,999,403		2,218,103		14,217,506
2. Annuity considerations.....	1,985,526		5,152,825		7,138,351
3. Deposit-type contract funds.....	421,293	XXX		XXX	421,293
4. Other considerations.....			50,000		50,000
5. Totals (Sum of Lines 1 to 4).....	14,406,222	0	7,420,928	0	21,827,150
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	61,162				61,162
6.2 Applied to pay renewal premiums.....	94,456				94,456
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	158,995				158,995
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	314,613	0	0	0	314,613
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	22				22
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	22	0	0	0	22
8. Grand Totals (Lines 6.5 + 7.4).....	314,635	0	0	0	314,635
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	940,198		1,086,398		2,026,596
10. Matured endowments.....	40,201				40,201
11. Annuity benefits.....	81,367		960,357		1,041,724
12. Surrender values and withdrawals for life contracts.....	4,596,984		3,810,259		8,407,243
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	17,450		301,000		318,450
15. Totals.....	5,676,200	0	6,158,014	0	11,834,214

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	13	76,723			5	19,200			18	95,923
17. Incurred during current year.....	66	1,034,098			182	1,196,198			248	2,230,296
Settled during current year:										
18.1 By payment in full.....	58	980,399			178	1,086,398			236	2,066,797
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	58	980,399	0	0	178	1,086,398	0	0	236	2,066,797
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	58	980,399	0	0	178	1,086,398	0	0	236	2,066,797
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	21	130,422	0	0	9	129,000	0	0	30	259,422
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,546	883,199,621		(a)	187	527,558,715			4,733	1,410,758,336
21. Issued during year.....	609	251,727,927			14	26,273,700			623	278,001,627
22. Other changes to in force (Net).....	29	63,033,497			(32)	(36,931,064)			(3)	26,102,433
23. In force December 31 of current year.....	5,184	1,197,961,045	0	(a)	169	516,901,351	0	0	5,353	1,714,862,396

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	588,336	564,741		163,417	366,270
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	702,850	709,130		523,251	968,381
25.2 Guaranteed renewable.....	10,310	10,872		2,678	2,922
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	713,160	720,002	0	525,929	971,303
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,301,496	1,284,743	0	689,346	1,337,573



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
 NAIC Group Code.....0000 NAIC Company Code.....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	296,919,390		55,598,138		352,517,528
2. Annuity considerations.....	243,123,499		363,885,787		607,009,286
3. Deposit-type contract funds.....	9,362,014	XXX		XXX	9,362,014
4. Other considerations.....			1,049,731		1,049,731
5. Totals (Sum of Lines 1 to 4).....	549,404,903	0	420,533,656	0	969,938,559
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,384,285		150,541		2,534,826
6.2 Applied to pay renewal premiums.....	3,239,608				3,239,608
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,021,006		146		10,021,152
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,644,899	0	150,687	0	15,795,586
Annuities:					
7.1 Paid in cash or left on deposit.....	3,565				3,565
7.2 Applied to provide paid-up annuities.....	16,186				16,186
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	19,751	0	0	0	19,751
8. Grand Totals (Lines 6.5 + 7.4).....	15,664,650	0	150,687	0	15,815,337
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	80,016,313		36,438,542		116,454,855
10. Matured endowments.....	769,113				769,113
11. Annuity benefits.....	19,335,050		63,752,946		83,087,996
12. Surrender values and withdrawals for life contracts.....	174,083,036		226,883,706		400,966,742
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,088,550		1,984,839		3,073,389
15. Totals.....	275,292,062	0	329,060,033	0	604,352,095

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	481	9,589,472			219	5,375,572			700	14,965,044
17. Incurred during current year.....	2,527	79,297,838			2,154	34,481,249			4,681	113,779,087
Settled during current year:										
18.1 By payment in full.....	2,548	80,785,425			2,193	36,438,542			4,741	117,223,967
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2,548	80,785,425	0	0	2,193	36,438,542	0	0	4,741	117,223,967
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2,548	80,785,425	0	0	2,193	36,438,542	0	0	4,741	117,223,967
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	460	8,101,885	0	0	180	3,418,279	0	0	640	11,520,164
POLICY EXHIBIT										
20. In force December 31, prior year.....	193,123	22,847,488,753		(a)	5,000	16,778,061,163			198,123	39,625,549,916
21. Issued during year.....	11,834	4,917,650,529			541	1,611,356,374			12,375	6,529,006,903
22. Other changes to in force (Net).....	(10,256)	(1,640,331,696)			(775)	(1,622,198,529)			(11,031)	(3,262,530,225)
23. In force December 31 of current year.....	194,701	26,124,807,586	0	(a)	4,766	16,767,219,008	0	0	199,467	42,892,026,594

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	36,582,770	37,140,322		17,340,444	22,450,706
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	40,444,797	40,817,344		17,557,062	32,492,855
25.2 Guaranteed renewable.....	848,815	876,046		261,594	285,478
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....	12,570	12,938		19,778	19,689
25.6 Totals (Sum of Lines 25.1 to 25.5).....	41,306,182	41,706,328	0	17,838,434	32,798,022
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	77,888,952	78,846,650	0	35,178,878	55,248,728



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	537,641		34,155		571,796
2. Annuity considerations.....	3,075		1,201		4,276
3. Deposit-type contract funds.....	1,977	XXX		XXX	1,977
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	542,693	0	35,356	0	578,049
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,516				5,516
6.2 Applied to pay renewal premiums.....	1,503				1,503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,471				11,471
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	18,490	0	0	0	18,490
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	18,490	0	0	0	18,490
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	102,130		35,000		137,130
10. Matured endowments.....	2,500				2,500
11. Annuity benefits.....	21,411		626		22,037
12. Surrender values and withdrawals for life contracts.....	230,974		77,105		308,079
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,564				3,564
15. Totals.....	360,579	0	112,731	0	473,310

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					1	5,000			1	5,000
17. Incurred during current year.....	3	608,277			6	30,000			9	638,277
Settled during current year:										
18.1 By payment in full.....	2	104,630			7	35,000			9	139,630
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	104,630	0	0	7	35,000	0	0	9	139,630
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	104,630	0	0	7	35,000	0	0	9	139,630
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	503,647	0	0	0	0	0	0	1	503,647
POLICY EXHIBIT										
20. In force December 31, prior year.....	893	74,464,808	(a)		9	2,356,085			902	76,820,893
21. Issued during year.....	10	2,993,785							10	2,993,785
22. Other changes to in force (Net).....	(32)	(2,610,192)				(65,000)			(32)	(2,675,192)
23. In force December 31 of current year.....	871	74,848,401	0	0	9	2,291,085	0	0	880	77,139,486

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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 Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	43,006	42,611			
25.2 Guaranteed renewable.....	1,116	1,115			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	44,122	43,726	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	44,122	43,726	0	0	0



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,233,147		444,289		4,677,436
2. Annuity considerations.....	171,220		1,309,660		1,480,880
3. Deposit-type contract funds.....	670	XXX		XXX	670
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	4,405,037	0	1,753,949	0	6,158,986
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	27,279				27,279
6.2 Applied to pay renewal premiums.....	40,328				40,328
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	135,301				135,301
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	202,908	0	0	0	202,908
Annuities:					
7.1 Paid in cash or left on deposit.....	12				12
7.2 Applied to provide paid-up annuities.....	120				120
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	132	0	0	0	132
8. Grand Totals (Lines 6.5 + 7.4).....	203,040	0	0	0	203,040
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	343,229		244,000		587,229
10. Matured endowments.....	14,154				14,154
11. Annuity benefits.....	79,802		109,761		189,563
12. Surrender values and withdrawals for life contracts.....	520,038		2,012,782		2,532,820
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,578				4,578
15. Totals.....	961,801	0	2,366,543	0	3,328,344

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	79,173							12	79,173
17. Incurred during current year.....	69	338,014			17	341,000			86	679,014
Settled during current year:										
18.1 By payment in full.....	73	357,383			15	244,000			88	601,383
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	73	357,383	0	0	15	244,000	0	0	88	601,383
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	73	357,383	0	0	15	244,000	0	0	88	601,383
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	59,804	0	0	2	97,000	0	0	10	156,804
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,474	82,203,878		(a)	49	128,500,361			2,523	210,704,239
21. Issued during year.....	13	4,183,583			12	26,272,875			25	30,456,458
22. Other changes to in force (Net).....	(113)	(2,253,426)			(9)	(24,996,824)			(122)	(27,250,250)
23. In force December 31 of current year.....	2,374	84,134,035	0	(a)	52	129,776,412	0	0	2,426	213,910,447

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	415,498	425,515		46,270	171,624
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	230,343	232,373		103,796	192,095
25.2 Guaranteed renewable.....	1,218	1,216			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	231,561	233,589	0	103,796	192,095
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	647,059	659,104	0	150,066	363,719



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	646,786		27,258		674,044
2. Annuity considerations.....	1,757,322				1,757,322
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,404,108	0	27,258	0	2,431,366
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,704				5,704
6.2 Applied to pay renewal premiums.....	858				858
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	14,745				14,745
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	21,307	0	0	0	21,307
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	21,307	0	0	0	21,307
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,052				1,052
10. Matured endowments.....					0
11. Annuity benefits.....	33,449		2,423		35,872
12. Surrender values and withdrawals for life contracts.....	319,498		36,314		355,812
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	206				206
15. Totals.....	354,205	0	38,737	0	392,942

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	1,052							1	1,052
Settled during current year:										
18.1 By payment in full.....	1	1,052							1	1,052
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	1,052	0	0	0	0	0	0	1	1,052
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	1,052	0	0	0	0	0	0	1	1,052
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	349	61,361,271	(a)		3	2,490,190			352	63,851,461
21. Issued during year.....	185	57,481,229			2	4,027,000			187	61,508,229
22. Other changes to in force (Net).....	(16)	(1,128,121)			(2)	(1,294,036)			(18)	(2,422,157)
23. In force December 31 of current year.....	518	117,714,379	0	(a)	3	5,223,154	0	0	521	122,937,533

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	103,003	103,003		6,575	6,046
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	365,243	363,210		42,442	78,548
25.2 Guaranteed renewable.....	4,308	4,302			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	369,551	367,512	0	42,442	78,548
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	472,554	470,515	0	49,017	84,594



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,950,457		1,713,309		6,663,766
2. Annuity considerations.....	11,584,370		8,203,003		19,787,373
3. Deposit-type contract funds.....	174,601	XXX		XXX	174,601
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	16,709,428	0	9,916,312	0	26,625,740
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	78,880				78,880
6.2 Applied to pay renewal premiums.....	162,882				162,882
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	357,494				357,494
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	599,256	0	0	0	599,256
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	502				502
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	502	0	0	0	502
8. Grand Totals (Lines 6.5 + 7.4).....	599,758	0	0	0	599,758
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,624,649		784,696		3,409,345
10. Matured endowments.....	19,522				19,522
11. Annuity benefits.....	119,164		1,591,055		1,710,219
12. Surrender values and withdrawals for life contracts.....	24,625,723		3,555,113		28,180,836
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	17,238				17,238
15. Totals.....	27,406,296	0	5,930,864	0	33,337,160

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	15	87,380			11	96,850			26	184,230
17. Incurred during current year.....	120	2,960,995			74	804,846			194	3,765,841
Settled during current year:										
18.1 By payment in full.....	106	2,644,170			76	784,696			182	3,428,866
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	106	2,644,170	0	0	76	784,696	0	0	182	3,428,866
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	106	2,644,170	0	0	76	784,696	0	0	182	3,428,866
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	29	404,205	0	0	9	117,000	0	0	38	521,205
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,682	335,547,895		(a)	254	477,466,486			4,936	813,014,381
21. Issued during year.....	250	111,131,719			45	66,023,570			295	177,155,289
22. Other changes to in force (Net).....	(278)	(27,452,381)			(41)	(41,409,982)			(319)	(68,862,363)
23. In force December 31 of current year.....	4,654	419,227,233	0	(a)	258	502,080,074	0	0	4,912	921,307,307

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	1,313,518	1,247,084		549,944	275,960
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	677,006	687,459		254,955	471,845
25.2 Guaranteed renewable.....	14,378	15,216		10,660	11,633
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	691,384	702,675	0	265,615	483,478
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,004,902	1,949,759	0	815,559	759,438



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,851,231		1,348,480		5,199,711
2. Annuity considerations.....	5,613,937		8,420,340		14,034,277
3. Deposit-type contract funds.....	255,489	XXX		XXX	255,489
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	9,720,657	0	9,768,820	0	19,489,477
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	56,162				56,162
6.2 Applied to pay renewal premiums.....	70,115				70,115
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	202,592				202,592
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	328,869	0	0	0	328,869
Annuities:					
7.1 Paid in cash or left on deposit.....	2				2
7.2 Applied to provide paid-up annuities.....	7				7
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	9	0	0	0	9
8. Grand Totals (Lines 6.5 + 7.4).....	328,878	0	0	0	328,878
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,113,133		1,012,252		2,125,385
10. Matured endowments.....	2,074				2,074
11. Annuity benefits.....	301,025		1,067,735		1,368,760
12. Surrender values and withdrawals for life contracts.....	5,124,235		1,680,285		6,804,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,550				7,550
15. Totals.....	6,548,017	0	3,760,272	0	10,308,289

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	12	283,999			11	144,250			23	428,249
17. Incurred during current year.....	66	898,601			72	962,602			138	1,861,203
Settled during current year:										
18.1 By payment in full.....	60	1,115,207			79	1,012,252			139	2,127,459
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	60	1,115,207	0	0	79	1,012,252	0	0	139	2,127,459
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	60	1,115,207	0	0	79	1,012,252	0	0	139	2,127,459
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	18	67,393	0	0	4	94,600	0	0	22	161,993
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,624	464,624,099		(a)	124	434,634,522			4,748	899,258,621
21. Issued during year.....	78	33,533,020			13	16,668,700			91	50,201,720
22. Other changes to in force (Net).....	(262)	(28,265,071)			(16)	(111,627,132)			(278)	(139,892,203)
23. In force December 31 of current year.....	4,440	469,892,048	0	(a)	121	339,676,090	0	0	4,561	809,568,138

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	319,067	321,528		151,916	385,913
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,056,542	1,054,583		173,794	321,641
25.2 Guaranteed renewable.....	9,100	9,087		2,022	2,207
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,065,642	1,063,670	0	175,816	323,848
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,384,709	1,385,198	0	327,732	709,761



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,889,246		678,479		3,567,725
2. Annuity considerations.....	4,759,968		20,778,165		25,538,133
3. Deposit-type contract funds.....	78,000	XXX		XXX	78,000
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,727,214	0	21,456,644	0	29,183,858
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	78,741				78,741
6.2 Applied to pay renewal premiums.....	102,124				102,124
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	314,830		146		314,976
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	495,695	0	146	0	495,841
Annuities:					
7.1 Paid in cash or left on deposit.....	43				43
7.2 Applied to provide paid-up annuities.....	1,780				1,780
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1,823	0	0	0	1,823
8. Grand Totals (Lines 6.5 + 7.4).....	497,518	0	146	0	497,664
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,220,147		421,290		1,641,437
10. Matured endowments.....	4,213				4,213
11. Annuity benefits.....	505,851		3,544,110		4,049,961
12. Surrender values and withdrawals for life contracts.....	4,297,219		10,495,854		14,793,073
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	17,966				17,966
15. Totals.....	6,045,396	0	14,461,254	0	20,506,650

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	67,382			10	15,650			21	83,032
17. Incurred during current year.....	79	1,407,379			34	513,150			113	1,920,529
Settled during current year:										
18.1 By payment in full.....	81	1,224,360			39	421,290			120	1,645,650
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	81	1,224,360	0	0	39	421,290	0	0	120	1,645,650
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	81	1,224,360	0	0	39	421,290	0	0	120	1,645,650
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	250,401	0	0	5	107,510	0	0	14	357,911
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,024	350,862,909	(a)		60	231,178,350			6,084	582,041,259
21. Issued during year.....	108	35,734,453				515,000			108	36,249,453
22. Other changes to in force (Net).....	(279)	(25,260,159)			(5)	(29,628,801)			(284)	(54,888,960)
23. In force December 31 of current year.....	5,853	361,337,203	0	(a)	55	202,064,549	0	0	5,908	563,401,752

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	151,523	154,522		29,038	114,464
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	513,461	515,958		184,256	341,002
25.2 Guaranteed renewable.....	27,622	27,906		13,357	14,576
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	541,083	543,864	0	197,613	355,578
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	692,606	698,386	0	226,651	470,042



DIRECT BUSINESS IN THE STATE OF **KENTUCKY** DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,205,796		1,147,691		4,353,487
2. Annuity considerations.....	2,628,720		7,658,509		10,287,229
3. Deposit-type contract funds.....	17,674	XXX		XXX	17,674
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,852,190	0	8,806,200	0	14,658,390
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	40,395				40,395
6.2 Applied to pay renewal premiums.....	58,713				58,713
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	192,650				192,650
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	291,758	0	0	0	291,758
Annuities:					
7.1 Paid in cash or left on deposit.....	36				36
7.2 Applied to provide paid-up annuities.....	5,875				5,875
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	5,911	0	0	0	5,911
8. Grand Totals (Lines 6.5 + 7.4).....	297,669	0	0	0	297,669
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,041,198		704,940		1,746,138
10. Matured endowments.....	38,228				38,228
11. Annuity benefits.....	139,988		1,740,065		1,880,053
12. Surrender values and withdrawals for life contracts.....	2,244,809		5,945,069		8,189,878
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	24,626				24,626
15. Totals.....	3,488,849	0	8,390,074	0	11,878,923

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	47,184			3	65,000			13	112,184
17. Incurred during current year.....	59	1,167,039			46	737,940			105	1,904,979
Settled during current year:										
18.1 By payment in full.....	57	1,079,426			42	704,940			99	1,784,366
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	57	1,079,426	0	0	42	704,940	0	0	99	1,784,366
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	57	1,079,426	0	0	42	704,940	0	0	99	1,784,366
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	134,797	0	0	7	98,000	0	0	19	232,797
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,396	348,053,969	(a)		125	368,808,029			4,521	716,861,998
21. Issued during year.....	196	58,095,152			23	52,531,600			219	110,626,752
22. Other changes to in force (Net).....	(255)	(28,945,107)			(27)	(64,186,369)			(282)	(93,131,476)
23. In force December 31 of current year.....	4,337	377,204,014	0	(a)	121	357,153,260	0	0	4,458	734,357,274

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	266,255	269,816		37,435	68,848
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	748,048	755,713		506,931	938,177
25.2 Guaranteed renewable.....	8,742	8,729		1,559	1,701
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	756,790	764,442	0	508,490	939,878
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,023,045	1,034,258	0	545,925	1,008,726



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,076,885		1,239,790		4,316,675
2. Annuity considerations.....	3,146,240		4,876,631		8,022,871
3. Deposit-type contract funds.....	14,758	XXX		XXX	14,758
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,237,883	0	6,116,421	0	12,354,304
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	74,651				74,651
6.2 Applied to pay renewal premiums.....	67,827				67,827
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	136,249				136,249
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	278,727	0	0	0	278,727
Annuities:					
7.1 Paid in cash or left on deposit.....	194				194
7.2 Applied to provide paid-up annuities.....	222				222
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	416	0	0	0	416
8. Grand Totals (Lines 6.5 + 7.4).....	279,143	0	0	0	279,143
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	497,200		462,366		959,566
10. Matured endowments.....	64,499				64,499
11. Annuity benefits.....	81,294		634,541		715,835
12. Surrender values and withdrawals for life contracts.....	2,486,277		5,230,448		7,716,725
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	8,898				8,898
15. Totals.....	3,138,168	0	6,327,355	0	9,465,523

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	22	77,408			5	71,125			27	148,533
17. Incurred during current year.....	48	1,246,026			23	426,241			71	1,672,267
Settled during current year:										
18.1 By payment in full.....	58	561,699			25	462,366			83	1,024,065
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	58	561,699	0	0	25	462,366	0	0	83	1,024,065
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	58	561,699	0	0	25	462,366	0	0	83	1,024,065
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	761,735	0	0	3	35,000	0	0	15	796,735
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,921	275,355,840	(a)		248	281,430,950			3,169	556,786,790
21. Issued during year.....	166	62,703,130			27	89,833,700			193	152,536,830
22. Other changes to in force (Net).....	(161)	(25,648,409)			(23)	(5,782,405)			(184)	(31,430,814)
23. In force December 31 of current year.....	2,926	312,410,561	0	(a)	252	365,482,245	0	0	3,178	677,892,806

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	1,242,793	1,255,068		997,155	2,286,565
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,125,210	1,136,959		372,672	689,705
25.2 Guaranteed renewable.....	27,873	29,601		1,899	2,073
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,153,083	1,166,560	0	374,571	691,778
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,395,876	2,421,628	0	1,371,726	2,978,343



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,135,430		451,852		9,587,282
2. Annuity considerations.....	1,486,372		9,402,560		10,888,932
3. Deposit-type contract funds.....	45,138	XXX		XXX	45,138
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,666,940	0	9,854,412	0	20,521,352
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	51,046				51,046
6.2 Applied to pay renewal premiums.....	152,747				152,747
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	363,435				363,435
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	567,228	0	0	0	567,228
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	6				6
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	6	0	0	0	6
8. Grand Totals (Lines 6.5 + 7.4).....	567,234	0	0	0	567,234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,425,543		359,000		2,784,543
10. Matured endowments.....	214				214
11. Annuity benefits.....	190,002		1,435,005		1,625,007
12. Surrender values and withdrawals for life contracts.....	2,796,606		4,314,008		7,110,614
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,437		(10,000)		(2,563)
15. Totals.....	5,419,802	0	6,098,013	0	11,517,815

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	13	400,447			2	47,500			15	447,947
17. Incurred during current year.....	63	2,131,024			62	312,500			125	2,443,524
Settled during current year:										
18.1 By payment in full.....	62	2,425,757			62	359,000			124	2,784,757
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	62	2,425,757	0	0	62	359,000	0	0	124	2,784,757
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	62	2,425,757	0	0	62	359,000	0	0	124	2,784,757
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	14	105,714	0	0	2	1,000	0	0	16	106,714
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,778	389,859,809		(a)	91	121,583,649			3,869	511,443,458
21. Issued during year.....	66	35,392,145			6	29,757,750			72	65,149,895
22. Other changes to in force (Net).....	(203)	(27,928,136)			(11)	(44,402,132)			(214)	(72,330,268)
23. In force December 31 of current year.....	3,641	397,323,818	0	(a)	86	106,939,267	0	0	3,727	504,263,085

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	273,919	299,971		66,055	223,362
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,206,812	1,225,900		402,063	744,098
25.2 Guaranteed renewable.....	14,571	15,458		909	992
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,221,383	1,241,358	0	402,972	745,090
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,495,302	1,541,329	0	469,027	968,452



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,499,878		237,731		2,737,609
2. Annuity considerations.....	529,307		2,656,141		3,185,448
3. Deposit-type contract funds.....	404	XXX		XXX	404
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	3,029,589	0	2,893,872	0	5,923,461
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	30,932				30,932
6.2 Applied to pay renewal premiums.....	43,986				43,986
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	88,465				88,465
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	163,383	0	0	0	163,383
Annuities:					
7.1 Paid in cash or left on deposit.....	20				20
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	20	0	0	0	20
8. Grand Totals (Lines 6.5 + 7.4).....	163,403	0	0	0	163,403
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,199,288		438,300		1,637,588
10. Matured endowments.....	4,125				4,125
11. Annuity benefits.....	86,748		460,587		547,335
12. Surrender values and withdrawals for life contracts.....	779,659		3,015,467		3,795,126
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	10,079				10,079
15. Totals.....	2,079,899	0	3,914,354	0	5,994,253

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	30,319							5	30,319
17. Incurred during current year.....	45	1,223,731			13	438,300			58	1,662,031
Settled during current year:										
18.1 By payment in full.....	41	1,203,413			13	438,300			54	1,641,713
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	41	1,203,413	0	0	13	438,300	0	0	54	1,641,713
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	41	1,203,413	0	0	13	438,300	0	0	54	1,641,713
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	50,637	0	0	0	0	0	0	9	50,637
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,050	153,398,647	(a)		44	34,868,373			2,094	188,267,020
21. Issued during year.....	65	19,612,973			2	38,068,750			67	57,681,723
22. Other changes to in force (Net).....	(121)	(5,489,869)			(8)	(3,353,014)			(129)	(8,842,883)
23. In force December 31 of current year.....	1,994	167,521,751	0	(a)	38	69,584,109	0	0	2,032	237,105,860

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	60,751	53,172		13,050	14,118
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	626,714	628,421		112,023	207,321
25.2 Guaranteed renewable.....	7,786	7,775			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	634,500	636,196	0	112,023	207,321
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	695,251	689,368	0	125,073	221,439



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,000,434		65,481		3,065,915
2. Annuity considerations.....	2,567,339		595,661		3,163,000
3. Deposit-type contract funds.....	29,159	XXX		XXX	29,159
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,596,932	0	661,142	0	6,258,074
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	11,015				11,015
6.2 Applied to pay renewal premiums.....	18,072				18,072
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	41,597				41,597
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	70,684	0	0	0	70,684
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	134				134
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	134	0	0	0	134
8. Grand Totals (Lines 6.5 + 7.4).....	70,818	0	0	0	70,818
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	272,876		15,000		287,876
10. Matured endowments.....	7,695				7,695
11. Annuity benefits.....	455,173		221,920		677,093
12. Surrender values and withdrawals for life contracts.....	2,191,017		589,239		2,780,256
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	14,109		3,000		17,109
15. Totals.....	2,940,870	0	829,159	0	3,770,029

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	224,351							3	224,351
17. Incurred during current year.....	15	59,992			1	15,000			16	74,992
Settled during current year:										
18.1 By payment in full.....	16	280,571			1	15,000			17	295,571
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	16	280,571	0	0	1	15,000	0	0	17	295,571
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	16	280,571	0	0	1	15,000	0	0	17	295,571
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	3,772	0	0	0	0	0	0	2	3,772
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,136	248,896,519		(a)	11	12,952,352			2,147	261,848,871
21. Issued during year.....	107	24,927,172			2	2,099,750			109	27,026,922
22. Other changes to in force (Net).....	(110)	(12,417,987)			(1)	499,971			(111)	(11,918,016)
23. In force December 31 of current year.....	2,133	261,405,704	0	(a)	12	15,552,073	0	0	2,145	276,957,777

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	43,802	43,589		23,633	(37,498)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	325,956	327,760		134,508	248,933
25.2 Guaranteed renewable.....	12,853	12,835			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	338,809	340,595	0	134,508	248,933
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	382,611	384,184	0	158,141	211,435



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,711,489		3,505,311		7,216,800
2. Annuity considerations.....	3,870,572		9,091,078		12,961,650
3. Deposit-type contract funds.....	57,977	XXX		XXX	57,977
4. Other considerations.....			23,105		23,105
5. Totals (Sum of Lines 1 to 4).....	7,640,038	0	12,619,494	0	20,259,532
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	36,316				36,316
6.2 Applied to pay renewal premiums.....	49,864				49,864
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	149,631				149,631
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	235,811	0	0	0	235,811
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	392				392
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	392	0	0	0	392
8. Grand Totals (Lines 6.5 + 7.4).....	236,203	0	0	0	236,203
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	637,051		2,558,785		3,195,836
10. Matured endowments.....	4,247				4,247
11. Annuity benefits.....	40,213		1,292,308		1,332,521
12. Surrender values and withdrawals for life contracts.....	2,290,519		10,239,962		12,530,481
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	17,903		8,617		26,520
15. Totals.....	2,989,933	0	14,099,672	0	17,089,605

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	97,286			15	439,107			21	536,393
17. Incurred during current year.....	49	600,804			205	2,343,518			254	2,944,322
Settled during current year:										
18.1 By payment in full.....	43	641,298			206	2,558,785			249	3,200,083
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	43	641,298	0	0	206	2,558,785	0	0	249	3,200,083
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	43	641,298	0	0	206	2,558,785	0	0	249	3,200,083
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	56,792	0	0	14	223,840	0	0	26	280,632
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,994	531,483,767		(a)	461	828,684,792			5,455	1,360,168,559
21. Issued during year.....	152	59,930,252			8	198,987,690			160	258,917,942
22. Other changes to in force (Net).....	(256)	(31,359,202)			(44)	(20,872,368)			(300)	(52,231,570)
23. In force December 31 of current year.....	4,890	560,054,817	0	(a)	425	1,006,800,114	0	0	5,315	1,566,854,931

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	1,796,312	1,812,197		1,317,349	(842,272)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	761,773	762,782		239,823	443,840
25.2 Guaranteed renewable.....	11,745	11,898		1,370	1,495
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	773,518	774,680	0	241,193	445,335
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,569,830	2,586,877	0	1,558,542	(396,937)



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,152,205		484,154		3,636,359
2. Annuity considerations.....	1,874,025		3,624,883		5,498,908
3. Deposit-type contract funds.....	208,847	XXX		XXX	208,847
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,235,077	0	4,109,037	0	9,344,114
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	58,408		24,443		82,851
6.2 Applied to pay renewal premiums.....	82,636				82,636
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	201,138				201,138
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	342,182	0	24,443	0	366,625
Annuities:					
7.1 Paid in cash or left on deposit.....	9				9
7.2 Applied to provide paid-up annuities.....	2				2
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	11	0	0	0	11
8. Grand Totals (Lines 6.5 + 7.4).....	342,193	0	24,443	0	366,636
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	657,205		289,080		946,285
10. Matured endowments.....	37,530				37,530
11. Annuity benefits.....	99,472		998,489		1,097,961
12. Surrender values and withdrawals for life contracts.....	3,439,463		3,737,943		7,177,406
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	13,518		5,164		18,682
15. Totals.....	4,247,188	0	5,030,676	0	9,277,864

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	19	46,679							19	46,679
17. Incurred during current year.....	59	786,178			12	289,080			71	1,075,258
Settled during current year:										
18.1 By payment in full.....	66	694,735			12	289,080			78	983,815
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	66	694,735	0	0	12	289,080	0	0	78	983,815
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	66	694,735	0	0	12	289,080	0	0	78	983,815
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	138,122	0	0	0	0	0	0	12	138,122
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,169	311,719,841	(a)		116	141,797,960			4,285	453,517,801
21. Issued during year.....	43	14,126,290			2	575,000			45	14,701,290
22. Other changes to in force (Net).....	(190)	(10,582,732)			(17)	(34,090,541)			(207)	(44,673,273)
23. In force December 31 of current year.....	4,022	315,263,399	0	(a)	101	108,282,419	0	0	4,123	423,545,818

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	191,867	146,062		34,393	26,709
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	473,719	476,336		237,244	439,068
25.2 Guaranteed renewable.....	8,494	11,455			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	482,213	487,791	0	237,244	439,068
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	674,080	633,853	0	271,637	465,777



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,012,371		1,376,293		13,388,664
2. Annuity considerations.....	8,187,986		26,333,620		34,521,606
3. Deposit-type contract funds.....	38,163	XXX		XXX	38,163
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	20,238,520	0	27,709,913	0	47,948,433
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	47,326				47,326
6.2 Applied to pay renewal premiums.....	96,466				96,466
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	153,261				153,261
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	297,053	0	0	0	297,053
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	420				420
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	420	0	0	0	420
8. Grand Totals (Lines 6.5 + 7.4).....	297,473	0	0	0	297,473
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,721,832		613,000		2,334,832
10. Matured endowments.....					0
11. Annuity benefits.....	1,133,949		5,069,611		6,203,560
12. Surrender values and withdrawals for life contracts.....	4,451,904		12,932,202		17,384,106
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	15,153				15,153
15. Totals.....	7,322,838	0	18,614,813	0	25,937,651

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	433,621			2	10,000			13	443,621
17. Incurred during current year.....	54	1,475,621			31	613,000			85	2,088,621
Settled during current year:										
18.1 By payment in full.....	56	1,721,832			32	613,000			88	2,334,832
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	56	1,721,832	0	0	32	613,000	0	0	88	2,334,832
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	56	1,721,832	0	0	32	613,000	0	0	88	2,334,832
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	187,410	0	0	1	10,000	0	0	10	197,410
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,174	519,163,966	(a)		107	376,005,759			5,281	895,169,725
21. Issued during year.....	212	68,786,188			9	31,543,150			221	100,329,338
22. Other changes to in force (Net).....	(276)	(26,088,999)			(15)	(39,989,501)			(291)	(66,078,500)
23. In force December 31 of current year.....	5,110	561,861,155	0	0	101	367,559,408	0	0	5,211	929,420,563

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	606,899	603,439		89,111	232,612
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	874,491	873,841		172,649	319,521
25.2 Guaranteed renewable.....	18,636	18,610			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	893,127	892,451	0	172,649	319,521
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	1,500,026	1,495,890	0	261,760	552,133



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,503,488		679,277		4,182,765
2. Annuity considerations.....	2,162,728		1,251,697		3,414,425
3. Deposit-type contract funds.....	58,326	XXX		XXX	58,326
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,724,542	0	1,930,974	0	7,655,516
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	16,709				16,709
6.2 Applied to pay renewal premiums.....	20,213				20,213
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	43,485				43,485
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	80,407	0	0	0	80,407
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	80,407	0	0	0	80,407
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	409,442		466,566		876,008
10. Matured endowments.....	1,000				1,000
11. Annuity benefits.....	600		150,023		150,623
12. Surrender values and withdrawals for life contracts.....	685,263		682,804		1,368,067
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,597				1,597
15. Totals.....	1,097,902	0	1,299,393	0	2,397,295

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	102,044			6	95,550			8	197,594
17. Incurred during current year.....	24	340,733			28	470,566			52	811,299
Settled during current year:										
18.1 By payment in full.....	20	410,442			29	466,566			49	877,008
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	20	410,442	0	0	29	466,566	0	0	49	877,008
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	20	410,442	0	0	29	466,566	0	0	49	877,008
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	32,335	0	0	5	99,550	0	0	11	131,885
POLICY EXHIBIT										
20. In force December 31, prior year.....	928	89,589,490	(a)		76	237,213,235			1,004	326,802,725
21. Issued during year.....	128	38,435,297			8	8,338,750			136	46,774,047
22. Other changes to in force (Net).....	(50)	(4,913,653)			(13)	(28,231,356)			(63)	(33,145,009)
23. In force December 31 of current year.....	1,006	123,111,134	0	(a)	71	217,320,629	0	0	1,077	340,431,763

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	136,803	136,952		10,734	23,496
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	200,996	200,164		85,386	158,025
25.2 Guaranteed renewable.....	3,345	3,341			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	204,341	203,505	0	85,386	158,025
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	341,144	340,457	0	96,120	181,521



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	147,869		30,193		178,062
2. Annuity considerations.....			447,829		447,829
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	147,869	0	478,022	0	625,891
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,879				1,879
6.2 Applied to pay renewal premiums.....	2,756				2,756
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,026				6,026
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,661	0	0	0	10,661
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	110				110
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	110	0	0	0	110
8. Grand Totals (Lines 6.5 + 7.4).....	10,771	0	0	0	10,771
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,739				6,739
10. Matured endowments.....					0
11. Annuity benefits.....			92,181		92,181
12. Surrender values and withdrawals for life contracts.....	23,647		206,340		229,987
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	13,475				13,475
15. Totals.....	43,861	0	298,521	0	342,382

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	4	13,766							4	13,766
Settled during current year:										
18.1 By payment in full.....	1	6,739							1	6,739
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	6,739	0	0	0	0	0	0	1	6,739
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	6,739	0	0	0	0	0	0	1	6,739
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	7,027	0	0	0	0	0	0	3	7,027
POLICY EXHIBIT										
20. In force December 31, prior year.....	198	15,028,218	(a)		4	9,813,268			202	24,841,486
21. Issued during year.....	17	3,631,428				1,350,000			17	4,981,428
22. Other changes to in force (Net).....	(5)	1,502,127			(2)	(9,006,714)			(7)	(7,504,587)
23. In force December 31 of current year.....	210	20,161,773	0	(a)	2	2,156,554	0	0	212	22,318,327

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....					
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	107,266	108,747		2,866	5,304
25.2 Guaranteed renewable.....	863	862			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	108,129	109,609	0	2,866	5,304
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	108,129	109,609	0	2,866	5,304



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,118,886		715,609		10,834,495
2. Annuity considerations.....	21,372,502		14,317,184		35,689,686
3. Deposit-type contract funds.....	261,658	XXX		XXX	261,658
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	31,753,046	0	15,032,793	0	46,785,839
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	44,167				44,167
6.2 Applied to pay renewal premiums.....	110,226				110,226
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	493,878				493,878
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	648,271	0	0	0	648,271
Annuities:					
7.1 Paid in cash or left on deposit.....	1,153				1,153
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	1,153	0	0	0	1,153
8. Grand Totals (Lines 6.5 + 7.4).....	649,424	0	0	0	649,424
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,244,776		322,500		1,567,276
10. Matured endowments.....	1,000				1,000
11. Annuity benefits.....	234,286		2,173,114		2,407,400
12. Surrender values and withdrawals for life contracts.....	5,011,211		6,567,918		11,579,129
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	29,028		667		29,695
15. Totals.....	6,520,301	0	9,064,199	0	15,584,500

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	18,209			6	117,899			11	136,108
17. Incurred during current year.....	54	1,369,098			19	206,600			73	1,575,698
Settled during current year:										
18.1 By payment in full.....	50	1,245,776			24	322,500			74	1,568,276
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	50	1,245,776	0	0	24	322,500	0	0	74	1,568,276
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	50	1,245,776	0	0	24	322,500	0	0	74	1,568,276
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	141,531	0	0	1	1,999	0	0	10	143,530
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,604	823,041,634	(a)		115	341,040,452			5,719	1,164,082,086
21. Issued during year.....	220	114,539,977			8	30,759,970			228	145,299,947
22. Other changes to in force (Net).....	(270)	(71,022,292)			(19)	(224,330,390)			(289)	(295,352,682)
23. In force December 31 of current year.....	5,554	866,559,319	0	(a)	104	147,470,032	0	0	5,658	1,014,029,351

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	515,159	533,651		193,499	426,785
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	2,829,088	2,828,214		500,106	925,547
25.2 Guaranteed renewable.....	52,234	61,617		102,640	112,011
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,881,322	2,889,831	0	602,746	1,037,558
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	3,396,481	3,423,482	0	796,245	1,464,343



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	75,871		122,601		198,472
2. Annuity considerations.....			4,912		4,912
3. Deposit-type contract funds.....	245	XXX		XXX	245
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	76,116	0	127,513	0	203,629
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,026				3,026
6.2 Applied to pay renewal premiums.....	2,253				2,253
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	16,889				16,889
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	22,168	0	0	0	22,168
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	22,168	0	0	0	22,168
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	24,205		48,950		73,155
10. Matured endowments.....					0
11. Annuity benefits.....			474		474
12. Surrender values and withdrawals for life contracts.....	13,290		161,404		174,694
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	225				225
15. Totals.....	37,720	0	210,828	0	248,548

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,009			1	10,000			2	11,009
17. Incurred during current year.....	7	23,196			4	38,950			11	62,146
Settled during current year:										
18.1 By payment in full.....	8	24,205			5	48,950			13	73,155
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8	24,205	0	0	5	48,950	0	0	13	73,155
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8	24,205	0	0	5	48,950	0	0	13	73,155
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	239	8,668,873	(a)		25	51,953,487			264	60,622,360
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(8)	(626,488)			(4)	(22,991,800)			(12)	(23,618,288)
23. In force December 31 of current year.....	231	8,042,385	0	(a)	21	28,961,687	0	0	252	37,004,072

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	5,111	5,111			(329)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	15,633	15,489			
25.2 Guaranteed renewable.....	769	768			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	16,402	16,257	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	21,513	21,368	0	0	(329)



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	620,480		23,299		643,779
2. Annuity considerations.....	164,936		499,819		664,755
3. Deposit-type contract funds.....	4,101	XXX		XXX	4,101
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	789,517	0	523,118	0	1,312,635
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	22,256				22,256
6.2 Applied to pay renewal premiums.....	28,148				28,148
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	90,718				90,718
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	141,122	0	0	0	141,122
Annuities:					
7.1 Paid in cash or left on deposit.....	6				6
7.2 Applied to provide paid-up annuities.....	67				67
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	73	0	0	0	73
8. Grand Totals (Lines 6.5 + 7.4).....	141,195	0	0	0	141,195
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	295,380				295,380
10. Matured endowments.....	12,459				12,459
11. Annuity benefits.....	9,911		113,820		123,731
12. Surrender values and withdrawals for life contracts.....	277,231		80,407		357,638
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,854				1,854
15. Totals.....	596,835	0	194,227	0	791,062

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	12,816			(1)				8	12,816
17. Incurred during current year.....	57	320,615			1				58	320,615
Settled during current year:										
18.1 By payment in full.....	54	307,840							54	307,840
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	54	307,840	0	0	0	0	0	0	54	307,840
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	54	307,840	0	0	0	0	0	0	54	307,840
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	25,591	0	0	0	0	0	0	12	25,591
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,378	57,501,999		(a)	5	4,265,922			1,383	61,767,921
21. Issued during year.....	19	3,679,988							19	3,679,988
22. Other changes to in force (Net).....	(94)	(1,049,542)			(1)	29,768			(95)	(1,019,774)
23. In force December 31 of current year.....	1,303	60,132,445	0	(a)	4	4,295,690	0	0	1,307	64,428,135

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....				2,604	3,637
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	171,038	170,287		159,331	294,873
25.2 Guaranteed renewable.....	446	445			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	171,484	170,732	0	159,331	294,873
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	171,484	170,732	0	161,935	298,510



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,023,595		55,555		1,079,150
2. Annuity considerations.....	1,478,309		2,314,217		3,792,526
3. Deposit-type contract funds.....	5,005	XXX		XXX	5,005
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,506,909	0	2,369,772	0	4,876,681
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	22,869				22,869
6.2 Applied to pay renewal premiums.....	66,169				66,169
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	67,996				67,996
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	157,034	0	0	0	157,034
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	157,034	0	0	0	157,034
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	96,865		49,000		145,865
10. Matured endowments.....					0
11. Annuity benefits.....	82,064		274,322		356,386
12. Surrender values and withdrawals for life contracts.....	1,904,208		635,384		2,539,592
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	5,164				5,164
15. Totals.....	2,088,301	0	958,706	0	3,047,007

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					1	12,000			1	12,000
17. Incurred during current year.....	16	101,920			4	37,000			20	138,920
Settled during current year:										
18.1 By payment in full.....	13	96,865			5	49,000			18	145,865
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	13	96,865	0	0	5	49,000	0	0	18	145,865
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	13	96,865	0	0	5	49,000	0	0	18	145,865
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	5,055	0	0	0	0	0	0	3	5,055
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,067	68,691,339	(a)		6	13,285,428			1,073	81,976,767
21. Issued during year.....	9	5,197,797							9	5,197,797
22. Other changes to in force (Net).....	(40)	(4,769,969)			(1)	(158,339)			(41)	(4,928,308)
23. In force December 31 of current year.....	1,036	69,119,167	0	(a)	5	13,127,089	0	0	1,041	82,246,256

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	10,433	10,433			(10,366)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	88,325	88,965		44,866	83,033
25.2 Guaranteed renewable.....	4,854	4,847			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	93,179	93,812	0	44,866	83,033
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	103,612	104,245	0	44,866	72,667



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,376,413		3,271,323		16,647,736
2. Annuity considerations.....	2,950,264		11,302,208		14,252,472
3. Deposit-type contract funds.....	417,699	XXX		XXX	417,699
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	16,744,376	0	14,573,531	0	31,317,907
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	95,200				95,200
6.2 Applied to pay renewal premiums.....	121,671				121,671
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	253,934				253,934
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	470,805	0	0	0	470,805
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	250				250
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	250	0	0	0	250
8. Grand Totals (Lines 6.5 + 7.4).....	471,055	0	0	0	471,055
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,394,713		2,898,622		6,293,335
10. Matured endowments.....	27,476				27,476
11. Annuity benefits.....	135,494		1,544,977		1,680,471
12. Surrender values and withdrawals for life contracts.....	3,617,173		6,824,873		10,442,046
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	89,265		191,000		280,265
15. Totals.....	7,264,121	0	11,459,472	0	18,723,593

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	480,447			14	835,334			25	1,315,781
17. Incurred during current year.....	57	3,023,856			53	2,249,288			110	5,273,144
Settled during current year:										
18.1 By payment in full.....	60	3,422,189			56	2,898,622			116	6,320,811
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	60	3,422,189	0	0	56	2,898,622	0	0	116	6,320,811
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	60	3,422,189	0	0	56	2,898,622	0	0	116	6,320,811
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	82,114	0	0	11	186,000	0	0	19	268,114
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,262	735,818,164	(a)		173	819,270,862			5,435	1,555,089,026
21. Issued during year.....	284	127,073,235			6	40,044,680			290	167,117,915
22. Other changes to in force (Net).....	(283)	(41,537,597)			(31)	(43,413,079)			(314)	(84,950,676)
23. In force December 31 of current year.....	5,263	821,353,802	0	(a)	148	815,902,463	0	0	5,411	1,637,256,265

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	250,736	266,742		80,674	595,329
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,738,711	1,766,865		879,554	1,627,790
25.2 Guaranteed renewable.....	33,353	33,575		43,936	47,947
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,772,064	1,800,440	0	923,490	1,675,737
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,022,800	2,067,182	0	1,004,164	2,271,066



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	873,364		159,278		1,032,642
2. Annuity considerations.....	475,502		1,327,346		1,802,848
3. Deposit-type contract funds.....	545	XXX		XXX	545
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,349,411	0	1,486,624	0	2,836,035
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,893				6,893
6.2 Applied to pay renewal premiums.....	7,544				7,544
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	57,852				57,852
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	72,289	0	0	0	72,289
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	72,289	0	0	0	72,289
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	60,526				60,526
10. Matured endowments.....	10,345				10,345
11. Annuity benefits.....	28,264		139,533		167,797
12. Surrender values and withdrawals for life contracts.....	345,031		1,215,382		1,560,413
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	751				751
15. Totals.....	444,917	0	1,354,915	0	1,799,832

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	57,385							5	57,385
17. Incurred during current year.....	12	15,359							12	15,359
Settled during current year:										
18.1 By payment in full.....	16	70,871							16	70,871
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	16	70,871	0	0	0	0	0	0	16	70,871
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	16	70,871	0	0	0	0	0	0	16	70,871
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,873	0	0	0	0	0	0	1	1,873
POLICY EXHIBIT										
20. In force December 31, prior year.....	768	72,390,794	(a)		14	61,132,787			782	133,523,581
21. Issued during year.....	20	8,820,589			2	1,305,000			22	10,125,589
22. Other changes to in force (Net).....	(31)	(51,326)			(5)	4,120,955			(36)	4,069,629
23. In force December 31 of current year.....	757	81,160,057	0	(a)	11	66,558,742	0	0	768	147,718,799

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	16,754	17,345		6,816	5,343
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	159,482	161,687		3,706	6,860
25.2 Guaranteed renewable.....	1,178	1,177			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	160,660	162,864	0	3,706	6,860
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	177,414	180,209	0	10,522	12,203



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	462,749		25,552		488,301
2. Annuity considerations.....	1,049,528		879,507		1,929,035
3. Deposit-type contract funds.....	157,992	XXX		XXX	157,992
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,670,269	0	905,059	0	2,575,328
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	11,339				11,339
6.2 Applied to pay renewal premiums.....	12,947				12,947
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	23,022				23,022
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	47,308	0	0	0	47,308
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	47,308	0	0	0	47,308
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	221,141				221,141
10. Matured endowments.....	5,113				5,113
11. Annuity benefits.....	13,693		120,208		133,901
12. Surrender values and withdrawals for life contracts.....	97,537		336,969		434,506
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	10,899		15,283		26,182
15. Totals.....	348,383	0	472,460	0	820,843

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	11	234,573							11	234,573
Settled during current year:										
18.1 By payment in full.....	10	226,254							10	226,254
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	226,254	0	0	0	0	0	0	10	226,254
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	226,254	0	0	0	0	0	0	10	226,254
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	8,319	0	0	0	0	0	0	1	8,319
POLICY EXHIBIT										
20. In force December 31, prior year.....	475	55,276,913	(a)		7	2,740,791			482	58,017,704
21. Issued during year.....	37	17,555,987							37	17,555,987
22. Other changes to in force (Net).....	(6)	(3,154,123)			(1)	(798,564)			(7)	(3,952,687)
23. In force December 31 of current year.....	506	69,678,777	0	0	6	1,942,227	0	0	512	71,621,004

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	7,138	7,906			
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	257,712	265,558		237,289	439,150
25.2 Guaranteed renewable.....	2,841	2,837			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	260,553	268,395	0	237,289	439,150
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	267,691	276,301	0	237,289	439,150



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

NAIC Group Code.....0000

NAIC Company Code.....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	29,953,902		4,525,919		34,479,821
2. Annuity considerations.....	37,598,647		54,513,022		92,111,669
3. Deposit-type contract funds.....	1,416,846	XXX		XXX	1,416,846
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	68,969,395	0	59,038,941	0	128,008,336
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	250,301		281		250,582
6.2 Applied to pay renewal premiums.....	345,773				345,773
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	731,734				731,734
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,327,808	0	281	0	1,328,089
Annuities:					
7.1 Paid in cash or left on deposit.....	1,377				1,377
7.2 Applied to provide paid-up annuities.....	764				764
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2,141	0	0	0	2,141
8. Grand Totals (Lines 6.5 + 7.4).....	1,329,949	0	281	0	1,330,230
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,537,715		3,692,000		9,229,715
10. Matured endowments.....	35,527				35,527
11. Annuity benefits.....	1,668,166		12,641,729		14,309,895
12. Surrender values and withdrawals for life contracts.....	15,316,351		32,505,052		47,821,403
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	152,142		616,310		768,452
15. Totals.....	22,709,901	0	49,455,091	0	72,164,992

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	56	1,689,207			13	536,500			69	2,225,707
17. Incurred during current year.....	184	4,172,973			118	3,434,000			302	7,606,973
Settled during current year:										
18.1 By payment in full.....	208	5,573,243			122	3,692,000			330	9,265,243
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	208	5,573,243	0	0	122	3,692,000	0	0	330	9,265,243
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	208	5,573,243	0	0	122	3,692,000	0	0	330	9,265,243
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	32	288,937	0	0	9	278,500	0	0	41	567,437
POLICY EXHIBIT										
20. In force December 31, prior year.....	20,490	2,361,431,968		(a)	232	1,072,840,749			20,722	3,434,272,717
21. Issued during year.....	1,398	617,282,753			31	146,312,859			1,429	763,595,612
22. Other changes to in force (Net).....	(1,110)	(184,094,368)			(22)	(3,972,215)			(1,132)	(188,066,583)
23. In force December 31 of current year.....	20,778	2,794,620,353	0	(a)	241	1,215,181,393	0	0	21,019	4,009,801,746

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	1,800,239	1,771,634		697,702	2,177,290
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	3,135,963	3,146,948		2,133,577	3,948,610
25.2 Guaranteed renewable.....	119,846	123,098		19,249	21,006
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....	10,009	10,301		19,687	19,598
25.6 Totals (Sum of Lines 25.1 to 25.5).....	3,265,818	3,280,347	0	2,172,513	3,989,214
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	5,066,057	5,051,981	0	2,870,215	6,166,504



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	20,622,624		3,223,140		23,845,764
2. Annuity considerations.....	21,063,525		61,277,716		82,341,241
3. Deposit-type contract funds.....	483,429	XXX		XXX	483,429
4. Other considerations.....			681,783		681,783
5. Totals (Sum of Lines 1 to 4).....	42,169,578	0	65,182,639	0	107,352,217
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	209,326		16,891		226,217
6.2 Applied to pay renewal premiums.....	332,648				332,648
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	917,972				917,972
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,459,946	0	16,891	0	1,476,837
Annuities:					
7.1 Paid in cash or left on deposit.....	55				55
7.2 Applied to provide paid-up annuities.....	892				892
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	947	0	0	0	947
8. Grand Totals (Lines 6.5 + 7.4).....	1,460,893	0	16,891	0	1,477,784
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	13,239,774		1,829,748		15,069,522
10. Matured endowments.....	287,332				287,332
11. Annuity benefits.....	4,800,187		8,240,312		13,040,499
12. Surrender values and withdrawals for life contracts.....	15,810,209		35,424,063		51,234,272
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	74,745		338,318		413,063
15. Totals.....	34,212,247	0	45,832,441	0	80,044,688

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	48	1,210,392			10	233,925			58	1,444,317
17. Incurred during current year.....	271	13,007,980			143	1,722,449			414	14,730,429
Settled during current year:										
18.1 By payment in full.....	280	13,527,106			143	1,829,748			423	15,356,854
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	280	13,527,106	0	0	143	1,829,748	0	0	423	15,356,854
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	280	13,527,106	0	0	143	1,829,748	0	0	423	15,356,854
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	39	691,266	0	0	10	126,626	0	0	49	817,892
POLICY EXHIBIT										
20. In force December 31, prior year.....	24,111	2,639,024,600		(a)	229	1,438,182,587			24,340	4,077,207,187
21. Issued during year.....	866	407,932,759			33	62,397,988			899	470,330,747
22. Other changes to in force (Net).....	(1,363)	(239,001,428)			(31)	(218,081,319)			(1,394)	(457,082,747)
23. In force December 31 of current year.....	23,614	2,807,955,931	0	(a)	231	1,282,499,256	0	0	23,845	4,090,455,187

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	541,521	546,578		715,816	458,528
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	2,800,107	2,816,926		820,000	1,517,571
25.2 Guaranteed renewable.....	42,850	42,835		6,739	7,357
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....	647	667			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,843,604	2,860,428	0	826,739	1,524,928
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	3,385,125	3,407,006	0	1,542,555	1,983,456



DIRECT BUSINESS IN THE STATE OF **OKLAHOMA** DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,572,201		887,589		3,459,790
2. Annuity considerations.....	45,663		219,692		265,355
3. Deposit-type contract funds.....	8,126	XXX		XXX	8,126
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,625,990	0	1,107,281	0	3,733,271
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	15,487				15,487
6.2 Applied to pay renewal premiums.....	18,344				18,344
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	48,715				48,715
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	82,546	0	0	0	82,546
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	285				285
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	285	0	0	0	285
8. Grand Totals (Lines 6.5 + 7.4).....	82,831	0	0	0	82,831
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	581,148		1,219,590		1,800,738
10. Matured endowments.....					0
11. Annuity benefits.....	49,748		56,719		106,467
12. Surrender values and withdrawals for life contracts.....	777,931		241,309		1,019,240
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	13,083				13,083
15. Totals.....	1,421,910	0	1,517,618	0	2,939,528

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	33,068			7	178,000			9	211,068
17. Incurred during current year.....	18	943,358			36	1,136,590			54	2,079,948
Settled during current year:										
18.1 By payment in full.....	17	581,148			38	1,219,590			55	1,800,738
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	581,148	0	0	38	1,219,590	0	0	55	1,800,738
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	581,148	0	0	38	1,219,590	0	0	55	1,800,738
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	395,278	0	0	5	95,000	0	0	8	490,278
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,238	121,614,866	(a)		70	295,773,770			1,308	417,388,636
21. Issued during year.....	3	466,345			14	27,811,340			17	28,277,685
22. Other changes to in force (Net).....	(54)	(8,094,144)			(12)	(15,606,769)			(66)	(23,700,913)
23. In force December 31 of current year.....	1,187	113,987,067	0	(a)	72	307,978,341	0	0	1,259	421,965,408

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	456,575	433,813		109,990	535,841
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	313,801	318,788		163,162	301,965
25.2 Guaranteed renewable.....	2,633	2,957		643	702
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	316,434	321,745	0	163,805	302,667
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	773,009	755,558	0	273,795	838,508



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,194,828		241,079		3,435,907
2. Annuity considerations.....	6,868,220		1,803,214		8,671,434
3. Deposit-type contract funds.....	272,963	XXX		XXX	272,963
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	10,336,011	0	2,044,293	0	12,380,304
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,050				13,050
6.2 Applied to pay renewal premiums.....	17,715				17,715
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	73,328				73,328
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	104,093	0	0	0	104,093
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	104,093	0	0	0	104,093
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,118,237		9,250		1,127,487
10. Matured endowments.....	269				269
11. Annuity benefits.....	1,415,233		293,686		1,708,919
12. Surrender values and withdrawals for life contracts.....	1,217,600		385,984		1,603,584
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	11,223				11,223
15. Totals.....	3,762,562	0	688,920	0	4,451,482

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	132,472			1	25,000			4	157,472
17. Incurred during current year.....	19	994,520			2	34,250			21	1,028,770
Settled during current year:										
18.1 By payment in full.....	18	1,118,506			1	9,250			19	1,127,756
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	18	1,118,506	0	0	1	9,250	0	0	19	1,127,756
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	18	1,118,506	0	0	1	9,250	0	0	19	1,127,756
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	8,486	0	0	2	50,000	0	0	6	58,486
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,123	167,489,938	(a)		26	32,473,787			1,149	199,963,725
21. Issued during year.....	336	115,326,996			5	6,503,500			341	121,830,496
22. Other changes to in force (Net).....	(40)	(6,230,236)			(7)	(19,334,243)			(47)	(25,564,479)
23. In force December 31 of current year.....	1,419	276,586,698	0	(a)	24	19,643,044	0	0	1,443	296,229,742

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	41,647	42,922		15,778	16,269
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	541,142	539,945		31,656	58,586
25.2 Guaranteed renewable.....	6,168	6,159			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	547,310	546,104	0	31,656	58,586
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	588,957	589,026	0	47,434	74,855



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,299,140		815		2,299,955
2. Annuity considerations.....	515,461				515,461
3. Deposit-type contract funds.....	18,322	XXX		XXX	18,322
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,832,923	0	815	0	2,833,738
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,681				12,681
6.2 Applied to pay renewal premiums.....	16,733				16,733
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	144,289				144,289
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	173,703	0	0	0	173,703
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	55				55
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	55	0	0	0	55
8. Grand Totals (Lines 6.5 + 7.4).....	173,758	0	0	0	173,758
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,657,365				3,657,365
10. Matured endowments.....					0
11. Annuity benefits.....	15,533		10,951		26,484
12. Surrender values and withdrawals for life contracts.....	1,168,356		72,551		1,240,907
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,917				3,917
15. Totals.....	4,845,171	0	83,502	0	4,928,673

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301.										0
1302.										0
1303.										0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0		0		0		0		0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0		0		0		0		0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	3,665,824							5	3,665,824
Settled during current year:										
18.1 By payment in full.....	4	3,657,365							4	3,657,365
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	3,657,365	0	0	0	0	0	0	4	3,657,365
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	3,657,365	0	0	0	0	0	0	4	3,657,365
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	8,459	0	0	0	0	0	0	1	8,459
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,027	271,346,901	(a)			118,734			1,027	271,465,635
21. Issued during year.....	50	36,405,331							50	36,405,331
22. Other changes to in force (Net).....	(42)	(10,802,846)				(20,764)			(42)	(10,823,610)
23. In force December 31 of current year.....	1,035	296,949,386	0	0	0	97,970	0	0	1,035	297,047,356

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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 Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	17,777	19,081		1,481	2,741
25.2 Guaranteed renewable.....	188	188			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,965	19,269	0	1,481	2,741
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	17,965	19,269	0	1,481	2,741



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,355,227		1,851,757		13,206,984
2. Annuity considerations.....	20,782,309		15,912,649		36,694,958
3. Deposit-type contract funds.....	2,585,381	XXX		XXX	2,585,381
4. Other considerations.....			294,843		294,843
5. Totals (Sum of Lines 1 to 4).....	34,722,917	0	18,059,249	0	52,782,166
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	81,726		108,926		190,652
6.2 Applied to pay renewal premiums.....	119,766				119,766
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	492,512				492,512
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	694,004	0	108,926	0	802,930
Annuities:					
7.1 Paid in cash or left on deposit.....	48				48
7.2 Applied to provide paid-up annuities.....	2,245				2,245
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	2,293	0	0	0	2,293
8. Grand Totals (Lines 6.5 + 7.4).....	696,297	0	108,926	0	805,223
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,333,681		1,518,973		2,852,654
10. Matured endowments.....	45,954				45,954
11. Annuity benefits.....	3,072,588		2,674,731		5,747,319
12. Surrender values and withdrawals for life contracts.....	15,625,713		15,453,055		31,078,768
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	57,782		45,600		103,382
15. Totals.....	20,135,718	0	19,692,359	0	39,828,077

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	26	484,468			8	238,250			34	722,718
17. Incurred during current year.....	88	1,347,212			83	1,296,723			171	2,643,935
Settled during current year:										
18.1 By payment in full.....	95	1,379,635			89	1,518,973			184	2,898,608
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	95	1,379,635	0	0	89	1,518,973	0	0	184	2,898,608
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	95	1,379,635	0	0	89	1,518,973	0	0	184	2,898,608
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	19	452,045	0	0	2	16,000	0	0	21	468,045
POLICY EXHIBIT										
20. In force December 31, prior year.....	9,545	962,756,673		(a)	191	490,482,721			9,736	1,453,239,394
21. Issued during year.....	410	150,533,904			14	73,393,156			424	223,927,060
22. Other changes to in force (Net).....	(479)	(66,679,591)			(37)	(39,736,942)			(516)	(106,416,533)
23. In force December 31 of current year.....	9,476	1,046,610,986	0	(a)	168	524,138,935	0	0	9,644	1,570,749,921

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	1,089,540	1,076,120		484,017	494,863
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,701,236	1,703,867		381,152	705,398
25.2 Guaranteed renewable.....	66,489	66,772		13,403	14,626
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,767,725	1,770,639	0	394,555	720,024
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,857,265	2,846,759	0	878,572	1,214,887



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR
 NAIC Group Code....0000 NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	100				100
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	100	0	0	0	100
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	45				45
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	45	0	0	0	45
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	45	0	0	0	45
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....			4,453		4,453
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	4,453	0	4,453

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					1	30,000			1	30,000
17. Incurred during current year.....					(1)	(30,000)			(1)	(30,000)
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....				(a)					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a)	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....					(983)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	0	0	0	0	(983)



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	620,939		693,571		1,314,510
2. Annuity considerations.....	1,800		7,295		9,095
3. Deposit-type contract funds.....	127	XXX		XXX	127
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	622,866	0	700,866	0	1,323,732
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,515				6,515
6.2 Applied to pay renewal premiums.....	14,623				14,623
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	24,898				24,898
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	46,036	0	0	0	46,036
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	46,036	0	0	0	46,036
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	97,619		452,550		550,169
10. Matured endowments.....					0
11. Annuity benefits.....	13,742		1,961		15,703
12. Surrender values and withdrawals for life contracts.....	216,086		78,329		294,415
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,491				7,491
15. Totals.....	334,938	0	532,840	0	867,778

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....					4	54,700			4	54,700
17. Incurred during current year.....	7	108,169			67	400,550			74	508,719
Settled during current year:										
18.1 By payment in full.....	6	97,619			70	452,550			76	550,169
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	97,619	0	0	70	452,550	0	0	76	550,169
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	97,619	0	0	70	452,550	0	0	76	550,169
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,550	0	0	1	2,700	0	0	2	13,250
POLICY EXHIBIT										
20. In force December 31, prior year.....	370	73,836,519		(a)	44	127,661,621			414	201,498,140
21. Issued during year.....	45	26,554,493			6	24,374,830			51	50,929,323
22. Other changes to in force (Net).....	(16)	(1,879,845)			(11)	55,138,546			(27)	53,258,701
23. In force December 31 of current year.....	399	98,511,167	0	(a)	39	207,174,997	0	0	438	305,686,164

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	79,816	73,131		46,264	158,919
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	128,195	127,015		11,493	21,270
25.2 Guaranteed renewable.....	3,406	3,401			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	131,601	130,416	0	11,493	21,270
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	211,417	203,547	0	57,757	180,189



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	966,482		294,221		1,260,703
2. Annuity considerations.....	790,374		933,411		1,723,785
3. Deposit-type contract funds.....	2,353	XXX		XXX	2,353
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,759,209	0	1,227,632	0	2,986,841
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	16,196				16,196
6.2 Applied to pay renewal premiums.....	13,172				13,172
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	60,836				60,836
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	90,204	0	0	0	90,204
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	90,204	0	0	0	90,204
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	179,562		148,625		328,187
10. Matured endowments.....	(11,089)				(11,089)
11. Annuity benefits.....	46,889		99,975		146,864
12. Surrender values and withdrawals for life contracts.....	738,061		1,096,957		1,835,018
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	9,216				9,216
15. Totals.....	962,639	0	1,345,557	0	2,308,196

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	44,417			5	51,750			13	96,167
17. Incurred during current year.....	16	291,758			12	126,875			28	418,633
Settled during current year:										
18.1 By payment in full.....	17	168,474			15	148,625			32	317,099
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	168,474	0	0	15	148,625	0	0	32	317,099
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	168,474	0	0	15	148,625	0	0	32	317,099
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	7	167,701	0	0	2	30,000	0	0	9	197,701
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,418	114,675,336		(a)	36	84,161,369			1,454	198,836,705
21. Issued during year.....	43	10,238,621			3	4,606,010			46	14,844,631
22. Other changes to in force (Net).....	(38)	(6,847,263)			(8)	(19,653,412)			(46)	(26,500,675)
23. In force December 31 of current year.....	1,423	118,066,694	0	(a)	31	69,113,967	0	0	1,454	187,180,661

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	233,629	236,138		43,942	12,792
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	638,673	648,987		357,635	661,875
25.2 Guaranteed renewable.....	15,596	15,883		310	338
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	654,269	664,870	0	357,945	662,213
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	887,898	901,008	0	401,887	675,005



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

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,525,442		101,597		4,627,039
2. Annuity considerations.....	1,641,619		2,408,007		4,049,626
3. Deposit-type contract funds.....	616	XXX		XXX	616
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,167,677	0	2,509,604	0	8,677,281
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,604				3,604
6.2 Applied to pay renewal premiums.....	13,482				13,482
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	44,462				44,462
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	61,548	0	0	0	61,548
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	61,548	0	0	0	61,548
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	205,706		143,000		348,706
10. Matured endowments.....					0
11. Annuity benefits.....	45,912		244,228		290,140
12. Surrender values and withdrawals for life contracts.....	421,425		823,264		1,244,689
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	673,043	0	1,210,492	0	1,883,535

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	7,500			1	1,000			3	8,500
17. Incurred during current year.....	8	202,358			8	142,000			16	344,358
Settled during current year:										
18.1 By payment in full.....	9	205,706			9	143,000			18	348,706
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	9	205,706	0	0	9	143,000	0	0	18	348,706
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	9	205,706	0	0	9	143,000	0	0	18	348,706
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	4,152	0	0	0	0	0	0	1	4,152
POLICY EXHIBIT										
20. In force December 31, prior year.....	527	74,059,547	(a)		13	36,088,663			540	110,148,210
21. Issued during year.....	34	10,179,395							34	10,179,395
22. Other changes to in force (Net).....	(10)	(2,203,067)			(1)	(23,043,188)			(11)	(25,246,255)
23. In force December 31 of current year.....	551	82,035,875	0	(a)	12	13,045,475	0	0	563	95,081,350

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	28,662	26,434		12,320	13,388
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	143,836	142,512			
25.2 Guaranteed renewable.....	2,416	2,413			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	146,252	144,925	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	174,914	171,359	0	12,320	13,388



DIRECT BUSINESS IN THE STATE OF **TENNESSEE** DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,231,190		3,311,605		13,542,795
2. Annuity considerations.....	9,073,910		11,029,427		20,103,337
3. Deposit-type contract funds.....	527,750	XXX		XXX	527,750
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	19,832,850	0	14,341,032	0	34,173,882
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	52,081				52,081
6.2 Applied to pay renewal premiums.....	75,633				75,633
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	240,853				240,853
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	368,567	0	0	0	368,567
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	368,567	0	0	0	368,567
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,312,592		2,080,635		6,393,227
10. Matured endowments.....	2,904				2,904
11. Annuity benefits.....	521,354		2,049,633		2,570,987
12. Surrender values and withdrawals for life contracts.....	6,671,582		9,165,210		15,836,792
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	20,745		188,542		209,287
15. Totals.....	11,529,177	0	13,484,020	0	25,013,197

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	619,367			13	456,120			19	1,075,487
17. Incurred during current year.....	63	4,153,431			100	2,027,435			163	6,180,866
Settled during current year:										
18.1 By payment in full.....	54	4,315,495			101	2,080,635			155	6,396,130
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	54	4,315,495	0	0	101	2,080,635	0	0	155	6,396,130
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	54	4,315,495	0	0	101	2,080,635	0	0	155	6,396,130
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	15	457,303	0	0	12	402,920	0	0	27	860,223
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,639	872,429,552	(a)		185	1,218,149,308			5,824	2,090,578,860
21. Issued during year.....	296	106,465,074			13	68,355,050			309	174,820,124
22. Other changes to in force (Net).....	(433)	(72,865,042)			(27)	(73,230,269)			(460)	(146,095,311)
23. In force December 31 of current year.....	5,502	906,029,584	0	(a)	171	1,213,274,089	0	0	5,673	2,119,303,673

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	1,227,950	1,205,540		726,268	917,494
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	1,680,964	1,720,173		1,418,678	2,625,548
25.2 Guaranteed renewable.....	44,654	46,587		18,096	19,748
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,725,618	1,766,760	0	1,436,774	2,645,296
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,953,568	2,972,300	0	2,163,042	3,562,790



DIRECT BUSINESS IN THE STATE OF **TEXAS** DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,738,037		5,171,329		26,909,366
2. Annuity considerations.....	10,702,972		10,263,620		20,966,592
3. Deposit-type contract funds.....	313,316	XXX		XXX	313,316
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	32,754,325	0	15,434,949	0	48,189,274
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	174,587				174,587
6.2 Applied to pay renewal premiums.....	109,851				109,851
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	745,655				745,655
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,030,093	0	0	0	1,030,093
Annuities:					
7.1 Paid in cash or left on deposit.....	24				24
7.2 Applied to provide paid-up annuities.....	683				683
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	707	0	0	0	707
8. Grand Totals (Lines 6.5 + 7.4).....	1,030,800	0	0	0	1,030,800
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,600,043		3,590,746		7,190,789
10. Matured endowments.....	2,133				2,133
11. Annuity benefits.....	1,064,942		2,507,133		3,572,075
12. Surrender values and withdrawals for life contracts.....	5,597,995		4,305,827		9,903,822
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	59,099		42,000		101,099
15. Totals.....	10,324,212	0	10,445,706	0	20,769,918

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	27	403,828			16	508,250			43	912,078
17. Incurred during current year.....	162	3,978,445			158	3,460,530			320	7,438,975
Settled during current year:										
18.1 By payment in full.....	168	3,602,175			156	3,590,746			324	7,192,921
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	168	3,602,175	0	0	156	3,590,746	0	0	324	7,192,921
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	168	3,602,175	0	0	156	3,590,746	0	0	324	7,192,921
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	21	780,098	0	0	18	378,034	0	0	39	1,158,132
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,043	1,574,156,671		(a)	361	1,552,841,442			13,404	3,126,998,113
21. Issued during year.....	502	272,069,353			76	214,240,211			578	486,309,564
22. Other changes to in force (Net).....	(714)	(152,333,078)			(75)	(128,652,619)			(789)	(280,985,697)
23. In force December 31 of current year.....	12,831	1,693,892,946	0	(a)	362	1,638,429,034	0	0	13,193	3,332,321,980

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	13,974,664	15,797,283		5,827,097	9,907,100
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	4,040,735	4,042,372		816,471	1,511,043
25.2 Guaranteed renewable.....	48,514	48,994		6,354	6,934
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....	1,016	1,046		91	91
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,090,265	4,092,412	0	822,916	1,518,068
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	18,064,929	19,889,695	0	6,650,013	11,425,168



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,722,009		56,373		1,778,382
2. Annuity considerations.....	1,046,400		78,509		1,124,909
3. Deposit-type contract funds.....	28,330	XXX		XXX	28,330
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,796,739	0	134,882	0	2,931,621
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,463				3,463
6.2 Applied to pay renewal premiums.....	4,263				4,263
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	12,468				12,468
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	20,194	0	0	0	20,194
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	20,194	0	0	0	20,194
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,036				4,036
10. Matured endowments.....					0
11. Annuity benefits.....	120,667		36,451		157,118
12. Surrender values and withdrawals for life contracts.....	194,991		84,188		279,179
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	319,694	0	120,639	0	440,333

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,862			1	2,000			2	3,862
17. Incurred during current year.....	1	4,036			(1)	(2,000)			0	2,036
Settled during current year:										
18.1 By payment in full.....	1	4,036							1	4,036
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	4,036	0	0	0	0	0	0	1	4,036
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	4,036	0	0	0	0	0	0	1	4,036
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,862	0	0	0	0	0	0	1	1,862
POLICY EXHIBIT										
20. In force December 31, prior year.....	596	154,335,132	(a)		10	35,921,246			606	190,256,378
21. Issued during year.....	185	107,215,501							185	107,215,501
22. Other changes to in force (Net).....	(69)	(24,499,144)			(3)	(12,063,846)			(72)	(36,562,990)
23. In force December 31 of current year.....	712	237,051,489	0	(a)	7	23,857,400	0	0	719	260,908,889

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....				15,325	(156,031)
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	85,432	90,581		31,794	58,841
25.2 Guaranteed renewable.....	554	553			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	85,986	91,134	0	31,794	58,841
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	85,986	91,134	0	47,119	(97,190)



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,523,325		567,036		5,090,361
2. Annuity considerations.....	2,230,125		3,255,347		5,485,472
3. Deposit-type contract funds.....	13,985	XXX		XXX	13,985
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	6,767,435	0	3,822,383	0	10,589,818
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	30,854				30,854
6.2 Applied to pay renewal premiums.....	32,141				32,141
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	176,566				176,566
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	239,561	0	0	0	239,561
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	239,561	0	0	0	239,561
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	496,825		191,000		687,825
10. Matured endowments.....	19,689				19,689
11. Annuity benefits.....	122,893		501,965		624,858
12. Surrender values and withdrawals for life contracts.....	2,225,830		2,594,408		4,820,238
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	30,056				30,056
15. Totals.....	2,895,293	0	3,287,373	0	6,182,666

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	36,307			1	3,000			12	39,307
17. Incurred during current year.....	36	499,769			23	188,000			59	687,769
Settled during current year:										
18.1 By payment in full.....	42	516,514			24	191,000			66	707,514
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	42	516,514	0	0	24	191,000	0	0	66	707,514
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	42	516,514	0	0	24	191,000	0	0	66	707,514
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	19,562	0	0	0	0	0	0	5	19,562
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,762	463,018,012	(a)		89	132,342,576			3,851	595,360,588
21. Issued during year.....	383	153,331,676			15	26,072,250			398	179,403,926
22. Other changes to in force (Net).....	(141)	(40,157,148)			(17)	(20,288,906)			(158)	(60,446,054)
23. In force December 31 of current year.....	4,004	576,192,540	0	(a)	87	138,125,920	0	0	4,091	714,318,460

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	623,699	581,679		147,432	267,609
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	2,010,493	2,006,377		516,282	955,484
25.2 Guaranteed renewable.....	25,523	27,337		1,852	2,022
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....	898	924			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,036,914	2,034,638	0	518,134	957,506
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,660,613	2,616,317	0	665,566	1,225,115



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,909,860		66,494		5,976,354
2. Annuity considerations.....	1,477,093		14,679		1,491,772
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	7,386,953	0	81,173	0	7,468,126
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	18,511				18,511
6.2 Applied to pay renewal premiums.....	8,498				8,498
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	24,280				24,280
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	51,289	0	0	0	51,289
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	51,289	0	0	0	51,289
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	330,656				330,656
10. Matured endowments.....					0
11. Annuity benefits.....	75,535		12,372		87,907
12. Surrender values and withdrawals for life contracts.....	2,037,031		63,382		2,100,413
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	5,334				5,334
15. Totals.....	2,448,556	0	75,754	0	2,524,310

DETAILS OF WRITE-INS

	1	2	3	4	5
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	151,644							3	151,644
17. Incurred during current year.....	9	179,012							9	179,012
Settled during current year:										
18.1 By payment in full.....	12	330,656							12	330,656
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	330,656	0	0	0	0	0	0	12	330,656
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	330,656	0	0	0	0	0	0	12	330,656
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,364	101,250,494	(a)		8	25,971,520			1,372	127,222,014
21. Issued during year.....	33	4,291,017							33	4,291,017
22. Other changes to in force (Net).....	(57)	(5,704,910)			(2)	(2,458,357)			(59)	(8,163,267)
23. In force December 31 of current year.....	1,340	99,836,601	0	0	6	23,513,163	0	0	1,346	123,349,764

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	6,187	6,187		7,224	4,289
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	56,645	58,618		2,517	4,658
25.2 Guaranteed renewable.....	4,727	4,721			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	61,372	63,339	0	2,517	4,658
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	67,559	69,526	0	9,741	8,947



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,540,825		949,586		2,490,411
2. Annuity considerations.....	539,171		1,932,031		2,471,202
3. Deposit-type contract funds.....	161,737	XXX		XXX	161,737
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,241,733	0	2,881,617	0	5,123,350
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	24,739				24,739
6.2 Applied to pay renewal premiums.....	28,947				28,947
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	104,106				104,106
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	157,792	0	0	0	157,792
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....	986				986
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	986	0	0	0	986
8. Grand Totals (Lines 6.5 + 7.4).....	158,778	0	0	0	158,778
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	715,193		328,151		1,043,344
10. Matured endowments.....	(2,078)				(2,078)
11. Annuity benefits.....	238,111		364,231		602,342
12. Surrender values and withdrawals for life contracts.....	980,606		1,612,114		2,592,720
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,508		20,000		24,508
15. Totals.....	1,936,340	0	2,324,496	0	4,260,836

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	18,341			2	10,000			10	28,341
17. Incurred during current year.....	42	717,541			12	331,151			54	1,048,692
Settled during current year:										
18.1 By payment in full.....	41	713,115			10	328,151			51	1,041,266
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	41	713,115	0	0	10	328,151	0	0	51	1,041,266
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	41	713,115	0	0	10	328,151	0	0	51	1,041,266
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	22,767	0	0	4	13,000	0	0	13	35,767
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,190	198,797,001		(a)	34	462,849,939			2,224	661,646,940
21. Issued during year.....	169	65,892,437			3	5,031,000			172	70,923,437
22. Other changes to in force (Net).....	(121)	(11,927,680)			(5)	179,845,374			(126)	167,917,694
23. In force December 31 of current year.....	2,238	252,761,758	0	(a)	32	647,726,313	0	0	2,270	900,488,071

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

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.....	96,704	99,349		4,041	30,949
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	427,213	436,956		278,904	516,168
25.2 Guaranteed renewable.....	18,802	18,776			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	446,015	455,732	0	278,904	516,168
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	542,719	555,081	0	282,945	547,117



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,075,872		1,361,722		2,437,594
2. Annuity considerations.....	4,459,850		1,423,504		5,883,354
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	5,535,722	0	2,785,226	0	8,320,948
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13,564				13,564
6.2 Applied to pay renewal premiums.....	30,682				30,682
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	146,298				146,298
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	190,544	0	0	0	190,544
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	190,544	0	0	0	190,544
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	849,386		815,075		1,664,461
10. Matured endowments.....	2,784				2,784
11. Annuity benefits.....	14,249		351,919		366,168
12. Surrender values and withdrawals for life contracts.....	1,982,689		2,663,067		4,645,756
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,415				7,415
15. Totals.....	2,856,523	0	3,830,061	0	6,686,584

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	67,780			3	202,000			7	269,780
17. Incurred during current year.....	14	787,773			48	628,075			62	1,415,848
Settled during current year:										
18.1 By payment in full.....	17	852,170			49	815,075			66	1,667,245
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	17	852,170	0	0	49	815,075	0	0	66	1,667,245
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	17	852,170	0	0	49	815,075	0	0	66	1,667,245
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,383	0	0	2	15,000	0	0	3	18,383
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,511	135,320,592	(a)		101	741,938,426			1,612	877,259,018
21. Issued during year.....	35	8,188,716			22	47,315,690			57	55,504,406
22. Other changes to in force (Net).....	(73)	(7,395,011)			(17)	(2,367,690)			(90)	(5,027,321)
23. In force December 31 of current year.....	1,473	136,114,297	0	(a)	106	791,621,806	0	0	1,579	927,736,103

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	368,791	360,827		164,492	180,245
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	421,011	424,462		234,092	433,235
25.2 Guaranteed renewable.....	5,039	5,032			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	426,050	429,494	0	234,092	433,235
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	794,841	790,321	0	398,584	613,480



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,097,501		254,164		2,351,665
2. Annuity considerations.....	32,419		1,217,108		1,249,527
3. Deposit-type contract funds.....	4,150	XXX		XXX	4,150
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	2,134,070	0	1,471,272	0	3,605,342
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5,546				5,546
6.2 Applied to pay renewal premiums.....	9,013				9,013
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	64,104				64,104
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	78,663	0	0	0	78,663
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	78,663	0	0	0	78,663
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,506		225,118		236,624
10. Matured endowments.....					0
11. Annuity benefits.....	100,735		234,050		334,785
12. Surrender values and withdrawals for life contracts.....	109,502		547,609		657,111
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	696				696
15. Totals.....	222,439	0	1,006,777	0	1,229,216

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	13,386			1	50,000			5	63,386
17. Incurred during current year.....	3	(1,880)			19	217,368			22	215,488
Settled during current year:										
18.1 By payment in full.....	7	11,506			19	225,118			26	236,624
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	11,506	0	0	19	225,118	0	0	26	236,624
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	11,506	0	0	19	225,118	0	0	26	236,624
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	1	42,250	0	0	1	42,250
POLICY EXHIBIT										
20. In force December 31, prior year.....	437	27,961,024	(a)		43	61,146,094			480	89,107,118
21. Issued during year.....	13	4,845,428							13	4,845,428
22. Other changes to in force (Net).....	(8)	(86,386)			(10)	(20,085,062)			(18)	(20,171,448)
23. In force December 31 of current year.....	442	32,720,066	0	(a)	33	41,061,032	0	0	475	73,781,098

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	172,441	169,738		83,925	77,148
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	64,442	63,849		267	495
25.2 Guaranteed renewable.....	209	209			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	64,651	64,058	0	267	495
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	237,092	233,796	0	84,192	77,643



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code....0000

NAIC Company Code....80837

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	669,935		17,930		687,865
2. Annuity considerations.....	425,020		1,088,044		1,513,064
3. Deposit-type contract funds.....	127	XXX		XXX	127
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,095,082	0	1,105,974	0	2,201,056
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,368				2,368
6.2 Applied to pay renewal premiums.....	4,235				4,235
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	19,685				19,685
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	26,288	0	0	0	26,288
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	26,288	0	0	0	26,288
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	152,046		2,000		154,046
10. Matured endowments.....	(2,031)				(2,031)
11. Annuity benefits.....	267,612		226,323		493,935
12. Surrender values and withdrawals for life contracts.....	60,276		154,709		214,985
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,890				1,890
15. Totals.....	479,793	0	383,032	0	862,825

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	12,622							2	12,622
17. Incurred during current year.....	2	139,424			1	2,000			3	141,424
Settled during current year:										
18.1 By payment in full.....	3	150,015			1	2,000			4	152,015
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	150,015	0	0	1	2,000	0	0	4	152,015
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	150,015	0	0	1	2,000	0	0	4	152,015
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	2,031	0	0	0	0	0	0	1	2,031
POLICY EXHIBIT										
20. In force December 31, prior year.....	561	55,138,097	(a)		5	10,585,127			566	65,723,224
21. Issued during year.....	31	11,035,175			2	817,000			33	11,852,175
22. Other changes to in force (Net).....	(23)	(6,145,335)			(1)	(1,912,000)			(24)	(8,057,335)
23. In force December 31 of current year.....	569	60,027,937	0	(a)	6	9,490,127	0	0	575	69,518,064

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies.....	1,239	1,239			
24.1 Federal Employee Health Benefits Program premium.....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies.....					
Other Individual Policies:					
25.1 Non-cancelable.....	58,062	58,494		23,621	43,716
25.2 Guaranteed renewable.....	1,836	1,834			
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All other.....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	59,898	60,328	0	23,621	43,716
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	61,137	61,567	0	23,621	43,716

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	10,089,595
2. Current year's realized pre-tax capital gains/(losses) of \$.....29,234,897 transferred into the reserve net of taxes of \$.....10,232,214.....	19,002,683
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	29,092,278
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	930,767
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	28,161,511

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002.....	1,596,012	(665,245)		930,767
2. 2003.....	1,666,097	2,800,492		4,466,589
3. 2004.....	1,301,917	2,572,505		3,874,422
4. 2005.....	1,057,211	2,179,594		3,236,805
5. 2006.....	880,997	1,768,871		2,649,868
6. 2007.....	562,904	1,328,283		1,891,187
7. 2008.....	222,336	1,058,182		1,280,518
8. 2009.....	260,647	982,950		1,243,597
9. 2010.....	369,267	916,753		1,286,020
10. 2011.....	283,837	833,772		1,117,609
11. 2012.....	126,699	751,393		878,092
12. 2013.....	6,962	681,406		688,368
13. 2014.....	(18,617)	625,479		606,862
14. 2015.....	(26,134)	565,730		539,596
15. 2016.....	(67,009)	509,867		442,858
16. 2017.....	(67,604)	442,543		374,939
17. 2018.....	8,896	376,589		385,485
18. 2019.....	98,982	313,647		412,629
19. 2020.....	178,770	251,371		430,141
20. 2021.....	243,157	179,148		422,305
21. 2022.....	281,133	99,977		381,110
22. 2023.....	258,460	61,212		319,672
23. 2024.....	203,955	59,990		263,945
24. 2025.....	166,671	57,657		224,328
25. 2026.....	154,591	56,546		211,137
26. 2027.....	127,033	53,991		181,024
27. 2028.....	83,613	48,214		131,827
28. 2029.....	65,636	38,882		104,518
29. 2030.....	46,621	28,773		75,394
30. 2031.....	16,555	17,886		34,441
31. 2032 and Later.....		6,225		6,225
32. Total (Lines 1 to 31).....	10,089,595	19,002,683	.0	29,092,278

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	15,530,807	8,088,913	23,619,721	0	(0)	0	23,619,721
2. Realized capital gains/(losses) net of taxes - General Account.....	(36,285,767)		(36,285,767)	(8,847,280)	(1,082,048)	(9,929,328)	(46,215,095)
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - general account.....	(3,332,136)		(3,332,136)	(991,347)	(7,218,618)	(8,209,965)	(11,542,101)
5. Unrealized capital gains/(losses) - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	7,531,596	1,823,577	9,355,173	263,891	22,082	285,973	9,641,145
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	(16,555,500)	9,912,490	(6,643,010)	(9,574,736)	(8,278,584)	(17,853,320)	(24,496,330)
9. Maximum reserve.....	36,556,382	6,512,774	43,069,156	4,539,736	9,050,602	13,590,338	56,659,494
10. Reserve objective.....	24,284,618	4,052,393	28,337,011	4,249,808	9,026,751	13,276,559	41,613,570
11. 20% of (Line 10 minus Line 8).....	8,168,024	(1,172,019)	6,996,004	2,764,909	3,461,067	6,225,976	13,221,980
12. Balance before transfers (Lines 8 + 11).....	(8,387,476)	8,740,471	352,994	(6,809,827)	(4,817,517)	(11,627,344)	(11,274,350)
13. Transfers.....	4,370,235	(4,370,235)	(0)			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	4,017,241		4,017,241	6,809,827	4,817,517	11,627,344	15,644,585
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	(0)	4,370,235	4,370,235	0	(0)	(0)	4,370,235

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	26,936,770	XXX	XXX	26,936,770	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	2,139,636,102	XXX	XXX	2,139,636,102	0.0005	1,069,818	0.0015	3,209,454	0.0030	6,418,908
3	2	High quality.....	933,101,477	XXX	XXX	933,101,477	0.0020	1,866,203	0.0060	5,598,609	0.0100	9,331,015
4	3	Medium quality.....	76,488,229	XXX	XXX	76,488,229	0.0105	803,126	0.0280	2,141,670	0.0400	3,059,529
5	4	Low quality.....	25,881,874	XXX	XXX	25,881,874	0.0270	698,811	0.0630	1,630,558	0.0900	2,329,369
6	5	Lower quality.....	45,286,575	XXX	XXX	45,286,575	0.0670	3,034,201	0.1200	5,434,389	0.2000	9,057,315
7	6	In or near default.....	20,305,416	XXX	XXX	20,305,416	0.0000	0	0.3000	6,091,625	0.3000	6,091,625
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8) (Page 2, Line 1, Net admitted asset).....	3,267,636,443	XXX	XXX	3,267,636,443	XXX	7,472,159	XXX	24,106,305	XXX	36,287,761
PREFERRED STOCKS												
10	1	Highest quality.....	29,334,699	XXX	XXX	29,334,699	0.0020	58,669	0.0060	176,008	0.0090	264,012
11	2	High quality.....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium quality.....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low quality.....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower quality.....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16) (Page 2, Line 2.1, Net admitted asset).....	29,334,699	XXX	XXX	29,334,699	XXX	58,669	XXX	176,008	XXX	264,012
SHORT-TERM BONDS												
18		Exempt obligations.....	135,972,799	XXX	XXX	135,972,799	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	135,972,799	XXX	XXX	135,972,799	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange-traded.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest quality.....	1,536,195	XXX	XXX	1,536,195	0.0005	768	0.0015	2,304	0.0030	4,609
28	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total derivative instruments.....	1,536,195	XXX	XXX	1,536,195	XXX	768	XXX	2,304	XXX	4,609
34		TOTAL (Lines 9 + 17 + 25 + 33).....	3,434,480,136	XXX	XXX	3,434,480,136	XXX	7,531,596	XXX	24,284,618	XXX	36,556,382
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....			XXX	0	(a).....	0	(a).....	0	(a).....	0
36		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....			XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....	578,913,245		XXX	578,913,245	(a).....	1,823,577	(a).....	4,052,393	(a).....	6,512,774
40		In good standing with restructured terms.....			XXX	0	(b).....	0	(b).....	0	(b).....	0
Overdue, not in process:												
41		Farm mortgages.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
In process of foreclosure:												
46		Farm mortgages.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B mortgages (sum of Lines 35 through 50) (Page 2, Line 3, Net admitted asset).....	578,913,245	0	XXX	578,913,245	XXX	1,823,577	XXX	4,052,393	XXX	6,512,774
52		Schedule DA mortgages.....			XXX	0	(c).....	0	(c).....	0	(c).....	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	578,913,245	0	XXX	578,913,245	XXX	1,823,577	XXX	4,052,393	XXX	6,512,774

36

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve			
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)		
COMMON STOCK														
1		Unaffiliated public.....	1,410,268	XXX	XXX	1,410,268	0.0000	0	(d)	0.1680	236,925	(d)	0.1680	236,925
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0	0.2500	0
3		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:														
4		Fixed income exempt obligations.....	479,496			479,496	XXX		XXX		XXX		XXX	
5		Fixed income highest quality.....	1,716,776			1,716,776	XXX	859	XXX	2,575	XXX	5,150	XXX	5,150
6		Fixed income high quality.....	410,161			410,161	XXX	820	XXX	2,461	XXX	4,102	XXX	4,102
7		Fixed income medium quality.....	5,615,066			5,615,066	XXX	58,958	XXX	157,222	XXX	224,603	XXX	224,603
8		Fixed income low quality.....	4,650,076			4,650,076	XXX	125,552	XXX	292,955	XXX	418,507	XXX	418,507
9		Fixed income lower quality.....	1,159,737			1,159,737	XXX	77,702	XXX	139,168	XXX	231,947	XXX	231,947
10		Fixed income in/near default.....	461,828			461,828	XXX		XXX	138,548	XXX	138,548	XXX	138,548
11		Unaffiliated common stock public.....	18,061,527			18,061,527	0.0000	0	(d)	0.1737	3,136,839	(d)	0.1737	3,136,839
12		Unaffiliated common stock private.....				0	0.0000	0	0.2500	0	0.2500	0	0.2500	0
13		Mortgage loans.....				0	(c)	0	(c)	0	(c)	0	(c)	0
14		Real estate.....				0	(e)	0	(e)	0	(e)	0	(e)	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....	715,572	XXX	XXX	715,572	0.0000	0	0.2000	143,114	0.2000	143,114	0.2000	143,114
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0	0.2500	0
17		Total common stock (sum of Lines 1 through 16) (Page 2, Line 2.2, Net admitted asset).....	34,680,507	0	0	34,680,507	XXX	263,891	XXX	4,249,808	XXX	4,539,736	XXX	4,539,736
REAL ESTATE														
18		Home office property (general account only).....	22,238,337			22,238,337	0.0000	0	0.0750	1,667,875	0.0750	1,667,875	0.0750	1,667,875
19		Investment properties.....	334,616			334,616	0.0000	0	0.0750	25,096	0.0750	25,096	0.0750	25,096
20		Properties acquired in satisfaction of debt.....	13,884,985			13,884,985	0.0000	0	0.1100	1,527,348	0.1100	1,527,348	0.1100	1,527,348
21		Total real estate (sum of Lines 18 through 20).....	36,457,938	0	0	36,457,938	XXX	0	XXX	3,220,320	XXX	3,220,320	XXX	3,220,320
OTHER INVESTED ASSETS														
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS														
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0	0.0100	0
25	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0	0.0400	0
26	4	Low quality.....	566,561	XXX	XXX	566,561	0.0270	15,297	0.0630	35,693	0.0900	50,990	0.0900	50,990
27	5	Lower quality.....	23,880	XXX	XXX	23,880	0.0670	1,600	0.1200	2,866	0.2000	4,776	0.2000	4,776
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0	0.3000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	590,441	XXX	XXX	590,441	XXX	16,897	XXX	38,559	XXX	55,766	XXX	55,766

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
31	2	High quality.....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium quality.....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low quality.....	50,450	XXX	XXX	50,450	0.0400	2,018	0.0880	4,440	0.1350	6,811
34	5	Lower quality.....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or near default.....	877,091	XXX	XXX	877,091	0.0000	0	0.3000	263,127	0.3000	263,127
36		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	927,541	XXX	XXX	927,541	XXX	2,018	XXX	267,567	XXX	269,938
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm mortgages.....			XXX	0	(a).....	0	(a).....	0	(a).....	0
39		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
40		Residential mortgages-all other.....		XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
42		Commercial mortgages-all other.....	502,649		XXX	502,649	(a).....	3,167	(a).....	7,037	(a).....	11,310
43		In good standing with restructured terms.....			XXX	0	(b).....	0	(b).....	0	(b).....	0
Overdue, Not in Process:												
44		Farm mortgages.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
45		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
46		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0060	0	0.0100	0
47		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of foreclosure:												
49		Farm mortgages.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
50		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0200	0	0.0200	0
52		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
54		Total with mortgage loan characteristics (sum of Lines 38 through 53).....	502,649	0	XXX	502,649	XXX	3,167	XXX	7,037	XXX	11,310

38

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated public.....	438,583	XXX	XXX	438,583	0.0000	0	(d).....0.3000	131,575	(d).....0.3000	131,575
56		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
57		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
58		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
59		Affiliated other - all other.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
60		Total with common stock characteristics (sum of Lines 55 through 59).....	438,583	XXX	XXX	438,583	XXX	0	XXX	131,575	XXX	131,575
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home office property (general account only).....				0	0.0000	0	0.0750	0	0.0750	0
62		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
63		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
64		Total with real estate characteristics (Lines 61 through 63).....	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
65		Other invested assets - Schedule BA.....	26,808,468	XXX		26,808,468	0.0000	0	0.2000	5,361,694	0.2000	5,361,694
66		Other short-term invested assets - Schedule DA.....		XXX		0	0.0000	0	0.2000	0	0.2000	0
67		Total all other (sum of Lines 65 + 66).....	26,808,468	XXX	0	26,808,468	XXX	0	XXX	5,361,694	XXX	5,361,694
68		Total other invested assets - Schedule BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67).....	29,267,682	0	0	29,267,682	XXX	22,082	XXX	5,806,431	XXX	5,830,283

69

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

(d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).

(e) Determined using same factors and breakdowns used for directly owned real estate.

ASSET VALUATION RESERVE (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

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

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....		40,532,609
2. Increase (decrease) by adjustment:		
2.1 Totals, Part 1, Column 10.....		(4,084,925)
2.2 Totals, Part 3, Column 7.....		(27,368)
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....		
4. Cost of additions and permanent improvements:		
4.1 Totals, Part 1, Column 13.....		1,823,343
4.2 Totals, Part 3, Column 9.....		40,960
5. Total profit (loss) on sales, Part 3, Column 14.....		50,054
6. Increase (decrease) by foreign exchange adjustment:		
6.1 Totals, Part 1, Column 11.....		
6.2 Totals, Part 3, Column 8.....		
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....		1,876,736
8. Book/adjusted carrying value at end of current period.....		36,457,937
9. Total valuation allowance.....		
10. Subtotal (Lines 8 plus 9).....		36,457,937
11. Total nonadmitted amounts.....		
12. Statement value, current period (Page 2, real estate lines, current period).....		36,457,937

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....		719,014,498
2. Amount loaned during year:		
2.1 Actual cost at time of acquisitions.....	114,100,000	
2.2 Additional investment made after acquisitions.....	1,350,000	115,450,000
3. Accrual of discount and mortgage interest points and commitment fees.....		
4. Increase (decrease) by adjustment.....		
5. Total profit (loss) on sale.....		15,857,333
6. Amounts paid on account or in full during the year.....		271,408,586
7. Amortization of premium.....		
8. Increase (decrease) by foreign exchange adjustment.....		
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....		578,913,245
10. Total valuation allowance.....		
11. Subtotal (Lines 9 plus 10).....		578,913,245
12. Total nonadmitted amounts.....		
13. Statement value of mortgages owned at end of current period.....		578,913,245

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....		33,355,020
2. Cost of acquisitions during year:		
2.1 Actual cost at time of acquisitions.....	491,411	
2.2 Additional investment made after acquisitions.....	14,530,852	15,022,263
3. Accrual of discount.....		
4. Increase (decrease) by adjustment.....		(16,483,637)
5. Total profit (loss) on sale.....		(50,874)
6. Amounts paid on account or in full during the year.....		2,575,089
7. Amortization of premium.....		
8. Increase (decrease) by foreign exchange adjustment.....		
9. Book/adjusted carrying value of long-term invested assets at end of current period.....		29,267,683
10. Total valuation allowance.....		
11. Subtotal (Lines 9 plus 10).....		29,267,683
12. Total nonadmitted amounts.....		
13. Statement value of long-term invested assets at end of current period.....		29,267,683

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1.....	136,007,617	26,840,313	46,382	15,257		162,909,569	4.8	75,720,121	2.7	162,909,569	
1.2 Class 2.....						0	0.0				
1.3 Class 3.....						0	0.0				
1.4 Class 4.....						0	0.0				
1.5 Class 5.....						0	0.0				
1.6 Class 6.....						0	0.0				
1.7 Totals.....	136,007,617	26,840,313	46,382	15,257	0	162,909,569	4.8	75,720,121	2.7	162,909,569	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1.....						0	0.0				
2.2 Class 2.....						0	0.0				
2.3 Class 3.....						0	0.0				
2.4 Class 4.....						0	0.0				
2.5 Class 5.....						0	0.0				
2.6 Class 6.....						0	0.0				
2.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1.....						0	0.0				
3.2 Class 2.....						0	0.0				
3.3 Class 3.....						0	0.0				
3.4 Class 4.....						0	0.0				
3.5 Class 5.....						0	0.0				
3.6 Class 6.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1.....						0	0.0				
4.2 Class 2.....						0	0.0				
4.3 Class 3.....						0	0.0				
4.4 Class 4.....						0	0.0				
4.5 Class 5.....						0	0.0				
4.6 Class 6.....						0	0.0				
4.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....	48,511,749	121,539,695	101,214,802	41,574,806	58,196	312,899,248	9.2	135,594,430	4.9	312,289,766	609,482
5.2 Class 2.....	203,823	1,039,890	1,980,715	1,655,200		4,879,628	0.1	5,072,734	0.2		4,879,629
5.3 Class 3.....						0	0.0				
5.4 Class 4.....						0	0.0				
5.5 Class 5.....						0	0.0				
5.6 Class 6.....						0	0.0				
5.7 Totals.....	48,715,572	122,579,585	103,195,517	43,230,006	58,196	317,778,876	9.3	140,667,164	5.1	312,289,766	5,489,111

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

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1.....		20,442,670	54,415,965			74,858,635	2.2	64,336,820	2.3	74,858,635	
6.2 Class 2.....	347,538	22,140,802	18,191,677	7,500,000	4,998,169	53,178,186	1.6	66,829,421	2.4	41,360,768	11,817,417
6.3 Class 3.....	343,529	1,308,599	2,159,443	1,108,160		4,919,731	0.1	4,426,629	0.2	826,515	4,093,216
6.4 Class 4.....						0	0.0				
6.5 Class 5.....						0	0.0				
6.6 Class 6.....					1,100,000	1,100,000	0.0			1,100,000	
6.7 Totals.....	691,067	43,892,071	74,767,085	8,608,160	6,098,169	134,056,552	3.9	135,592,870	4.9	118,145,918	15,910,633
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	56,024,682	504,750,626	896,479,960	231,406,494	56,656,062	1,745,317,824	51.3	1,529,210,678	55.0	1,516,034,418	229,283,405
7.2 Class 2.....	39,377,421	285,835,274	390,695,123	87,609,369	71,526,475	875,043,662	25.7	702,464,657	25.3	747,439,616	127,604,046
7.3 Class 3.....	6,640,656	45,770,992	13,217,144	5,788,184	151,522	71,568,498	2.1	91,038,448	3.3	46,545,320	25,023,179
7.4 Class 4.....	905,905	6,035,299	17,562,249	1,378,421	1,378,421	25,881,874	0.8	48,650,236	1.8	5,531,438	20,350,436
7.5 Class 5.....	1,934,118	9,796,343	21,019,780	3,937,656	8,598,675	45,286,572	1.3	46,535,602	1.7	34,000,770	11,285,805
7.6 Class 6.....	535,723	2,142,893	2,254,199	1,963,798	12,308,804	19,205,417	0.6	697,828	0.0	7,084,374	12,121,042
7.7 Totals.....	105,418,505	854,331,427	1,341,228,455	330,705,501	150,619,959	2,782,303,847	81.7	2,418,597,449	87.0	2,356,635,936	425,667,913
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....	4,129,591	1,086,527	1,337,611	6,666		6,560,395	0.2	9,607,723	0.3	3,910,496	2,649,899
8.2 Class 2.....						0	0.0				
8.3 Class 3.....						0	0.0				
8.4 Class 4.....						0	0.0				
8.5 Class 5.....						0	0.0				
8.6 Class 6.....						0	0.0				
8.7 Totals.....	4,129,591	1,086,527	1,337,611	6,666	0	6,560,395	0.2	9,607,723	0.3	3,910,496	2,649,899
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1.....						0	0.0				
9.2 Class 2.....						0	0.0				
9.3 Class 3.....						0	0.0				
9.4 Class 4.....						0	0.0				
9.5 Class 5.....						0	0.0				
9.6 Class 6.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1.....	244,673,639	674,659,831	1,053,494,720	273,003,223	56,714,258	2,302,545,671	67.7	XXX	XXX	2,070,002,884	232,542,786
10.2 Class 2.....	39,928,782	309,015,966	410,867,515	96,764,569	76,524,644	933,101,476	27.4	XXX	XXX	788,800,384	144,301,092
10.3 Class 3.....	6,984,185	47,079,591	15,376,587	6,896,344	151,522	76,488,229	2.2	XXX	XXX	47,371,835	29,116,395
10.4 Class 4.....	905,905	6,035,299	17,562,249	0	1,378,421	25,881,874	0.8	XXX	XXX	5,531,438	20,350,436
10.5 Class 5.....	1,934,118	9,796,343	21,019,780	3,937,656	8,598,675	(c) 45,286,572	1.3	XXX	XXX	34,000,770	11,285,805
10.6 Class 6.....	535,723	2,142,893	2,254,199	1,963,798	13,408,804	(c) 20,305,417	0.6	XXX	XXX	8,184,374	12,121,042
10.7 Totals.....	294,962,352	1,048,729,923	1,520,575,050	382,565,590	156,776,324	(b) 3,403,609,239	100.0	XXX	XXX	2,953,891,685	449,717,556
10.8 Line 10.7 as a % of Col. 6.....	8.7	30.8	44.7	11.2	4.6	100.0	XXX	XXX	XXX	86.8	13.2
11. Total Bonds Prior Year											
11.1 Class 1.....	120,775,202	591,586,468	785,414,758	238,848,435	77,844,909	XXX	XXX	1,814,469,772	65.3	1,524,394,366	290,075,406
11.2 Class 2.....	44,092,988	304,559,982	277,378,156	69,440,294	78,895,392	XXX	XXX	774,366,812	27.9	585,686,667	188,680,146
11.3 Class 3.....	9,466,527	35,142,589	44,559,339	6,296,622	XXX	XXX	XXX	95,465,077	3.4	54,697,577	40,767,501
11.4 Class 4.....	2,101,829	12,138,976	24,228,830	8,803,663	1,376,938	XXX	XXX	48,650,236	1.7	34,168,919	14,481,316
11.5 Class 5.....	12,068,707	4,409,095	29,557,944	499,856	697,828	XXX	XXX	(c) 46,535,602	1.7	19,081,558	27,454,044
11.6 Class 6.....						XXX	XXX	(c) 697,828	0.0	75,242	622,586
11.7 Totals.....	188,505,253	947,837,110	1,161,139,027	323,389,014	159,314,923	XXX	XXX	(b) 2,780,185,327	100.0	2,218,104,329	562,080,999
11.8 Line 11.7 as a % of Col. 8.....	6.8	34.1	41.8	11.6	5.7	XXX	XXX	100.0	XXX	79.8	20.2
12. Total Publicly Traded Bonds											
12.1 Class 1.....	225,627,832	616,861,476	982,397,044	215,730,433	29,386,099	2,070,002,884	60.8	1,524,394,366	54.8	2,070,002,884	XXX
12.2 Class 2.....	30,036,216	249,431,852	368,339,293	71,431,172	69,561,850	788,800,383	23.2	585,686,667	21.1	788,800,383	XXX
12.3 Class 3.....	5,780,656	23,381,836	12,421,159	5,788,184	47,371,835	47,371,835	1.4	54,697,577	2.0	47,371,835	XXX
12.4 Class 4.....	84,674	290,094	3,778,250	1,378,421	5,531,439	5,531,439	0.2	34,168,919	1.2	5,531,439	XXX
12.5 Class 5.....	1,254,693	6,826,149	20,579,715	1,241,538	4,098,675	34,000,770	1.0	19,081,558	0.7	34,000,770	XXX
12.6 Class 6.....			1,182,752	1,963,798	5,037,824	8,184,374	0.2	75,242	0.0	8,184,374	XXX
12.7 Totals.....	262,784,071	896,791,407	1,388,698,213	296,155,125	109,462,869	2,953,891,685	86.8	2,218,104,329	79.8	2,953,891,685	XXX
12.8 Line 12.7 as a % of Col. 6.....	8.9	30.4	47.0	10.0	3.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	7.7	26.3	40.8	8.7	3.2	86.8	XXX	XXX	XXX	86.8	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....	19,045,807	57,798,355	71,097,677	57,272,790	27,328,158	232,542,787	6.8	290,075,406	10.4	XXX	232,542,787
13.2 Class 2.....	9,892,567	59,584,113	42,528,223	25,333,397	6,962,793	144,301,093	4.2	188,680,146	6.8	XXX	144,301,093
13.3 Class 3.....	1,203,529	23,697,756	2,955,428	1,108,160	151,522	29,116,395	0.9	40,767,501	1.5	XXX	29,116,395
13.4 Class 4.....	821,232	5,745,206	13,783,999	2,696,119	4,500,000	20,350,437	0.6	14,481,316	0.5	XXX	20,350,437
13.5 Class 5.....	679,425	2,970,194	440,067	2,696,119	4,500,000	11,285,805	0.3	27,454,044	1.0	XXX	11,285,805
13.6 Class 6.....	535,723	2,142,893	1,071,446	1,963,798	8,370,980	12,121,042	0.4	622,586	0.0	XXX	12,121,042
13.7 Totals.....	32,178,283	151,938,517	131,876,840	86,410,466	47,313,453	449,717,559	13.2	562,080,999	20.2	XXX	449,717,559
13.8 Line 13.7 as a % of Col. 6.....	7.2	33.8	29.3	19.2	10.5	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.9	4.5	3.9	2.5	1.4	13.2	XXX	XXX	XXX	XXX	13.2

(a) Includes \$.....296,834,858 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$.....38,880,656 current year, \$.....191,230,289 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designation. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$.....0 current year, \$.....21,550,141 prior year of bonds with 5* designations and \$.....5,690,749 current year, \$.....0 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Type and Subtype of Issues

	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
Distribution by Type											
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations.....	135,972,799	26,757,035				162,729,834	4.8	75,485,724	2.7	162,729,834	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	34,817	83,278	46,382	15,257		179,734	0.0	234,396	0.0	179,735	
1.7 Totals.....	136,007,616	26,840,313	46,382	15,257	0	162,909,568	4.8	75,720,120	2.7	162,909,569	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations.....						0	0.0				
2.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined.....						0	0.0				
2.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
2.5 Defined.....						0	0.0				
2.6 Other.....						0	0.0				
2.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations.....						0	0.0				
3.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined.....						0	0.0				
3.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
3.5 Defined.....						0	0.0				
3.6 Other.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations.....						0	0.0				
4.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined.....						0	0.0				
4.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5 Defined.....						0	0.0				
4.6 Other.....						0	0.0				
4.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations.....	203,823	1,039,890	1,980,715	1,655,200		4,879,628	0.1	5,331,862	0.2		4,879,629
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	47,989,569	121,452,393	75,995,005	41,574,806	58,196	287,069,969	8.4	126,320,163	4.5	287,069,968	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined.....	522,180	87,302	25,219,798			25,829,280	0.8	9,015,138	0.3	25,219,798	609,482
5.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5 Defined.....						0	0.0				
5.6 Other.....						0	0.0				
5.7 Totals.....	48,715,572	122,579,585	103,195,518	43,230,006	58,196	317,778,877	9.3	140,667,163	5.1	312,289,766	5,489,111

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....	691,067	43,892,071	74,767,085	8,608,160	6,098,169	134,056,552	3.9	135,592,871	4.9	118,145,919	15,910,633
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....						0	0.0				
6.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....						0	0.0				
6.6 Other.....						0	0.0				
6.7 Totals.....	691,067	43,892,071	74,767,085	8,608,160	6,098,169	134,056,552	3.9	135,592,871	4.9	118,145,919	15,910,633
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	40,409,994	482,061,148	878,780,861	127,164,837	135,860,542	1,664,277,382	48.9	1,526,156,462	54.9	1,377,577,154	286,700,229
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	4,845,258		8,641,313			13,486,571	0.4	18,315,351	0.7		13,486,571
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....	4,774,931	123,714,788	202,767,402	104,192,039	3,465,335	438,914,495	12.9	293,743,093	10.6	357,242,836	81,671,660
7.4 Other.....	34,062,891	220,017,803	212,919,096	88,610,704	7,616,951	563,227,445	16.5	409,004,726	14.7	538,728,468	24,498,976
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....	232,020	3,634,638	18,985,284	4,651,024	135,060	27,638,026	0.8	53,696,298	1.9	27,638,025	
7.6 Other.....	21,093,411	24,903,050	19,134,501	6,086,897	3,542,070	74,759,929	2.2	117,681,520	4.2	55,449,453	19,310,477
7.7 Totals.....	105,418,505	854,331,427	1,341,228,457	330,705,501	150,619,958	2,782,303,848	81.7	2,418,597,450	87.0	2,356,635,936	425,667,913
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....	4,129,591	1,086,527	1,337,611	6,666		6,560,395	0.2	9,607,723	0.3	3,910,496	2,649,899
8.7 Totals.....	4,129,591	1,086,527	1,337,611	6,666	0	6,560,395	0.2	9,607,723	0.3	3,910,496	2,649,899
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations.....						0	0.0				
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....						0	0.0				
9.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....						0	0.0				
9.6 Other.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	181,407,274	554,836,671	956,866,272	137,434,863	141,958,711	1,972,503,791	58.0	XXX	XXX	1,662,363,403	310,140,390
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	52,869,644	121,535,671	84,682,700	41,590,063	58,196	300,736,274	8.8	XXX	XXX	287,249,703	13,486,571
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	5,297,111	123,802,090	227,987,200	104,192,039	3,465,335	464,743,775	13.7	XXX	XXX	382,462,634	82,281,142
10.4 Other.....	34,062,891	220,017,803	212,919,096	88,610,704	7,616,951	563,227,445	16.5	XXX	XXX	538,728,468	24,498,976
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	232,020	3,634,638	18,985,284	4,651,024	135,060	27,638,026	0.8	XXX	XXX	27,638,025	0
10.6 Other.....	21,093,411	24,903,050	19,134,501	6,086,897	3,542,070	74,759,929	2.2	XXX	XXX	55,449,453	19,310,477
10.7 Totals.....	294,962,351	1,048,729,923	1,520,575,053	382,565,590	156,776,323	3,403,609,240	100.0	XXX	XXX	2,953,891,686	449,717,556
10.8 Line 10.7 as a % of Col. 6.....	8.7	30.8	44.7	11.2	4.6	100.0	XXX	XXX	XXX	86.8	13.2
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	83,263,942	616,382,826	775,049,961	128,272,565	149,205,348	XXX	XXX	1,752,174,642	63.0	1,389,318,804	362,855,839
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	25,153,201	62,007,364	40,350,592	16,173,173	1,185,580	XXX	XXX	144,869,910	5.2	127,507,066	17,362,846
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	10,899,716	90,746,999	106,113,332	93,078,228	1,919,956	XXX	XXX	302,758,231	10.9	217,336,737	85,421,493
11.4 Other.....	35,106,216	138,359,465	162,793,622	66,657,197	6,088,226	XXX	XXX	409,004,726	14.7	374,561,132	34,443,593
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	10,000,000	9,875,531	25,282,288	8,338,521	199,958	XXX	XXX	53,696,298	1.9	43,696,298	10,000,000
11.6 Other.....	24,082,178	30,464,925	51,549,232	10,869,332	715,853	XXX	XXX	117,681,520	4.2	65,684,291	51,997,229
11.7 Totals.....	188,505,253	947,837,110	1,161,139,027	323,389,016	159,314,921	XXX	XXX	2,780,185,327	100.0	2,218,104,328	562,081,000
11.8 Line 11.7 as a % of Col. 8.....	6.8	34.1	41.8	11.6	5.7	XXX	XXX	100.0	XXX	79.8	20.2
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	163,219,433	442,337,385	856,675,818	104,034,071	96,096,696	1,662,363,403	48.8	1,389,318,804	50.0	1,662,363,403	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	48,024,386	121,535,671	76,041,387	41,590,063	58,196	287,249,703	8.4	127,507,066	4.6	287,249,703	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	2,886,014	106,456,844	212,704,202	56,950,539	3,465,035	382,462,634	11.2	217,336,737	7.8	382,462,634	XXX
12.4 Other.....	29,276,420	207,917,879	208,238,009	86,179,225	7,116,935	538,728,468	15.8	374,561,132	13.5	538,728,468	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	232,020	3,634,638	18,985,284	4,651,024	135,060	27,638,026	0.8	43,696,298	1.6	27,638,026	XXX
12.6 Other.....	19,145,798	14,908,991	16,053,513	2,750,203	2,590,947	55,449,452	1.6	65,684,291	2.4	55,449,452	XXX
12.7 Totals.....	262,784,071	896,791,408	1,388,698,213	296,155,125	109,462,869	2,953,891,686	86.8	2,218,104,328	79.8	2,953,891,686	XXX
12.8 Line 12.7 as a % of Col. 6.....	8.9	30.4	47.0	10.0	3.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	7.7	26.3	40.8	8.7	3.2	86.8	XXX	XXX	XXX	86.8	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....	18,187,842	112,499,286	100,190,454	33,400,793	45,862,015	310,140,390	9.1	362,855,839	13.1	XXX	310,140,390
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	4,845,258		8,641,313			13,486,571	0.4	17,362,846	0.6	XXX	13,486,571
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....	2,411,098	17,345,246	15,282,999	47,241,500	300	82,281,143	2.4	85,421,493	3.1	XXX	82,281,143
13.4 Other.....	4,786,472	12,099,924	4,681,087	2,431,478	500,015	24,498,976	0.7	34,443,593	1.2	XXX	24,498,976
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....						0	0.0	10,000,000	0.4	XXX	0
13.6 Other.....	1,947,613	9,994,060	3,080,988	3,336,693	951,123	19,310,477	0.6	51,997,229	1.9	XXX	19,310,477
13.7 Totals.....	32,178,283	151,938,516	131,876,841	86,410,464	47,313,453	449,717,557	13.2	562,081,000	20.2	XXX	449,717,557
13.8 Line 13.7 as a % of Col. 6.....	7.2	33.8	29.3	19.2	10.5	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.9	4.5	3.9	2.5	1.4	13.2	XXX	XXX	XXX	XXX	13.2

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year.....	20,598,500	20,598,500			
2. Cost of short-term investments acquired.....	4,486,291,207	4,486,291,207			
3. Increase (decrease) by adjustment.....	426,505	426,505			
4. Increase (decrease) by foreign exchange adjustment.....	0				
5. Total profit (loss) on disposal of short-term investments.....	(18,413)	(18,413)			
6. Consideration received on disposal of short-term investments.....	4,371,325,000	4,371,325,000			
7. Book/adjusted carrying value, current year.....	135,972,799	135,972,799	0	0	0
8. Total valuation allowance.....	0				
9. Subtotal (Lines 7 plus 8).....	135,972,799	135,972,799	0	0	0
10. Total nonadmitted amounts.....	0				
11. Statement value (Lines 9 minus 10).....	135,972,799	135,972,799	0	0	0
12. Income collected during year.....	639,802	639,802			
13. Income earned during year.....	639,802	639,802			

49

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year).....	2,819,620
2. Cost/option premium (Section 2, Column 7).....	4,760,009
3. Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13).....	(6,043,434)
4. Gain/(loss) on termination:	
4.1 Recognized (Section 3, Column 14).....	
4.2 Used to adjust basis of hedged item (Section 3, Column 15).....	0
5. Consideration received on terminations (Section 3, Column 12).....	
6. Used to adjust basis on open contracts (Section 1, Column 13).....	
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized.....	
7.2 Used to adjust basis of hedged item.....	0
8. Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7).....	1,536,195

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year).....	
2. Consideration received (Section 2, Column 7).....	
3. Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13).....	
4. Gain/(loss) on termination:	
4.1 Recognized (Section 3, Column 14).....	
4.2 Used to adjust basis (Section 3, Column 15).....	0
5. Consideration paid on terminations (Section 3, Column 12).....	
6. Used to adjust basis on open contracts (Section 1, Column 13).....	
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized.....	NONE
7.2 Used to adjust basis.....	0
8. Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 - 4 - 5 - 6 - 7).....	0

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year).....		
2. Cost or (consideration received) (Section 2, Column 7).....		
3. Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13).....		
4. Gain/(loss) on termination:		
4.1 Recognized (Section 3, Column 14).....		
4.2 Used to adjust basis of hedged item (Section 3, Column 15).....	(2,539,295)	(2,539,295)
5. Consideration received (or paid) on terminations (Section 3, Column 12).....		(2,539,295)
6. Used to adjust basis of hedged item on open contracts (Section 1, Column 13).....		
7. Disposition of deferred amount on contracts terminated in prior year:		
7.1 Recognized.....		
7.2 Used to adjust basis of hedged item.....		0
8. Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7).....		0

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year).....		
2. Change in total variation margin on open contracts (difference between years - Section 1, Column 6).....		
3.1 Change in variation margin on open contracts used to adjust basis of hedged item (Section 1, Column 11).....		
3.2 Change in variation margin on open contracts recognized (difference between years - Section 1, Column 10).....		
4.1 Variation margin on contracts terminated during the year (Section 3, Column 6).....		
4.2 Less:		
4.21 Gain/(loss) recognized in current year (Section 3, Column 11).....	NONE	
4.22 Gain/(loss) used to adjust basis of hedge (Section 3, Column 12).....		0
4.3 Subtotal (Line 4.1 minus Line 4.2).....		0
5.1 Net additions to cash deposits (Section 2, Column 7).....		
5.2 Less: Net reductions to cash deposits (Section 3, Column 9).....		0
6. Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2).....		0
7. Disposition of gain/(loss) on contracts terminated in prior year:		
7.1 Recognized.....		
7.2 Used to adjust basis of hedged item.....		0
8. Aggregate write-in book value, December 31, current year (Lines 6 + 7.1 + 7.2).....		0

SCHEDULE DB - PART E - VERIFICATION

Verification of Statement Value and Fair Value of Open Contracts

		Statement Value
1. Part A, Section 1, Column 10.....	1,536,195	
2. Part B, Section 1, Column 10.....		
3. Part C, Section 1, Column 10.....		
4. Part D, Section 1, Column 9 - 12.....		
5. Lines (1) - (2) + (3) + (4).....		1,536,195
6. Part E, Section 1, Column 4.....		
7. Part E, Section 1, Column 5.....		
8. Lines (5) - (6) - (7).....		1,536,195
		Fair Value
9. Part A, Section 1, Column 11.....	1,536,195	
10. Part B, Section 1, Column 11.....		
11. Part C, Section 1, Column 11.....		
12. Part D, Section 1, Column 9.....		
13. Lines (9) - (10) + (11) + (12).....		1,536,195
14. Part E, Section 1, Column 7.....		
15. Part E, Section 1, Column 8.....		
16. Lines (13) - (14) - (15).....		1,536,195

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

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

Annual Statement for the year 2002 of the **The Union Central Life Insurance Company**
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
CLAIMS DISPOSED OF DURING CURRENT YEAR							
Death Claims - Ordinary							
U000013134		TN	2001	500,000	26,500		Declaratory judgement action pending due to apparent suicide
0199999	Death Claims - Ordinary			500,000	26,500	0	XXX
Death Claims - Group							
G6057		IL	2001	100,000	7,500		Denied on the basis of lack of eligibility for benefits
G24925		MI	2001	50,000	15,000		Denied on the basis of lack of eligibility for benefits
0399999	Death Claims - Group			150,000	22,500	0	XXX
0599999	Subtotal - Disposed-Death Claims			650,000	49,000	0	XXX
2699999	Subtotal - Claims Disposed of During Current Year			650,000	49,000	0	XXX
CLAIMS RESISTED DURING CURRENT YEAR							
Death Claims - Ordinary							
4145831		NY	1999	50,000		12,500	Denied due to material misrepresentation in the application.
4029398		CT	2002	25,428		6,357	Denied due to material misrepresentation in the application.
2799999	Death Claims - Ordinary			75,428	0	18,857	XXX
Death Claims - Group							
G15340		SC	2002	20,000		12,000	Denied on the basis of lack of eligibility for benefits
G25366		MI	2002	101,389		60,833	Denied on the basis of lack of eligibility for benefits
G415022		TN	2002	100,000		60,000	Denied on the basis of lack of eligibility for benefits
2999999	Death Claims - Group			221,389	0	132,833	XXX
3199999	Subtotal - Resisted-Death Claims			296,817	0	151,690	XXX
Additional Accidental Death Benefit Claims - Group							
G305779		NY	2001	100,000		100,000	Denied on the basis of lack of eligibility for benefits
3499999	Additional Accidental Death Benefit Claims - Group			100,000	0	100,000	XXX
3699999	Subtotal - Resisted-Add'l Acc. Death Benefit Claims			100,000	0	100,000	XXX
5299999	Subtotal - Claims Resisted During Current Year			396,817	0	251,690	XXX
5399999	Totals			1,046,817	49,000	251,690	XXX

Annual Statement for the year 2002 of the **The Union Central 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										
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other		
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1. Premiums written.....	58,868,610	XXX	21,978,089	XXX		XXX		XXX	35,980,640	XXX	896,846	XXX		XXX		XXX		13,035	XXX
2. Premiums earned.....	58,943,223	XXX	21,950,730	XXX		XXX		XXX	36,084,159	XXX	895,347	XXX		XXX		XXX		12,987	XXX
3. Incurred claims.....	42,007,141	71.3	12,980,112	59.1		0.0		0.0	28,700,938	79.5	306,402	34.2		0.0		0.0		19,689	151.6
4. Increase in contract reserves.....	1,784,963	3.0		0.0		0.0		0.0	1,776,453	4.9	8,084	0.9		0.0		0.0		426	3.3
5. Commissions (a).....	4,389,406	7.4	706,731	3.2		0.0		0.0	3,576,757	9.9	105,918	11.8		0.0		0.0			0.0
6. General insurance expenses.....	26,770,068	45.4	10,197,902	46.5		0.0		0.0	16,162,833	44.8	405,286	45.3		0.0		0.0		4,047	31.2
7. Taxes, licenses and fees.....	2,622,500	4.4	904,020	4.1		0.0		0.0	1,676,034	4.6	41,759	4.7		0.0		0.0		687	5.3
8. Total expenses incurred.....	33,781,974	57.3	11,808,653	53.8		0.0		0.0	21,415,624	59.3	552,963	61.8		0.0		0.0		4,734	36.5
9. Aggregate write-ins for deductions.....	2,161,968	3.7	376,148	1.7		0.0		0.0	1,784,640	4.9	1,180	0.1		0.0		0.0		0	0.0
10. Gain from underwriting before dividends or refunds.....	(20,792,823)	(35.3)	(3,214,183)	(14.6)		0.0		0.0	(17,593,496)	(48.8)	26,718	3.0		0.0		0.0		(11,862)	(91.3)
11. Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0			0.0
12. Gain from underwriting after dividends or refunds.....	(20,792,823)	(35.3)	(3,214,183)	(14.6)		0.0		0.0	(17,593,496)	(48.8)	26,718	3.0		0.0		0.0		(11,862)	(91.3)
DETAILS OF WRITE-INS																			
0901. Miscellaneous income.....	(156,165)	(0.3)	(44,903)	(0.2)		0.0		0.0	(111,262)	(0.3)		0.0		0.0		0.0			0.0
0902. Miscellaneous deductions.....	2,236,384	3.8	399,585	1.8		0.0		0.0	1,835,619	5.1	1,180	0.1		0.0		0.0			0.0
0903. Interest on policy and contract funds.....	81,749	0.1	21,466	0.1		0.0		0.0	60,283	0.2		0.0		0.0		0.0			0.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0.0	0	0.0		0.0		0.0	0	0.0	0	0.0		0.0		0.0		0	0.0
0999. Total (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	2,161,968	3.7	376,148	1.7		0.0		0.0	1,784,640	4.9	1,180	0.1		0.0		0.0		0	0.0

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	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.....	1,459,425	59,476			1,337,606	62,268			75
2. Advance premiums.....	843,910	3,992			832,085	7,041			792
3. Reserve for rate credits.....	0								
4. Total premium reserves, current year.....	2,303,335	63,468	0	0	2,169,691	69,309	0	0	867
5. Total premium reserves, prior year.....	2,377,948	36,109			2,273,210	67,810			819
6. Increase in total premium reserves.....	(74,613)	27,359	0	0	(103,519)	1,499	0	0	48
B. Contract Reserves:									
1. Additional reserves.....	74,034,941				72,378,650	1,645,930			10,361
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	74,034,941	0	0	0	72,378,650	1,645,930	0	0	10,361
4. Total contract reserves, prior year.....	72,249,978				70,602,197	1,637,846			9,935
5. Increase in contract reserves.....	1,784,963	0	0	0	1,776,453	8,084	0	0	426
C. Claim Reserves and Liabilities:									
1. Total current year.....	144,252,151	13,577,280			130,276,236	398,635			
2. Total prior year.....	134,245,131	12,201,552			121,680,206	363,284			89
3. Increase.....	10,007,020	1,375,728	0	0	8,596,030	35,351	0	0	(89)

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

56

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	23,481,292	4,474,171			18,794,098	193,502			19,521
1.2 On claims incurred during current year.....	8,518,829	7,130,213			1,310,810	77,549			257
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year.....	125,566,339	10,780,271			114,576,893	209,175			
2.2 On claims incurred during current year.....	18,685,812	2,797,009			15,699,343	189,460			
3. Test:									
3.1 Lines 1.1 and 2.1.....	149,047,631	15,254,442	0	0	133,370,991	402,677	0	0	19,521
3.2 Claim reserves and liabilities, December 31, prior year.....	134,245,131	12,201,552			121,680,206	363,284			89
3.3 Line 3.1 minus Line 3.2.....	14,802,500	3,052,890	0	0	11,690,785	39,393	0	0	19,432

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	5,627,610	31,287			5,564,714	31,609			
2. Premiums earned.....	5,700,717	31,287			5,637,787	31,643			
3. Incurred claims.....	9,888,735	1,595,231			8,272,580	20,924			
4. Commissions.....	623,740	7,307			613,272	3,161			
B. Reinsurance Ceded:									
1. Premiums written.....	27,471,411	16,709,560			10,752,095	9,756			
2. Premiums earned.....	27,038,219	16,681,521			10,346,937	9,761			
3. Incurred claims.....	23,130,076	11,065,823			12,064,253				
4. Commissions.....	5,928,090	2,236,351			3,685,009	6,730			

Annual Statement for the year 2002 of the **The Union Central Life Insurance Company**
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....			55,248,483	55,248,483
2. Beginning claim reserves and liabilities.....			144,407,969	144,407,969
3. Ending claim reserves and liabilities.....			164,477,574	164,477,574
4. Claims paid.....	0	0	35,178,878	35,178,878
B. Assumed Reinsurance:				
5. Incurred claims.....			9,888,735	9,888,735
6. Beginning claim reserves and liabilities.....			54,232,965	54,232,965
7. Ending claim reserves and liabilities.....			53,870,274	53,870,274
8. Claims paid.....	0	0	10,251,426	10,251,426
C. Ceded Reinsurance:				
9. Incurred claims.....			23,130,076	23,130,076
10. Beginning claim reserves and liabilities.....			65,132,268	65,132,268
11. Ending claim reserves and liabilities.....			74,785,895	74,785,895
12. Claims paid.....	0	0	13,476,449	13,476,449
D. Net:				
13. Incurred claims.....	0	0	42,007,142	42,007,142
14. Beginning claim reserves and liabilities.....	0	0	133,508,666	133,508,666
15. Ending claim reserves and liabilities.....	0	0	143,561,953	143,561,953
16. Claims paid.....	0	0	31,953,855	31,953,855

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.....	2,076,286	275,963	(382,560)	600,883	403,418
2. 1998.....	3,896,212	1,285,945	(159,726)	(113,629)	(181,899)
3. 1999.....	.XXX	3,979,752	2,831,346	445,774	(133,321)
4. 2000.....	.XXX	.XXX	6,225,703	3,929,115	305,241
5. 2001.....	.XXX	.XXX	.XXX	6,146,508	4,080,735
6. 2002.....	.XXX	.XXX	.XXX	.XXX	7,130,213

Section B - Other Accident and Health

1. Prior.....	6,150,668	4,042,020	5,011,254	13,399,442	9,362,029
2. 1998.....	1,263,004	3,117,870	2,509,560	1,681,854	1,687,017
3. 1999.....	.XXX	1,247,925	3,207,048	2,878,379	2,003,415
4. 2000.....	.XXX	.XXX	2,142,424	3,512,642	2,677,380
5. 2001.....	.XXX	.XXX	.XXX	1,091,046	3,277,280
6. 2002.....	.XXX	.XXX	.XXX	.XXX	1,388,616

Section C - Credit Accident and Health

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

NONE

(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.....	6,994,009	7,516,839	6,718,992	XXX	XXX
2. 1999.....	XXX	6,833,121	8,353,309	9,145,757	XXX
3. 2000.....	XXX	XXX	10,719,995	12,568,148	11,622,056
4. 2001.....	XXX	XXX	XXX	9,073,799	14,035,358
5. 2002.....	XXX	XXX	XXX	XXX	9,927,222

Section B - Other Accident and Health

1. 1998.....	21,863,379	16,194,422	16,082,622	XXX	XXX
2. 1999.....	XXX	23,212,080	17,940,664	21,585,598	XXX
3. 2000.....	XXX	XXX	24,247,807	19,894,596	21,548,776
4. 2001.....	XXX	XXX	XXX	18,006,055	20,506,544
5. 2002.....	XXX	XXX	XXX	XXX	17,277,419

Section C - Credit Accident and Health

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

NONE

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.....	Other.....	5,154,281
3. Individual annuity.....	Other.....	2,994,260
4. Supplementary contracts.....	Other.....	3,191
5. Credit life.....		
6. Group life.....	Other.....	8,379,495
7. Group accident and health.....	Development.....	13,577,280
8. Credit accident and health.....		
9. Other accident and health.....	Standard Factor.....	130,674,871
10. Total.....		160,783,378

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 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Amount of Inforce at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
General Account, Non-Affiliates											
60895	35-0145825	08/01/1976	American United Life Insurance Co.	Indianapolis, Indiana	YRT/I	514,079	11,153	17,607			
62308	06-0303370	02/07/1973	Connecticut General Life Insurance Co.	Hartford, Connecticut	YRT/I	3,702,517	193,679	118,271			
80675	38-0455060	09/01/1974	Crown Life Insurance Co.	Regina, Saskatchewan, Canada	YRT/I	662,799		1,699			
64645	35-0413330	02/01/1992	Indianapolis Life Insurance Co.	Indianapolis, Indiana	YRT/I	1,911,397	10,388	24,175			
65676	35-0472300	02/01/1973	Lincoln National Life Insurance Co.	Fort Wayne, Indiana	YRT/I	136,964,212	454,035	319,166			
65676	35-0472300	02/01/1973	Lincoln National Life Insurance Co.	Fort Wayne, Indiana	CO/I	14,947,441	118,162	42,432			
57045	93-0234630	03/01/1986	Neighbors of Woodcraft	Portland, Oregon	YRT/I	1,562,865	5,225	10,451			
67032	56-0340860	02/01/1987	North Carolina Mutual Insurance Co.	Durham, North Carolina	YRT/I	2,317,869	7,162	14,324			
80659	38-0397420	09/21/1974	Canada Life Assurance Co.	Lansing, Michigan	YRT/I	400,000	51,896	60,068			
82627	06-0839705	01/01/1999	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	CO/G			352			
65870	13-1004640	01/01/1988	The Manhattan Life Insurance Co.	New York, New York	YRT/G				44,868		
0299999	Total - General Account, Non-Affiliates					162,983,179	851,700	608,545	44,868	0	0
0399999	Total - General Account					162,983,179	851,700	608,545	44,868	0	0
0799999	Totals					162,983,179	851,700	608,545	44,868	0	0

SCHEDULE S - PART 1 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
Non-Affiliates											
61492.....	44-0188050.....	01/01/1986.....	Business Mens Assurance Co.....	Kansas City, Missouri.....	CO/I.....	215,716	29,083	4,140,293	30,363		
61689.....	42-0175020.....	01/03/1983.....	Amerus Life Insurance Co.....	Des Moines, Iowa.....	CO/I.....	1,101,220	141,926	14,039,338	97,445		
67814.....	06-0493340.....	06/09/1981.....	Phoenix Home Life Mutual Insurance Co.....	New York, New York.....	CO/I.....	4,283,918	800,408	65,236,204	481,973		
60836.....	42-0113630.....	01/01/1987.....	American Republic Insurance Co.....	Des Moines, Iowa.....	CO/I.....	15,519	662	731,165	5,322		
82627.....	06-0839705.....	01/01/1999.....	Swiss Re Life & Health America, Inc.....	Stamford, Connecticut.....	CO/G.....	31,287					
0299999	Total - Non-Affiliates.....										0
0399999	Totals.....										0
						5,647,660	972,079	84,147,000	615,103		
						5,647,660	972,079	84,147,000	615,103		

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses 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 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates						
61727	34-0970995	07/01/1972	Central Reserve Life Insurance Co.	Columbus, Ohio	(3,515)	
66869	31-4156830	07/01/1972	Nationwide Life Insurance Co.	Columbus, Ohio	(14,180)	
67172	31-0397080	07/01/1972	Ohio National Life Insurance Co.	Cincinnati, Ohio	(13,707)	
67180	31-4271600	07/01/1972	Ohio State Life Insurance Co.	Columbus, Ohio	(10,170)	
70408	81-0170040	07/01/1972	Fortis Benefits Ins Co.	Minneapolis, Minnesota	(4,264)	
68136	63-0169720	07/01/1972	Protective Life Corp.	Birmingham, Alabama	(2,723)	
71080	23-2536647	07/01/1972	Summit National Life Insurance Co.	Akron, Ohio	(3,920)	
91413	43-1162657	07/01/1972	Western Reserve Life Assurance Co.	Clearwater, Florida	(3,510)	
92622	31-1000236	07/01/1972	Western-Southern Life Insurance Co.	Cincinnati, Ohio	(14,289)	
24112	34-6516838	07/01/1972	Westfield Life Insurance Co.	Westfield Center, Ohio	(2,132)	
82627	06-0839705	02/01/1994	Swiss Re Life & Health America, Inc.	Stamford, Connecticut		51,588
86258	13-2572994	04/01/1983	General & Cologne Life Reinsurance Co.	Stamford, Connecticut	250,000	22,400
62308	06-0303370	02/01/1968	Connecticut General Life Insurance Co.	Hartford, Connecticut	54,445	2,244,179
93505	06-1207332	02/01/1983	ITT Hartford Life Reassurance Co.	Westport, Connecticut		17,900
88340	59-2859797	09/01/1990	Reassurance Company of Hanover	Orlando, Florida		56,200
93572	43-1235868	06/15/1981	RGA Reinsurance Co.	St. Louis, Missouri	1,137,005	2,093,283
64645	35-0413330	02/01/1992	Indianapolis Life Insurance Co.	Indianapolis, Indiana		1,500
65676	35-0472300	01/05/1931	Lincoln National Life Insurance Co.	Fort Wayne, Indiana		267,900
82627	06-0839705	07/01/1989	Swiss Re Life & Health America, Inc.	Stamford, Connecticut		86,300
65978	13-5581829	09/29/1965	Metropolitan Life Insurance Co.	New York, New York		800
67814	06-0493340	04/01/1984	Phoenix Home Life Mutual Insurance Co.	Hartford, Connecticut		138,400
68241	22-1211670	09/29/1965	Prudential Life Insurance Co.	Newark, New Jersey		800
68713	84-0499703	06/01/1987	Security Life of Denver Insurance Co.	Denver, Colorado	527,818	935,800
67121	95-1060502	04/01/1988	Transamerica Occidental Life Ins Co.	Los Angeles, California	10,000	74,200
60895	35-0145825	04/01/1988	American United Life Insurance Co.	Indianapolis, Indiana		14,700
82627	06-0839705	11/01/1965	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	214,100	112,000
0299999	Total - Non-Affiliates				2,120,958	6,117,950
0399999	Total - Life and Annuity				2,120,958	6,117,950
Accident and Health - Non-Affiliates						
90611	41-1366075	07/01/1985	Allianz Life Insurance Co. of North America	Minneapolis, Minnesota	119,587	280,809
62235	01-0278678	07/01/1969	Unum Life Insurance Co. of America	Portland, Maine	36,938	27,693
70815	06-0838648	06/01/1995	Hartford Life & Accident Insurance Co.	Hartford, Connecticut	104,583	112,984
62308	06-0303370	01/01/1989	Connecticut General Life Insurance Company	Hartford, Connecticut	31,242	
82627	06-0839705	07/01/1985	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	292,992	625,119
82627	06-0839705	02/28/1995	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	14,423	
66346	58-0828824	01/01/1999	Munich American Reassurance Co.	Atlanta, Georgia	2,842	
86258	13-2572994	01/01/1999	General & Cologne Life Reinsurance Co.	Stamford, Connecticut	2,842	
67598	04-1768571	09/01/1987	Paul Revere Life Insurance Co.	Worcester, Massachusetts	84,750	
0599999	Total - Non-Affiliates				690,199	1,046,605
0699999	Total - Accident and Health				690,199	1,046,605
0799999	Totals - Life, Annuity and Accident and Health				2,811,157	7,164,555

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													
60895	35-0145825	.02/09/1979	American United Life Insurance Co.	Indianapolis, Indiana	YRT/I	42,046,730	13,225	10,971	63,756				
86258	13-2572994	.12/01/1978	General & Cologne Life Re of America	Stamford, Connecticut	YRT/I	191,373,858	1,121,042	762,723	648,532				
86258	13-2572994	.12/01/1978	General & Cologne Life Re of America	Stamford, Connecticut	CO/I	1,000,000	1,639						
86258	13-2572994	.12/01/1978	General & Cologne Life Re of America	Stamford, Connecticut	DIS/I		121,296	121,188					
62308	06-0303370	.02/01/1968	Connecticut General Life Insurance Co.	Hartford, Connecticut	YRT/I	262,962,285	1,948,880	1,967,547	1,820,989				
62308	06-0303370	.02/01/1968	Connecticut General Life Insurance Co.	Hartford, Connecticut	DIS/I		116,286	117,109					
62308	06-0303370	.02/01/1968	Connecticut General Life Insurance Co.	Hartford, Connecticut	ADB/I				238,991				
62308	06-0303370	.02/01/1968	Connecticut General Life Insurance Co.	Hartford, Connecticut	CO/I	100,000	1,377	7,419					
80659	38-0397420	.09/21/1974	Canada Life Assurance Company	Lansing, Michigan	YRT/I	137,150	1,276	1,154	1,727				
80659	38-0397420	.09/21/1974	Canada Life Assurance Company	Lansing, Michigan	DIS/I		.88						
80659	38-0397420	.09/21/1974	Canada Life Assurance Company	Lansing, Michigan	CO/I	83,333	395	269	368				
68276	48-1024691	.10/01/2001	Employers Reassurance Corp.	Overland Park, KS	CO/I	78,352,589	129,378	10,093	250,881				
68276	48-1024691	.01/01/1996	Employers Reassurance Corp.	Overland Park, KS	YRT/I	2,470,280	11,467		16,883				
93572	43-1235868	.06/15/1981	RGA Reinsurance Co.	St Louis, Missouri	YRT/I	528,611,905	2,558,596	3,211,796	1,755,725				
93572	43-1235868	.06/15/1981	RGA Reinsurance Co.	St Louis, Missouri	DIS/I		93,446	185,967					
93572	43-1235868	.06/15/1981	RGA Reinsurance Co.	St Louis, Missouri	CO/I	16,173,343	102,657	226,546					
93572	43-1235868	.06/01/2001	RGA Reinsurance Co.	St Louis, Missouri	CO/I	858,076,159	4,050,202	672,408	2,820,685				
93572	43-1235868	.12/31/2001	RGA Reinsurance Co.	St Louis, Missouri	YRT/I	3,187,993,714	20,064,806	19,654,260	15,799,278				
93572	43-1235868	.06/20/2002	RGA Reinsurance Co.	St Louis, Missouri	CO/I	466,577,761	674,267						
88340	59-2859797	.09/01/1990	Reassurance Company of Hanover	Orlando, Florida	YRT/I	168,880,137	475,610	425,052	534,168				
93505	06-1207332	.02/01/1983	ITT Hartford Life Reassurance Co.	Westport, Connecticut	YRT/I	10,361,724	80,369	100,060	64,891				
93505	06-1207332	.02/01/1983	ITT Hartford Life Reassurance Co.	Westport, Connecticut	DIS/I		261,632	238,640					
93505	06-1207332	.02/01/1983	ITT Hartford Life Reassurance Co.	Westport, Connecticut	CO/I	34,380,222	165,454	146,739	268,236				
64645	35-0413330	.01/01/1992	Indianapolis Life Insurance Co.	Indianapolis, Indiana	DIS/I		2,433	2,438					
64645	35-0413330	.01/01/1992	Indianapolis Life Insurance Co.	Indianapolis, Indiana	CO/I	9,482,276	2,896,361	3,151,170	309,542				
65676	35-0472300	.02/01/1968	Lincoln National Life Insurance Co.	Fort Wayne, Indiana	YRT/I	469,413,899	2,601,921	2,677,799	1,507,869				
65676	35-0472300	.02/01/1968	Lincoln National Life Insurance Co.	Fort Wayne, Indiana	DIS/I		8,310	37,204					
65676	35-0472300	.06/01/2001	Lincoln National Life Insurance Co.	Fort Wayne, Indiana	CO/I	343,760,466	1,155,485	259,942	1,803,340				
65676	35-0472300	.10/01/2001	Lincoln National Life Insurance Co.	Fort Wayne, Indiana	CO/I	343,786,180	566,189	39,881					
87572	23-2038295	.06/01/2001	Scottish Re Inc.	Charlotte, North Carolina	CO/I	263,395,920	1,593,181	410,266					
87572	23-2038295	.06/01/2001	Scottish Re Inc.	Charlotte, North Carolina	YRT/I	1,481,049	2,498		1,038				
87572	23-2038295	.06/20/2002	Scottish Re Inc.	Charlotte, North Carolina	CO/I	357,838,552	447,402		1,175,402				
87572	23-2038295	.06/01/2001	Scottish Re Inc.	Charlotte, North Carolina	DIS/I			20,750					
82627	06-0839705	.12/31/1997	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	YRT/I	349,839,673	957,463	657,047	411,853				
82627	06-0839705	.06/20/2002	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	CO/I	336,484,006	1,084,459		627,133				
82627	06-0839705	.07/01/1992	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	CAT/I				22,400				
82627	06-0839705	.12/31/1997	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	DIS/I			444					
66346	58-0828824	.04/01/1974	Munich American Reassurance Co.	Atlanta, Georgia	YRT/I	859,833	6,079	5,674					
66346	58-0828824	.01/01/2002	Munich American Reassurance Co.	Atlanta, Georgia	YRT/I	32,666,967	236,226		16,911				
90611	41-1366075	.09/01/1981	Allianz Life Insurance Co. of North America	Minneapolis, Minnesota	YRT/I	79,166	2,434	2,265	2,590				
90611	41-1366075	.09/01/1981	Allianz Life Insurance Co. of North America	Minneapolis, Minnesota	CO/I	350,000	2,762	2,538	4,400				
67814	06-0493340	.04/01/1984	Phoenix Home Life Mutual Insurance Co.	Hartford, Connecticut	YRT/I	219,634,245	774,600	784,682	1,138,753				
67814	06-0493340	.04/01/1984	Phoenix Home Life Mutual Insurance Co.	Hartford, Connecticut	DIS/I		251,541	318,479					
67814	06-0493340	.04/01/1984	Phoenix Home Life Mutual Insurance Co.	Hartford, Connecticut	CO/I	203,204,077	667,381	624,976	1,337,974				
68241	22-1211670	.09/29/1965	Prudential Life Insurance Co.	Newark, New Jersey	YRT/I	415,120	3,146	3,291	550				
68713	84-0499703	.06/01/1987	Security Life of Denver Insurance Co.	Denver, Colorado	YRT/I	956,143,169	3,319,793	3,013,973	2,192,023				
68713	84-0499703	.06/01/1987	Security Life of Denver Insurance Co.	Denver, Colorado	DIS/I		117,391	1,515,655					
68713	84-0499703	.06/01/1987	Security Life of Denver Insurance Co.	Denver, Colorado	CO/I	2,259,205,019	13,542,648	11,053,909	5,268,296				

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		
68713.....	84-0499703.....	.12/31/1996	Security Life of Denver Insurance Co.....	Denver, Colorado.....	OTH/I.....	.....	.....	.....	.....261,516	.....	.....	.....	.....
68713.....	84-0499703.....	.06/20/2002	Security Life of Denver Insurance Co-ING.....	Denver, Colorado.....	CO/I.....	.....153,943,652	.....531,010	.....	.....	.....	.....	.....	.....
67121.....	95-1060502.....	.04/01/1988	Transamerica Occidental Life Insurance Co.....	Los Angeles, California.....	YRT/I.....	.....186,856,355	.....604,046	.....608,738	.....575,782	.....	.....	.....	.....
67121.....	95-1060502.....	.04/01/1988	Transamerica Occidental Life Insurance Co.....	Los Angeles, California.....	DIS/I.....	.....	.....13,356	.....5,409	.....	.....	.....	.....	.....
67121.....	95-1060502.....	.06/20/2002	Transamerica Occidental Life Insurance Co.....	Los Angeles, California.....	CO/I.....	.....317,558,351	.....1,072,521	.....	.....589,586	.....	.....	.....	.....
.....	AA-3190773.....	.06/20/2002	Transamerica Intl Re (Bermuda) Ltd.....	Hamilton, Bermuda.....	YRT/I.....	.....1,851,444	.....3,108	.....	.....1,618	.....	.....	.....	.....
.....	AA-3190773.....	.06/01/2001	Transamerica Intl Re (Bermuda) Ltd.....	Hamilton, Bermuda.....	CO/I.....	.....399,727,060	.....1,310,969	.....530,553	.....800,105	.....	.....	.....	.....
.....	AA-3190773.....	.06/01/2001	Transamerica Intl Re (Bermuda) Ltd.....	Hamilton, Bermuda.....	DIS/I.....	.....	.....	.....28,929	.....	.....	.....	.....	.....
85472.....	13-2740556.....	.09/01/1984	First ING Life.....	Tarrytown, New York.....	YRT/I.....	.....1,390,348	.....18,561	.....17,976	.....19,105	.....	.....	.....	.....
61492.....	44-0188050.....	.01/01/1988	Business Mens Assurance Co.....	Kansas City, Missouri.....	YRT/I.....	.....17,386	.....16	.....15	.....16	.....	.....	.....	.....
82627.....	06-0839705.....	.05/01/1988	Swiss Re Life & Health America, Inc.....	Stamford, Connecticut.....	YRT/G.....	.....173,874,443	.....571,120	.....596,275	.....675,222	.....	.....	.....	.....
67105.....	41-0451140.....	.05/01/1988	Reliastar Life Insurance Co.....	Minneapolis, Minnesota.....	YRT/G.....	.....	.....	.....	.....39,795	.....	.....	.....	.....
67172.....	31-0397080.....	.07/01/1966	Ohio National Life Insurance Co.....	Cincinnati, Ohio.....	YRT/G.....	.....	.....30,466	.....30,860	.....	.....	.....	.....	.....
90611.....	41-1366075.....	.01/01/1994	Allianz Life Insurance Co. of North America.....	Minneapolis, Minnesota.....	YRT/G.....	.....	.....	.....	.....20,165	.....	.....	.....	.....
67121.....	95-1060502.....	.01/01/1999	Transamerica Occidental Life Insurance Co.....	Los Angeles, California.....	YRT/G.....	.....6,810,856	.....	.....	.....25,932	.....	.....	.....	.....
82627.....	06-0839705.....	.01/01/1999	Swiss Re Life & Health America, Inc.....	Stamford, Connecticut.....	YRT/G.....	.....1,021,960,138	.....839,421	.....624,680	.....2,833,490	.....	.....	.....	.....
82627.....	06-0839705.....	.07/01/1989	Swiss Re Life & Health America, Inc.....	Stamford, Connecticut.....	CAT/G.....	.....	.....	.....	.....35,828	.....	.....	.....	.....
93505.....	06-1207332.....	.02/01/1999	Itt Hartford Life Reassurance.....	Stamford, Connecticut.....	YRT/G.....	.....	.....	.....	.....6,009	.....	.....	.....	.....
67105.....	41-0451140.....	.07/01/2002	Reliastar Life Insurance Co.....	Minneapolis, Minnesota.....	YRT/G.....	.....2,065,961,785	.....	.....	.....297,826	.....	.....	.....	.....
0299999	Total - General Account, Non-Affiliates.....					.....16,327,572,625	.....67,227,597	.....54,878,428	.....46,294,598	.....0	.....0	.....0	.....0
0399999	Total - General Account.....					.....16,327,572,625	.....67,227,597	.....54,878,428	.....46,294,598	.....0	.....0	.....0	.....0
0799999	Totals.....					.....16,327,572,625	.....67,227,597	.....54,878,428	.....46,294,598	.....0	.....0	.....0	.....0

63.1

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	10 Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									Current Year	Prior Year		
Non-Affiliates												
65676.....	35-0472300.....	01/01/1973	Lincoln National Life Insurance Co.....	Fort Wayne, Indiana.....	YRT/I.....	622	367	4,136				
82627.....	06-0839705.....	02/28/1995	Swiss Re Life & Health America, Inc.....	Stamford, Connecticut.....	CO/I.....	2,120,327	1,393,430	4,376,762				
67598.....	04-1768571.....	07/01/1987	Paul Revere Life Insurance Co.....	Worcester, Massachusetts.....	CO/I.....	1,243,031	414,884	13,163,208				
66346.....	58-0828824.....	01/01/1999	Munich American Reassurance Co.....	Atlanta, Georgia.....	CO/I.....	2,497,072						
86258.....	13-2572994.....	01/01/1999	General & Cologne Life Reinsurance Co.....	Stamford, Connecticut.....	CO/I.....	2,494,398						
82627.....	06-0839705.....	03/23/1966	Swiss Re Life & Health America, Inc.....	Stamford, Connecticut.....	CO/I.....	2,406,401	1,187,663	38,482,285				
90611.....	41-1366075.....	07/01/1985	Allianz Life Insurance Co. of North America.....	Minneapolis, Minnesota.....	CO/G.....	6,068,533		13,224,870				
70815.....	06-0838648.....	06/01/1995	Hartford Life & Accident Insurance Co.....	Hartford, Connecticut.....	CO/G.....	9,910,707	81,939	17,208,880				
62235.....	01-0278678.....	01/01/1999	Unum Life Insurance Co. of America.....	Portland, Maine.....	CO/G.....			2,568,441				
0299999	Total - Non-Affiliates.....											
0399999	Totals.....											
						26,741,091	3,078,283	89,028,582	0	0	0	0
						26,741,091	3,078,283	89,028,582	0	0	0	0

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 (Cols. 5 + 6 + 7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 10 + 11 + 12 + 13 But Not in Excess of Col. 8
GENERAL ACCOUNT, LIFE AND ANNUITY													
Non-Affiliates													
.....	AA-3190773...	...06/01/2001	Transamerica Intl Re (Bermuda) Ltd.....	1,314,077		11,505	1,325,582	1,371,000				55,877	1,325,582
0299999	Total - General Account-Life and Annuity - Non-Affiliates.....			1,314,077	0	11,505	1,325,582	1,371,000	0	0	0	55,877	1,325,582
0399999	Total - General Account - Life and Annuity.....			1,314,077	0	11,505	1,325,582	1,371,000	0	0	0	55,877	1,325,582
0799999	Total - General Account - Life, Annuity and Accident and Health.....			1,314,077	0	11,505	1,325,582	1,371,000	0	0	0	55,877	1,325,582
1199999	Total (General Account and Separate Accounts Combined).....			1,314,077	0	11,505	1,325,582	1,371,000	0	0	0	55,877	1,325,582

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	73,036	46,369	38,090	36,954	24,226
2. Commissions and reinsurance expense allowances.....	13,993	9,221	7,149	6,604	2,658
3. Contract claims.....	43,361	24,891	20,931	21,121	17,482
4. Surrender benefits and withdrawals for life contracts.....				(22)	25
5. Dividends to policyholders.....				(29)	45
6. Reserve adjustments on reinsurance ceded.....				(140)	(65)
7. Increase in aggregate reserves for life and accident and health contracts.....	22,768	31,060	12,303	22,246	5,311
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	7,555	5,722	3,686	2,783	3,293
9. Aggregate reserves for life and accident and health contracts.....	159,334	136,566	105,506	93,203	70,958
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....	7,165	3,845	4,105	1,844	3,254
12. Amounts recoverable on reinsurance.....	2,811	1,910	1,913	2,199	1,754
13. Experience rating refunds due or unpaid.....					31
14. Policyholders' dividends (not included in Line 10).....					41
15. Commissions and reinsurance expense allowances unpaid.....	1,550	1,138	764	753	246
16. Unauthorized reinsurance offset.....		33			
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F).....					
18. Letters of credit (L).....	1,371	525			
19. Trust agreements (T).....					
20. Other (O).....					

Annual Statement for the year 2002 of the **The Union Central Life Insurance Company**
SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 11).....	4,256,728,045		4,256,728,045
2. Reinsurance ceded (Line 12).....	4,360,749	(4,360,749)	0
3. Life & annuity premiums deferred & uncollected (Line 16).....	10,477,649	5,738,050	16,215,699
4. A&H premiums due and unpaid (Line 17).....	2,213,244	1,816,865	4,030,109
5. Net credit for ceded reinsurance.....	XXX	163,304,851	163,304,851
6. All other admitted assets (balance).....	123,385,101		123,385,101
7. Total assets excluding Separate Accounts (Line 25).....	4,397,164,788	166,499,017	4,563,663,805
8. Separate Account Assets (Line 26).....	1,400,671,810		1,400,671,810
9. Total assets (Line 27).....	5,797,836,598	166,499,017	5,964,335,615
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
10. Contract reserves (Lines 1 and 2).....	3,738,426,512	159,334,462	3,897,760,974
11. Liability for deposit-type contracts (Line 3).....	117,672,036		117,672,036
12. Claim reserves (Line 4).....	19,798,072	7,164,555	26,962,627
13. Policyholder dividends/reserves (Lines 5 through 7).....	13,836,570		13,836,570
14. Premium & annuity considerations received in advance (Line 8).....	2,557,663		2,557,663
15. Other contract liabilities (Line 9).....	34,209,611		34,209,611
16. Reinsurance in unauthorized companies (Line 24.2).....			0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3).....		XXX	0
18. All other liabilities (balance).....	199,685,386		199,685,386
19. Total liabilities excluding Separate Accounts (Line 26).....	4,126,185,850	166,499,017	4,292,684,867
20. Separate Account liabilities (Line 27).....	1,400,671,810		1,400,671,810
21. Total liabilities (Line 28).....	5,526,857,660	166,499,017	5,693,356,677
22. Capital & surplus (Line 38).....	270,978,938	XXX	270,978,938
23. Total liabilities, capital & surplus (Line 39).....	5,797,836,598	166,499,017	5,964,335,615
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves.....	159,334,462		
25. Claim reserves.....	7,164,555		
26. Policyholder dividends/reserves.....	0		
27. Premium & annuity considerations received in advance.....	0		
28. Liability for premium & other deposit funds.....	0		
29. Other contract liabilities.....	0		
30. Reinsurance ceded assets.....	4,360,749		
31. Other ceded reinsurance recoverables.....	0		
32. Total ceded reinsurance recoverables.....	170,859,766		
33. Life & annuity premiums deferred & uncollected.....	5,738,050		
34. A&H premiums due and unpaid.....	1,816,865		
35. Reinsurance in unauthorized companies.....	0		
36. Other ceded reinsurance payables/offsets.....	0		
37. Total ceded reinsurance payables/offsets.....	7,554,915		
38. Total net credit for ceded reinsurance.....	163,304,851		

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)
Affiliated Transactions												
80837	31-0472910	The Union Central Life Insurance Company	3,383,640	(8,825,470)			8,175,951				2,734,121	
	31-1078377	Carillon Investments, Inc.					(1,212,216)				(1,212,216)	
	31-1235493	Carillon Marketing Agency, Inc.					85				85	
	31-1495112	Family Enterprise Institute, Inc.									0	
	31-1183145	Summit Investment Partners, Inc.	(1,048,434)				(2,075,749)				(3,124,183)	
	52-2126696	Summit Investment Partners, LLC	(300,000)				1,393,572				1,093,572	
	95-4391804	PRBA, Inc.		1,302,443			(6,281,643)				(4,979,200)	
	52-2183950	Payday of America, LLC		7,522,027							7,522,027	
	13-4224196	Union Central Mortgage Funding, Inc.		1,000							1,000	
	31-1676449	Summit Apex Nasdaq - 100 Index Fund of Summit Mutual Funds, Inc.									0	
	31-1676526	Summit Apex Russell 2000 Small Cap Index Fund of Summit Mutual Funds, Inc.	(30,566)								(30,566)	
	31-1676530	Summit Pinnacle Russell 2000 Small Cap Index Portfolio of Summit Mutual Funds, Inc.	(117,951)								(117,951)	
	31-1404970	Summit Apex High Yield Bond Fund of Summit Mutual Funds, Inc.									0	
	31-1739330	Summit Apex EAFE International Index Fund of Summit Mutual Funds, Inc.	(71,825)								(71,825)	
	41-2056934	Summit Pinnacle EAFE International Index Portfolio of Summit Mutual Funds, Inc.									0	
	31-1713797	Summit Apex Total Social Impact Fund of Summit Mutual Funds, Inc.									0	
	31-1676446	Summit Apex Everest Fund of Summit Mutual Funds, Inc.									0	
	31-1676448	Summit Apex Lehman Aggregate Bond Index Fund of Summit Mutual Funds, Inc.	(135,915)								(135,915)	
	31-1578736	Summit Apex Emerging Markets Bond Fund of Summit Mutual Funds, Inc.	(328,950)								(328,950)	
	31-1404970	Summit Apex High Yield Bond Fund of Summit Mutual Funds, Inc.	(1,316,443)								(1,316,443)	
	31-1713797	Summit Apex Total Social Impact Fund of Summit Mutual Funds, Inc.	(33,556)								(33,556)	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

Annual Statement for the year 2002 of the **The Union Central Life Insurance Company**
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
3. Will the SVO Compliance Certification be filed by March 1?
4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
6. Will the Risk-Based Capital Report be filed with the NAIC by March 1?
7. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
8. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?
9. Will an actuarial opinion be filed with this statement by March 1?
10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?
11. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

RESPONSES

NO
NO
YES
NO
YES
YES
YES
YES
YES
NO
NO

APRIL FILING

12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
13. Will Management's Discussion and Analysis be filed by April 1?
14. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
16. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?
17. Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?
18. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
19. Will the Investment Risk Interrogatories be filed by April 1?

NO
YES
YES
NO
YES
YES
YES
YES

JUNE FILING

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

YES

EXPLANATIONS:

BAR CODE:



Annual Statement for the year 2002 of the **The Union Central Life Insurance Company**
Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2404. Receivable from third party administrator.....	2,288,774		2,288,774	1,403,455
2405. Pension plan service fees due and uncollected.....	571,661		571,661	569,998
2406. Mutual fund receivable.....	342,767		342,767	514,952
2407. Prepaid expenses.....	342,606	342,606	0	
2408. Premium tax receivable.....	202,361		202,361	
2409. Retrospective premium.....	126,143		126,143	149,559
2497. Summary of remaining write-ins for Line 24.....	3,874,312	342,606	3,531,706	2,637,964

Additional Write-ins for Liabilities:

	1 Current Year	2 Prior Year
2504. Investment reserve.....		2,900,000
2597. Summary of remaining write-ins for Line 25.....	0	2,900,000

Additional Write-ins for Summary of Operations:

	1 Current Year	2 Prior Year
5304. Prior year deferred comp liability.....		(2,771,925)
5305. Additional minimum liability.....		(8,269,674)
5397. Summary of remaining write-ins for Line 53.....	0	(11,041,599)

Additional Write-ins for Exhibit 2:

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
09.304. Policyholder publications.....	57,852	2,532			60,384
09.397. Summary of remaining write-ins for Line 9.3.....	57,852	2,532	0	0	60,384

Additional Write-ins for Exhibit 9:

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
0504. Miscellaneous accounts receivable.....		58,400	58,400
0597. Summary of remaining write-ins for Line 5.....	0	58,400	58,400



LONG-TERM CARE INSURANCE EXHIBIT

Supplement to the December 31, 2002 Life, Accident and Health Insurance Company Annual Statement

OF.....The Union Central Life Insurance Company
 ADDRESS (City, State and Zip Code).....Cincinnati OH 45240
 NAIC Group Code.....0000 NAIC Company Code.....80837
 To be filed on or before March 1

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group & Ind.)	11 Other	
Part A For the Current Year												
1. Premiums and Annuity Considerations (Page 6, Line 1)												
1.0 Statement.....	987,867,686		269,018,897	243,139,685			51,846,416	364,944,273	21,979,435		36,938,980	
1.1 Long-Term Care Benefit Component.....	0											
2. Death Benefits (Page 6, Line 10)												
2.0 Statement.....	84,961,148		50,423,287				34,537,861					
2.1 Applied to Provide Long-Term Care Benefits.....	0											
3. Matured Endowments (Page 6, Line 11)												
3.0 Statement.....	822,163		822,163									
3.1 Applied to Provide Long-Term Care Benefits.....	0											
4. Annuity Benefits (Page 6, Line 12)												
4.0 Statement.....	83,306,697			19,439,894				63,866,803				
4.1 Applied To Provide Long-Term Care Benefits.....	0											
5. Disability Benefits and Benefits Under Accident and Health Contracts (Page 6, Line 13)												
5.0 Statement.....	35,461,334		1,038,499				2,188,523		11,667,245		20,567,067	
5.1 Long-Term Care Benefit Component.....	0											
6. Surrender Benefits (Page 6, Line 15)												
6.0 Statement.....	400,966,742		58,055,376	116,027,660			53,039	226,830,667				
6.1 Applied to Provide Long-Term Care Benefits.....	0											
Part B As of December 31, Current Year												
1. Aggregate Reserves for Life Insurance and Annuity Contracts (Page 7, Line 15)												
1.0 Statement.....	3,075,545,259		1,604,640,317	776,028,398	10,261,442		58,495,373	626,119,729				
1.1 Long-Term Care Benefit Component.....	0											
2. Active Life Reserves for Accident and Health Insurance Contracts (Exhibit 6, Active Life, Line 9)												
2.0 Statement.....	75,494,366								59,476		75,434,890	
2.1 Long-Term Care Benefit Component.....	0											
3. Deposit-type Contracts (Exhibit 7, Line 14)												
3.0 Statement.....	117,672,035		44,805,150	6,209,759	626,287	66,030,839						
3.1 Long-Term Care Benefit Component.....	0											

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