



ANNUAL STATEMENT

For the Year Ended December 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Medical Life Insurance Company

NAIC Group Code	0917 <small>(Current Period)</small>	0000 <small>(Prior Period)</small>	NAIC Company Code	86991	Employer's ID Number	34-1174729
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States of America					
Incorporated	09/13/1973		Commenced Business	11/13/1975		
Statutory Home Office	20445 Emerald Parkway, Suite 400 <small>(Street and Number)</small>			Cleveland, OH 44135 <small>(City, or Town, State and Zip Code)</small>		
Main Administrative Office	20445 Emerald Parkway, Suite 400 <small>(Street and Number)</small>					
	Cleveland, OH 44135 <small>(City or Town, State and Zip Code)</small>			(800)544-9000 <small>(Area Code) (Telephone Number)</small>		
Mail Address	20445 Emerald Parkway, Suite 400 <small>(Street and Number or P.O. Box)</small>			Cleveland, OH 44135 <small>(City, or Town, State and Zip Code)</small>		
Primary Location of Books and Records	20445 Emerald Parkway, Suite 400 <small>(Street and Number)</small>					
	Cleveland, OH 44135 <small>(City, or Town, State and Zip Code)</small>			(800)544-9000 <small>(Area Code) (Telephone Number)</small>		
Internet Website Address	www.med-life.com					
Statement Contact	Ana L Clark, 2002 <small>(Name)</small>			(216)898-0730 <small>(Area Code)(Telephone Number)(Extension)</small>		
	clarka@med-life.com <small>(E-Mail Address)</small>			(216)898-0682 <small>(Fax Number)</small>		
Policyowner Relations Contact	20445 Emerald Parkway, Suite 400 <small>(Street and Number)</small>					
	Cleveland, OH 44135 <small>(City, or Town, State and Zip Code)</small>			(800)544-9000 <small>(Area Code) (Telephone Number)(Extension)</small>		

OFFICERS

President	Larry Joseph Newsom
Secretary	Maureen Therese Mulville
Treasurer	Michael Joseph Lynch
Chief Actuary	John Wilson McKee III
Chief Financial Officer	Gerard Thomas Mallen
Vice President	Marcia Carroll Sevold
Chief Underwriter	Herman Angelo Lefevre

VICE PRESIDENTS

Marcia Carroll Sevold	John Wilson McKee III
Gerard Thomas Mallen	Michael Joseph Lynch

DIRECTORS OR TRUSTEES

Larry Joseph Newsom	Michael Joseph Lynch
Marcia Carroll Sevold	Gregory Paul Turner #
Ana Lisa Clark #	

State of Ohio
County of Cuyahoga ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manuals 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) Larry Joseph Newsom <small>(Printed Name)</small> President	(Signature) Maureen Therese Mulville <small>(Printed Name)</small> Secretary	(Signature) Michael Joseph Lynch <small>(Printed Name)</small> Treasurer
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a. Is this an original filing? b. If no, 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes[X] No[] 0 0
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Subscribed and sworn to before me this _____ day of Feb, 2003

(Notary Signature)



DIRECT BUSINESS IN THE STATE OF ALABAMA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	7,304	0	0	0	426,770	0	0	0	0	434,074
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	7,304	0	0	0	426,770	0	0	0	0	434,074
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	110,000	0	0	0	238,050	0	0	0	0	348,050
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	110,000	0	0	0	238,050	0	0	0	0	348,050
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	2	11,000	0	0	2	11,000
17. Incurred during current year	2	110,000	0	0	23	267,050	0	0	25	377,050
Settled during current year:										
18.1 By payment in full	2	110,000	0	0	23	238,050	0	0	25	348,050
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	110,000	0	0	23	238,050	0	0	25	348,050
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	2	110,000	0	0	23	238,050	0	0	25	348,050
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	40,000	0	0	2	40,000
POLICY EXHIBIT										
20. In force December 31, prior year	5	28,000	0	(a)	229	335,062,435	0	0	234	335,090,435
21. Issued during year	1	10,000	0	0	11	8,948,214	0	0	12	8,958,214
22. Other changes to in force (Net)	5	52,500	0	0	(87)	(38,571,595)	0	0	(82)	(38,519,095)
23. In force December 31 of current year	11	90,500	0	(a)	153	305,439,054	0	0	164	305,529,554

(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	469,067	448,515	0	177,820	177,820
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	469,067	448,515	0	177,820	177,820



DIRECT BUSINESS IN THE STATE OF ALASKA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	651	0	5,501	0	6,152
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	651	0	5,501	0	6,152
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	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	0	0	0	(a) 0	1	49,910,368	0	0	1	49,910,368
21. Issued during year	0	0	0	0	0	81,938	0	0	0	81,938
22. Other changes to in force (Net)	1	10,000	0	0	0	(96,000)	0	0	1	(86,000)
23. In force December 31 of current year	1	10,000	0	(a) 0	1	49,896,306	0	0	2	49,906,306

(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	0	0	0	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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



DIRECT BUSINESS IN THE STATE OF ARIZONA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	20,086	0	3,930,549	0	3,950,635
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	20,086	0	3,930,549	0	3,950,635
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,000	0	1,816,087	0	1,826,087
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	10,000	0	1,816,087	0	1,826,087
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	7	180,000	0	0	7	180,000
17. Incurred during current year	1	10,000	0	0	71	1,865,004	0	0	72	1,875,004
Settled during current year:										
18.1 By payment in full	1	10,000	0	0	65	1,816,087	0	0	66	1,826,087
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	10,000	0	0	65	1,816,087	0	0	66	1,826,087
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	29,750	0	0	1	29,750
18.6 Total settlements	1	10,000	0	0	66	1,845,837	0	0	67	1,855,837
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	12	199,167	0	0	12	199,167
POLICY EXHIBIT										
20. In force December 31, prior year	17	289,000	0	(a)	1,633	1,375,278,716	0	0	1,650	1,375,567,716
21. Issued during year	4	61,000	0	0	231	88,234,740	0	0	235	88,295,740
22. Other changes to in force (Net)	5	54,873	0	0	(147)	21,922,621	0	0	(142)	21,977,494
23. In force December 31 of current year	26	404,873	0	(a)	1,717	1,485,436,077	0	0	1,743	1,485,840,950

(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	1,850,979	1,831,144	0	1,038,469	1,038,469
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	365	365	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	365	365	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,851,344	1,831,509	0	1,038,469	1,038,469



DIRECT BUSINESS IN THE STATE OF ARKANSAS
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	1,096	0	231,465	0	232,561
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,096	0	231,465	0	232,561
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	315,000	0	315,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	315,000	0	315,000
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	1	40,000	0	0	1	40,000
17. Incurred during current year	0	0	0	0	8	325,000	0	0	8	325,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	8	315,000	0	0	8	315,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	8	315,000	0	0	8	315,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	8	315,000	0	0	8	315,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	1	50,000	0	0	1	50,000
POLICY EXHIBIT										
20. In force December 31, prior year	1	20,000	0	(a)	145	137,919,156	0	0	146	137,939,156
21. Issued during year	0	0	0	0	4	1,029,042	0	0	4	1,029,042
22. Other changes to in force (Net)	1	2,000	0	0	(53)	4,883,628	0	0	(52)	4,885,628
23. In force December 31 of current year	2	22,000	0	(a)	96	143,831,826	0	0	98	143,853,826

(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	167,102	168,025	0	7,356	7,356
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	167,102	168,025	0	7,356	7,356



DIRECT BUSINESS IN THE STATE OF COLORADO
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	8,265		0		0		0		0	8,265
2. Annuity considerations	0		0		0		0		0	0
3. Deposit-type contract funds	0		X X X		0		X X X		0	0
4. Other considerations	0		0		0		0		0	0
5. Totals (Sum of Lines 1 to 4)	8,265		0		0		0		0	8,265
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	0
6.2 Applied to pay renewal premiums	0		0		0		0		0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	0
6.4 Other	0		0		0		0		0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0		0		0		0		0	0
Annuities:										
7.1 Paid in cash or left on deposit	0		0		0		0		0	0
7.2 Applied to provide paid-up annuities	0		0		0		0		0	0
7.3 Other	0		0		0		0		0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0		0		20,000		0		0	20,000
10. Matured endowments	0		0		0		0		0	0
11. Annuity benefits	0		0		0		0		0	0
12. Surrender values and withdrawals for life contracts	0		0		0		0		0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0		0		0		0	0
14. All other benefits, except accident and health	0		0		0		0		0	0
15. Totals	0		0		20,000		0		0	20,000
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	0
1302	0		0		0		0		0	0
1303	0		0		0		0		0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	0

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	1	20,000	0	0	1	20,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	1	20,000	0	0	1	20,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	1	20,000	0	0	1	20,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	1	20,000	0	0	1	20,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1	25,000	0	(a)	0	181,157,084	0	0	1	181,182,084
21. Issued during year	0	0	0	0	0	299,924	0	0	0	299,924
22. Other changes to in force (Net)	6	274,500	0	0	0	0	0	0	6	274,500
23. In force December 31 of current year	7	299,500	0	(a)	0	181,457,008	0	0	7	181,756,508

(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	0	0	0	0	0	0	0	0	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0	0	0	0	0	0
Other Individual Policies										
25.1 Non-cancelable	0	0	0	0	0	0	0	0	0	0
25.2 Guaranteed renewable	168	168	0	168	0	0	2,400	0	2,400	2,400
25.3 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0	0	0	0	0	0
25.5 All other	0	0	0	0	0	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	168	168	0	168	0	0	2,400	0	2,400	2,400
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	168	168	0	168	0	0	2,400	0	2,400	2,400



DIRECT BUSINESS IN THE STATE OF CONNECTICUT
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	71,956	0	14,483,491	0	14,555,447
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	71,956	0	14,483,491	0	14,555,447
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	281,800	0	13,236,607	0	13,518,407
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	281,800	0	13,236,607	0	13,518,407
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	10,000	0	0	35	609,000	0	0	36	619,000
17. Incurred during current year	7	271,800	0	0	929	12,803,740	0	0	936	13,075,540
Settled during current year:										
18.1 By payment in full	8	281,800	0	0	947	13,236,607	0	0	955	13,518,407
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	8	281,800	0	0	947	13,236,607	0	0	955	13,518,407
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	9,500	0	0	1	9,500
18.6 Total settlements	8	281,800	0	0	948	13,246,107	0	0	956	13,527,907
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	16	166,633	0	0	16	166,633
POLICY EXHIBIT										
20. In force December 31, prior year	110	1,791,300	0	(a)	112	2,127,778,909	0	0	222	2,129,570,209
21. Issued during year	20	481,600	0	0	31	28,396,980	0	0	51	28,878,580
22. Other changes to in force (Net)	(30)	(791,100)	0	0	(8)	(22,468,187)	0	0	(38)	(23,259,287)
23. In force December 31 of current year	100	1,481,800	0	(a)	135	2,133,707,702	0	0	235	2,135,189,502

(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	665,359	661,330	0	615,326	615,326
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	665,359	661,330	0	615,326	615,326



DIRECT BUSINESS IN THE STATE OF DELAWARE
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	2,330	0	0	0	(3,798)	0	0	0	0	(1,468)
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,330	0	0	0	(3,798)	0	0	0	0	(1,468)
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	132,000	0	0	0	0	132,000
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	132,000	0	0	0	0	132,000
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	4	132,000	0	0	4	132,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	4	132,000	0	0	4	132,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	4	132,000	0	0	4	132,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	4	132,000	0	0	4	132,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4	111,000	0	(a)	68	29,890,238	0	0	72	30,001,238
21. Issued during year	0	0	0	0	0	30,920	0	0	0	30,920
22. Other changes to in force (Net)	1	(41,000)	0	0	(2)	1,618,750	0	0	(1)	1,577,750
23. In force December 31 of current year	5	70,000	0	(a)	66	31,539,908	0	0	71	31,609,908

(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	41,601	38,960	0	29,417	29,417
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	41,601	38,960	0	29,417	29,417



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

		1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life Insurance	320	0	1,715,793	0	1,716,113
2.	Annuity considerations	0	0	0	0	0
3.	Deposit-type contract funds	0	X X X	0	X X X	0
4.	Other considerations	0	0	0	0	0
5.	Totals (Sum of Lines 1 to 4)	320	0	1,715,793	0	1,716,113
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1	Paid in cash or left on deposit	0	0	0	0	0
6.2	Applied to pay renewal premiums	0	0	0	0	0
6.3	Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4	Other	0	0	0	0	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	0	0	0	0
7.2	Applied to provide paid-up annuities	0	0	0	0	0
7.3	Other	0	0	0	0	0
7.4	Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8.	Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits	35,000	0	234,250	0	269,250
10.	Matured endowments	0	0	0	0	0
11.	Annuity benefits	0	0	0	0	0
12.	Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15.	Totals	35,000	0	234,250	0	269,250
DETAILS OF WRITE-INS						
1301		0	0	0	0	0
1302		0	0	0	0	0
1303		0	0	0	0	0
1398.	Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16.	Unpaid December 31, prior year	0	0	0	4	76,667	0	0	4	76,667
17.	Incurred during current year	1	35,000	0	24	318,500	0	0	25	353,500
Settled during current year:										
18.1	By payment in full	1	35,000	0	22	234,250	0	0	23	269,250
18.2	By payment on compromised claims	0	0	0	0	0	0	0	0	0
18.3	Totals paid	1	35,000	0	22	234,250	0	0	23	269,250
18.4	Reduction by compromise	0	0	0	0	0	0	0	0	0
18.5	Amount rejected	0	0	0	1	25,000	0	0	1	25,000
18.6	Total settlements	1	35,000	0	23	259,250	0	0	24	294,250
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	5	135,917	0	0	5	135,917
POLICY EXHIBIT										
20.	In force December 31, prior year	7	164,000	0	(a) 444	1,090,241,316	0	0	451	1,090,405,316
21.	Issued during year	0	0	0	143	57,405,513	0	0	143	57,405,513
22.	Other changes to in force (Net)	(6)	(154,000)	0	(149)	304,664,982	0	0	(155)	304,510,982
23.	In force December 31 of current year	1	10,000	0	(a) 438	1,452,311,811	0	0	439	1,452,321,811

(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	356,052	352,392	0	655,823	655,823
24.1	Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2	Credit (Group and Individual)	0	0	0	0	0
24.3	Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies						
25.1	Non-cancelable	0	0	0	0	0
25.2	Guaranteed renewable	0	0	0	0	0
25.3	Non-renewable for stated reasons only	0	0	0	0	0
25.4	Other accident only	0	0	0	0	0
25.5	All other	0	0	0	0	0
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)	356,052	352,392	0	655,823	655,823



DIRECT BUSINESS IN THE STATE OF FLORIDA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	80,923	0	844,875	0	925,798
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	80,923	0	844,875	0	925,798
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,000	0	685,046	0	686,046
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	1,000	0	685,046	0	686,046
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	1,000	0	0	59	728,046	0	0	60	729,046
Settled during current year:										
18.1 By payment in full	1	1,000	0	0	57	685,046	0	0	58	686,046
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	1,000	0	0	57	685,046	0	0	58	686,046
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	1	1,000	0	0	57	685,046	0	0	58	686,046
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	43,000	0	0	2	43,000
POLICY EXHIBIT										
20. In force December 31, prior year	3	(497,649)	0	(a)	54	553,874,091	0	0	57	553,376,442
21. Issued during year	6	122,700	0	0	11	2,587,872	0	0	17	2,710,572
22. Other changes to in force (Net)	79	2,997,821	0	0	(5)	7,933,700	0	0	74	10,931,521
23. In force December 31 of current year	88	2,622,872	0	(a)	60	564,395,663	0	0	148	567,018,535

(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	610,371	601,775	0	459,107	459,107
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	610,371	601,775	0	459,107	459,107



DIRECT BUSINESS IN THE STATE OF **GEORGIA**
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	6,330	0	0	0	738,332	0	0	0	0	744,662
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	0	0	0	XXX	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	6,330	0	0	0	738,332	0	0	0	0	744,662
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	10,000	0	0	0	389,964	0	0	0	0	399,964
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	10,000	0	0	0	389,964	0	0	0	0	399,964
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certif- icates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	3	265,000	0	0	3	265,000
17. Incurred during current year	1	10,000	0	0	19	237,964	0	0	20	247,964
Settled during current year:										
18.1 By payment in full	1	10,000	0	0	19	389,964	0	0	20	399,964
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	10,000	0	0	19	389,964	0	0	20	399,964
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	100,000	0	0	1	100,000
18.6 Total settlements	1	10,000	0	0	20	489,964	0	0	21	499,964
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	13,000	0	0	2	13,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2	32,000	0	(a)	168	415,731,890	0	0	170	415,763,890
21. Issued during year	0	0	0	0	11	7,870,094	0	0	11	7,870,094
22. Other changes to in force (Net)	10	95,000	0	0	(14)	91,604,307	0	0	(4)	91,699,307
23. In force December 31 of current year	12	127,000	0	(a)	165	515,206,291	0	0	177	515,333,291

(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	1,003,556	966,255	0	0	0	0	648,872	648,872	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0	0	0	0	0	0
Other Individual Policies										
25.1 Non-cancelable	0	0	0	0	0	0	0	0	0	0
25.2 Guaranteed renewable	60	60	0	0	0	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0	0	0	0	0	0
25.5 All other	0	0	0	0	0	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	60	60	0	0	0	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,003,616	966,315	0	0	0	0	648,872	648,872	0	0



DIRECT BUSINESS IN THE STATE OF GRAND TOTAL
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	1,594,496		0		110,633,612		0		112,228,108	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	1,594,496		0		110,633,612		0		112,228,108	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	1,823,330		0		77,168,551		0		78,991,881	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	1,823,330		0		77,168,551		0		78,991,881	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	5	36,000	0	0	369	8,402,619	0	0	374	8,438,619
17. Incurred during current year	106	1,836,830	0	0	4,308	79,454,538	0	0	4,414	81,291,368
Settled during current year:										
18.1 By payment in full	106	1,823,330	0	0	4,195	77,168,551	0	0	4,301	78,991,881
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	106	1,823,330	0	0	4,195	77,168,551	0	0	4,301	78,991,881
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	1	25,000	0	0	166	3,608,544	0	0	167	3,633,544
18.6 Total settlements	107	1,848,330	0	0	4,361	80,777,095	0	0	4,468	82,625,425
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	24,500	0	0	316	7,080,062	0	0	320	7,104,562
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,486	50,906,083	0	(a)	55,596	45,068,425,136	0	0	60,082	45,119,331,219
21. Issued during year	1,199	31,807,400	0		7,437	2,185,579,417	0	0	8,636	2,217,386,817
22. Other changes to in force (Net)	(565)	(11,964,146)	0		(12,400)	(5,473,969,250)	0	0	(12,965)	(5,485,933,396)
23. In force December 31 of current year	5,120	70,749,337	0	(a)	50,633	41,780,035,303	0	0	55,753	41,850,784,640

(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	59,947,146		59,065,860		0		41,029,510		41,029,510	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	248,592		248,592		0		306,277		306,277	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
25.6 Totals (sum of Lines 25.1 to 25.5)	248,592		248,592		0		306,277		306,277	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	60,195,738		59,314,452		0		41,335,787		41,335,787	



DIRECT BUSINESS IN THE STATE OF HAWAII
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	2,641	0	0	0	92,962	0	0	0	0	95,603
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,641	0	0	0	92,962	0	0	0	0	95,603
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	170,057	0	0	0	0	170,057
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	170,057	0	0	0	0	170,057
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	1	5,000	0	0	1	5,000
17. Incurred during current year	0	0	0	0	3	180,057	0	0	3	180,057
Settled during current year:										
18.1 By payment in full	0	0	0	0	3	170,057	0	0	3	170,057
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	3	170,057	0	0	3	170,057
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	15,000	0	0	1	15,000
18.6 Total settlements	0	0	0	0	4	185,057	0	0	4	185,057
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	7	108,000	0	(a)	53	98,080,027	0	0	60	98,188,027
21. Issued during year	0	0	0	0	0	137,594	0	0	0	137,594
22. Other changes to in force (Net)	(1)	(8,000)	0	0	(2)	1,371,000	0	0	(3)	1,363,000
23. In force December 31 of current year	6	100,000	0	(a)	51	99,588,621	0	0	57	99,688,621

(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	12,400	11,636	0	0	0	0	63,860	63,860	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0	0	0	0	0	0
Other Individual Policies										
25.1 Non-cancelable	0	0	0	0	0	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0	0	0	0	0	0
25.5 All other	0	0	0	0	0	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	12,400	11,636	0	0	0	0	63,860	63,860	0	0



DIRECT BUSINESS IN THE STATE OF IDAHO
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	4,985	0	121,651	0	126,636
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	4,985	0	121,651	0	126,636
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	69,000	0	69,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	69,000	0	69,000
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	5	89,000	0	0	5	89,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	4	69,000	0	0	4	69,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	4	69,000	0	0	4	69,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	20,000	0	0	1	20,000
18.6 Total settlements	0	0	0	0	5	89,000	0	0	5	89,000
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	11	111,000	0	(a)	287	161,485,075	0	0	298	161,596,075
21. Issued during year	0	0	0	0	0	63,386	0	0	0	63,386
22. Other changes to in force (Net)	(3)	(18,000)	0	0	(212)	(100,349,500)	0	0	(215)	(100,367,500)
23. In force December 31 of current year	8	93,000	0	(a)	75	61,198,961	0	0	83	61,291,961

(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	30,667	32,932	0	12,934	12,934
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	799	799	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	799	799	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	31,466	33,731	0	12,934	12,934



DIRECT BUSINESS IN THE STATE OF ILLINOIS
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	6,573	0	0	0	18,901	0	0	0	0	25,474
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	6,573	0	0	0	18,901	0	0	0	0	25,474
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	220,100	0	0	0	0	220,100
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	220,100	0	0	0	0	220,100
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	2	40,000	0	0	2	40,000
17. Incurred during current year	0	0	0	0	14	195,100	0	0	14	195,100
Settled during current year:										
18.1 By payment in full	0	0	0	0	15	220,100	0	0	15	220,100
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	15	220,100	0	0	15	220,100
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	15	220,100	0	0	15	220,100
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	1	15,000	0	0	1	15,000
POLICY EXHIBIT										
20. In force December 31, prior year	5	170,000	0	(a)	298	428,718,435	0	0	303	428,888,435
21. Issued during year	0	0	0	0	0	553,468	0	0	0	553,468
22. Other changes to in force (Net)	5	44,000	0	0	(2)	(1,949,242)	0	0	3	(1,905,242)
23. In force December 31 of current year	10	214,000	0	(a)	296	427,322,661	0	0	306	427,536,661

(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	127,712	127,521	0	73,531	73,531
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	3,214	3,214	0	2,904	2,904
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	3,214	3,214	0	2,904	2,904
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	130,926	130,735	0	76,435	76,435



DIRECT BUSINESS IN THE STATE OF INDIANA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	8,509		0		883,735		0		892,244	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	8,509		0		883,735		0		892,244	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	10,000		0		541,217		0		551,217	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	10,000		0		541,217		0		551,217	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	4	78,750	0	0	4	78,750
17. Incurred during current year	1	10,000	0	0	37	640,161	0	0	38	650,161
Settled during current year:										
18.1 By payment in full	1	10,000	0	0	35	541,217	0	0	36	551,217
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	10,000	0	0	35	541,217	0	0	36	551,217
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	3	67,694	0	0	3	67,694
18.6 Total settlements	1	10,000	0	0	38	608,911	0	0	39	618,911
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	3	110,000	0	0	3	110,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	11	94,000	0	(a)	392	445,208,554	0	0	403	445,302,554
21. Issued during year	1	50,000	0		930	167,937,236	0	0	931	167,987,236
22. Other changes to in force (Net)	4	85,500	0		(855)	(336,430,489)	0	0	(851)	(336,344,989)
23. In force December 31 of current year	16	229,500	0	(a)	467	276,715,301	0	0	483	276,944,801

(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	1,024,248		1,042,375		0		449,549		449,549	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	0		0		0		0		0	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
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)	1,024,248		1,042,375		0		449,549		449,549	



DIRECT BUSINESS IN THE STATE OF IOWA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	36,706	0	5,215,745	0	5,252,451
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	36,706	0	5,215,745	0	5,252,451
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	121,000	0	2,644,198	0	2,765,198
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	121,000	0	2,644,198	0	2,765,198
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	14	321,000	0	0	14	321,000
17. Incurred during current year	4	121,000	0	0	164	2,640,698	0	0	168	2,761,698
Settled during current year:										
18.1 By payment in full	4	121,000	0	0	154	2,644,198	0	0	158	2,765,198
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	4	121,000	0	0	154	2,644,198	0	0	158	2,765,198
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	9	106,500	0	0	9	106,500
18.6 Total settlements	4	121,000	0	0	163	2,750,698	0	0	167	2,871,698
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	15	211,000	0	0	15	211,000
POLICY EXHIBIT										
20. In force December 31, prior year	57	1,016,588	0	(a) 0	4,043	1,564,005,830	0	0	4,100	1,565,022,418
21. Issued during year	9	125,000	0	0	616	152,017,353	0	0	625	152,142,353
22. Other changes to in force (Net)	(14)	(454,750)	0	0	(557)	(354,527,370)	0	0	(571)	(354,982,120)
23. In force December 31 of current year	52	686,838	0	(a) 0	4,102	1,361,495,813	0	0	4,154	1,362,182,651

(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	2,921,137	2,999,755	0	1,978,857	1,978,857
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	2,921,137	2,999,755	0	1,978,857	1,978,857



DIRECT BUSINESS IN THE STATE OF KANSAS
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	0	0	0	0	42,396	0	0	0	0	42,396
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	42,396	0	0	0	0	42,396
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	33,750	0	0	0	0	33,750
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	33,750	0	0	0	0	33,750
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	4	33,750	0	0	4	33,750
Settled during current year:										
18.1 By payment in full	0	0	0	0	4	33,750	0	0	4	33,750
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	4	33,750	0	0	4	33,750
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	4	33,750	0	0	4	33,750
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	0	0	0	(a)	16	102,274,933	0	0	16	102,274,933
21. Issued during year	0	0	0	0	4	1,874,416	0	0	4	1,874,416
22. Other changes to in force (Net)	0	0	0	0	(14)	(9,166,691)	0	0	(14)	(9,166,691)
23. In force December 31 of current year	0	0	0	(a)	6	94,982,658	0	0	6	94,982,658

(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	82,639	82,915	0	5,961	5,961
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	82,639	82,915	0	5,961	5,961



DIRECT BUSINESS IN THE STATE OF KENTUCKY
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	13,117		0		2,425,331		0		2,438,448	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	13,117		0		2,425,331		0		2,438,448	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0		0		2,195,967		0		2,195,967	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	0		0		2,195,967		0		2,195,967	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	15	538,750	0	0	15	538,750
17. Incurred during current year	0	0	0	0	80	1,991,792	0	0	80	1,991,792
Settled during current year:										
18.1 By payment in full	0	0	0	0	74	2,195,967	0	0	74	2,195,967
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	74	2,195,967	0	0	74	2,195,967
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	9	111,875	0	0	9	111,875
18.6 Total settlements	0	0	0	0	83	2,307,842	0	0	83	2,307,842
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	12	222,700	0	0	12	222,700
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	21	430,500	0	(a)	868	2,688,305,487	0	0	889	2,688,735,987
21. Issued during year	1	10,000	0		67	5,779,790	0	0	68	5,789,790
22. Other changes to in force (Net)	(1)	(131,500)	0		(67)	(2,131,716,919)	0	0	(68)	(2,131,848,419)
23. In force December 31 of current year	21	309,000	0	(a)	868	562,368,358	0	0	889	562,677,358

(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	3,118,139		3,093,202		0		2,653,640		2,653,640	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	632		632		0		0		0	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
25.6 Totals (sum of Lines 25.1 to 25.5)	632		632		0		0		0	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,118,771		3,093,834		0		2,653,640		2,653,640	



DIRECT BUSINESS IN THE STATE OF LOUISIANA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	365	0	85,582	0	85,947
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	365	0	85,582	0	85,947
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	30,000	0	30,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	30,000	0	30,000
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	2	30,000	0	0	2	30,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	2	30,000	0	0	2	30,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	2	30,000	0	0	2	30,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	2	30,000	0	0	2	30,000
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	0	0	0	(a)	20	145,639,974	0	0	20	145,639,974
21. Issued during year	0	0	0	0	3	4,987,296	0	0	3	4,987,296
22. Other changes to in force (Net)	1	10,000	0	0	(7)	5,483,750	0	0	(6)	5,493,750
23. In force December 31 of current year	1	10,000	0	(a)	16	156,111,020	0	0	17	156,121,020

(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	111,626	110,971	0	18,514	18,514
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	111,626	110,971	0	18,514	18,514



DIRECT BUSINESS IN THE STATE OF MAINE
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	8,428		0		1,306,517		0		1,314,945	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	8,428		0		1,306,517		0		1,314,945	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0		0		408,565		0		408,565	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	0		0		408,565		0		408,565	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	2	135,750	0	0	2	135,750
17. Incurred during current year	0	0	0	0	42	352,315	0	0	42	352,315
Settled during current year:										
18.1 By payment in full	0	0	0	0	37	408,565	0	0	37	408,565
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	37	408,565	0	0	37	408,565
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	5	63,000	0	0	5	63,000
18.6 Total settlements	0	0	0	0	42	471,565	0	0	42	471,565
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	16,500	0	0	2	16,500
POLICY EXHIBIT										
20. In force December 31, prior year	16	418,000	0	(a)	1,622	391,866,674	0	0	1,638	392,284,674
21. Issued during year	4	20,000	0		50	19,004,846	0	0	54	19,024,846
22. Other changes to in force (Net)	0	(248,200)	0		(730)	(95,755,741)	0	0	(730)	(96,003,941)
23. In force December 31 of current year	20	189,800	0	(a)	942	315,115,779	0	0	962	315,305,579

(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	4,005,669		3,912,021		0		2,624,533		2,624,533	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	0		0		0		0		0	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
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)	4,005,669		3,912,021		0		2,624,533		2,624,533	



DIRECT BUSINESS IN THE STATE OF MARYLAND
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	17,034	0	0	0	4,098,250	0	0	0	0	4,115,284
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	17,034	0	0	0	4,098,250	0	0	0	0	4,115,284
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	24,000	0	0	0	3,574,348	0	0	0	0	3,598,348
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	24,000	0	0	0	3,574,348	0	0	0	0	3,598,348
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	14	252,426	0	0	14	252,426
17. Incurred during current year	1	24,000	0	0	119	3,755,889	0	0	120	3,779,889
Settled during current year:										
18.1 By payment in full	1	24,000	0	0	118	3,574,348	0	0	119	3,598,348
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	24,000	0	0	118	3,574,348	0	0	119	3,598,348
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	9	206,500	0	0	9	206,500
18.6 Total settlements	1	24,000	0	0	127	3,780,848	0	0	128	3,804,848
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	6	227,467	0	0	6	227,467
POLICY EXHIBIT										
20. In force December 31, prior year	29	508,500	0	(a)	2,470	2,078,967,925	0	0	2,499	2,079,476,425
21. Issued during year	5	109,000	0	0	331	158,722,916	0	0	336	158,831,916
22. Other changes to in force (Net)	(2)	(97,500)	0	0	(84)	(776,115,172)	0	0	(86)	(776,212,672)
23. In force December 31 of current year	32	520,000	0	(a)	2,717	1,461,575,669	0	0	2,749	1,462,095,669

(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	3,315,984	3,343,136	0	1,904,563	1,904,563
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	3,315,984	3,343,136	0	1,904,563	1,904,563



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS

DURING THE YEAR 2002

NAIC Group Code: 0917

LIFE INSURANCE

NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	17,136	0	0	0	1,737,725	0	0	0	0	1,754,861
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	17,136	0	0	0	1,737,725	0	0	0	0	1,754,861
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	50,000	0	0	0	1,270,201	0	0	0	0	1,320,201
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	50,000	0	0	0	1,270,201	0	0	0	0	1,320,201
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	7	176,000	0	0	7	176,000
17. Incurred during current year	1	50,000	0	0	65	1,410,201	0	0	66	1,460,201
Settled during current year:										
18.1 By payment in full	1	50,000	0	0	60	1,270,201	0	0	61	1,320,201
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	50,000	0	0	60	1,270,201	0	0	61	1,320,201
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	92,000	0	0	2	92,000
18.6 Total settlements	1	50,000	0	0	62	1,362,201	0	0	63	1,412,201
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	10	224,000	0	0	10	224,000
POLICY EXHIBIT										
20. In force December 31, prior year	20	376,900	0	(a)	502	757,747,121	0	0	522	758,124,021
21. Issued during year	10	457,000	0	0	200	109,618,073	0	0	210	110,075,073
22. Other changes to in force (Net)	(5)	(365,000)	0	0	(103)	(29,377,428)	0	0	(108)	(29,742,428)
23. In force December 31 of current year	25	468,900	0	(a)	599	837,987,766	0	0	624	838,456,666

(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	5,901,171	5,844,552	0	0	0	0	3,668,169	3,668,169	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0	0	0	0	0	0
Other Individual Policies										
25.1 Non-cancelable	0	0	0	0	0	0	0	0	0	0
25.2 Guaranteed renewable	1,142	1,142	0	0	0	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0	0	0	0	0	0
25.5 All other	0	0	0	0	0	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,142	1,142	0	0	0	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	5,902,313	5,845,694	0	0	0	0	3,668,169	3,668,169	0	0



DIRECT BUSINESS IN THE STATE OF MICHIGAN
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	7,838		0		1,221,511		0		1,229,349	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	7,838		0		1,221,511		0		1,229,349	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	25,000		0		588,508		0		613,508	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	25,000		0		588,508		0		613,508	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	6	142,000	0	0	6	142,000
17. Incurred during current year	2	25,000	0	0	35	483,508	0	0	37	508,508
Settled during current year:										
18.1 By payment in full	2	25,000	0	0	38	588,508	0	0	40	613,508
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	25,000	0	0	38	588,508	0	0	40	613,508
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	15,000	0	0	1	15,000
18.6 Total settlements	2	25,000	0	0	39	603,508	0	0	41	628,508
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	22,000	0	0	2	22,000
POLICY EXHIBIT										
20. In force December 31, prior year	10	103,000	0	(a)	633	569,547,818	0	0	643	569,650,818
21. Issued during year	6	133,000	0	0	23	3,230,370	0	0	29	3,363,370
22. Other changes to in force (Net)	4	5,500	0	0	(195)	(112,246,092)	0	0	(191)	(112,240,592)
23. In force December 31 of current year	20	241,500	0	(a)	461	460,532,096	0	0	481	460,773,596

(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	1,632,322		1,389,684		0		1,101,895		1,101,895	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	0		0		0		0		0	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
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)	1,632,322		1,389,684		0		1,101,895		1,101,895	



DIRECT BUSINESS IN THE STATE OF MINNESOTA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	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	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	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					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	0	121,393,922	0	0	0	121,393,922
21. Issued during year	0	0	0	0	0	200,980	0	0	0	200,980
22. Other changes to in force (Net)	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	121,594,902	0	0	0	121,594,902

(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	0	0	0	1,676	1,676
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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	1,676	1,676



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	1,610	0	260,925	0	262,535
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,610	0	260,925	0	262,535
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	440,000	0	440,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	440,000	0	440,000
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	3	92,000	0	0	3	92,000
17. Incurred during current year	0	0	0	0	16	398,000	0	0	16	398,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	16	440,000	0	0	16	440,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	16	440,000	0	0	16	440,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	25,000	0	0	1	25,000
18.6 Total settlements	0	0	0	0	17	465,000	0	0	17	465,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	25,000	0	0	2	25,000
POLICY EXHIBIT										
20. In force December 31, prior year	1	5,000	0	(a)	16	136,514,645	0	0	17	136,519,645
21. Issued during year	0	0	0	0	1	202,232	0	0	1	202,232
22. Other changes to in force (Net)	4	33,000	0	0	12	28,766,000	0	0	16	28,799,000
23. In force December 31 of current year	5	38,000	0	(a)	29	165,482,877	0	0	34	165,520,877

(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	59,282	59,282	0	5,751	5,751
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	59,282	59,282	0	5,751	5,751



DIRECT BUSINESS IN THE STATE OF MISSOURI
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	3,189	0	0	0	14,307	0	0	0	0	17,496
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	3,189	0	0	0	14,307	0	0	0	0	17,496
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	22,000	0	0	0	0	22,000
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	22,000	0	0	0	0	22,000
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	1	1,000	0	0	1	1,000
17. Incurred during current year	0	0	0	0	2	21,000	0	0	2	21,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	3	22,000	0	0	3	22,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	3	22,000	0	0	3	22,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	3	22,000	0	0	3	22,000
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	5	47,000	0	(a)	2	201,070,275	0	0	7	201,117,275
21. Issued during year	0	0	0	0	9	4,271,568	0	0	9	4,271,568
22. Other changes to in force (Net)	0	(5,250)	0	0	(9)	(3,800,000)	0	0	(9)	(3,805,250)
23. In force December 31 of current year	5	41,750	0	(a)	2	201,541,843	0	0	7	201,583,593

(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	34,141	34,141	0	12,742	12,742
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	34,141	34,141	0	12,742	12,742



DIRECT BUSINESS IN THE STATE OF MONTANA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	11,603	0	2,057,308	0	2,068,911
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	11,603	0	2,057,308	0	2,068,911
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,500	0	1,178,253	0	1,180,753
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	2,500	0	1,178,253	0	1,180,753
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	7	29,200	0	0	7	29,200
17. Incurred during current year	2	5,000	0	0	87	1,583,553	0	0	89	1,588,553
Settled during current year:										
18.1 By payment in full	1	2,500	0	0	83	1,178,253	0	0	84	1,180,753
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	2,500	0	0	83	1,178,253	0	0	84	1,180,753
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	23,500	0	0	2	23,500
18.6 Total settlements	1	2,500	0	0	85	1,201,753	0	0	86	1,204,253
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	2,500	0	0	9	411,000	0	0	10	413,500
POLICY EXHIBIT										
20. In force December 31, prior year	28	225,000	0	(a)	916	679,098,084	0	0	944	679,323,084
21. Issued during year	4	70,000	0	0	238	21,249,478	0	0	242	21,319,478
22. Other changes to in force (Net)	(8)	(101,000)	0	0	(106)	(43,345,670)	0	0	(114)	(43,446,670)
23. In force December 31 of current year	24	194,000	0	(a)	1,048	657,001,892	0	0	1,072	657,195,892

(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	1,447,521	1,438,531	0	670,762	670,762
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	5,690	5,690	0	1,800	1,800
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	5,690	5,690	0	1,800	1,800
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,453,211	1,444,221	0	672,562	672,562



DIRECT BUSINESS IN THE STATE OF NEBRASKA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	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	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	76,141	0	76,141
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	76,141	0	76,141
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	4	76,141	0	0	4	76,141
Settled during current year:										
18.1 By payment in full	0	0	0	0	4	76,141	0	0	4	76,141
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	4	76,141	0	0	4	76,141
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	4	76,141	0	0	4	76,141
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	0	0	0	(a) 0	16	74,016,085	0	0	16	74,016,085
21. Issued during year	0	0	0	0	0	89,668	0	0	0	89,668
22. Other changes to in force (Net)	0	0	0	0	5	(1,842,500)	0	0	5	(1,842,500)
23. In force December 31 of current year	0	0	0	(a) 0	21	72,263,253	0	0	21	72,263,253

(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	37,884	40,959	0	19,408	19,408
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	37,884	40,959	0	19,408	19,408



DIRECT BUSINESS IN THE STATE OF NEVADA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	2,982	0	0	0	1,810	0	0	0	0	4,792
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,982	0	0	0	1,810	0	0	0	0	4,792
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	20,000	0	0	0	0	20,000
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	20,000	0	0	0	0	20,000
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	1	20,000	0	0	1	20,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	1	20,000	0	0	1	20,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	1	20,000	0	0	1	20,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	1	20,000	0	0	1	20,000
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	0	0	0	(a) 0	1	48,563,769	0	0	1	48,563,769
21. Issued during year	0	0	0	0	0	78,846	0	0	0	78,846
22. Other changes to in force (Net)	0	0	0	0	0	(220,000)	0	0	0	(220,000)
23. In force December 31 of current year	0	0	0	(a) 0	1	48,422,615	0	0	1	48,422,615

(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	0	0	0	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	12,574	0	1,781,697	0	1,794,271
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	12,574	0	1,781,697	0	1,794,271
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	35,000	0	1,538,189	0	1,573,189
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	35,000	0	1,538,189	0	1,573,189
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	6	213,000	0	0	6	213,000
17. Incurred during current year	2	35,000	0	0	34	1,548,189	0	0	36	1,583,189
Settled during current year:										
18.1 By payment in full	2	35,000	0	0	33	1,538,189	0	0	35	1,573,189
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	35,000	0	0	33	1,538,189	0	0	35	1,573,189
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	3	154,750	0	0	3	154,750
18.6 Total settlements	2	35,000	0	0	36	1,692,939	0	0	38	1,727,939
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	4	68,250	0	0	4	68,250
POLICY EXHIBIT										
20. In force December 31, prior year	29	393,250	0	(a)	1,302	1,077,592,145	0	0	1,331	1,077,985,395
21. Issued during year	6	81,000	0	0	113	96,077,080	0	0	119	96,158,080
22. Other changes to in force (Net)	(8)	(66,750)	0	0	56	(609,815,411)	0	0	48	(609,882,161)
23. In force December 31 of current year	27	407,500	0	(a)	1,471	563,853,814	0	0	1,498	564,261,314

(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	3,469,657	3,623,491	0	2,409,011	2,409,011
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	2,308	2,308	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,308	2,308	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,471,965	3,625,799	0	2,409,011	2,409,011



DIRECT BUSINESS IN THE STATE OF NEW JERSEY
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life Insurance	11,195	0	785,669	0	796,864
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	11,195	0	785,669	0	796,864
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	569,835	0	569,835
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	569,835	0	569,835
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	1	25,000	0	0	1	25,000
17. Incurred during current year	0	0	0	0	43	696,335	0	0	43	696,335
Settled during current year:										
18.1 By payment in full	0	0	0	0	36	569,835	0	0	36	569,835
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	36	569,835	0	0	36	569,835
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	46,500	0	0	2	46,500
18.6 Total settlements	0	0	0	0	38	616,335	0	0	38	616,335
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	6	105,000	0	0	6	105,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	18	206,000	0	(a)	194	406,857,058	0	0	212	407,063,058
21. Issued during year	5	177,000	0	0	0	366,402	0	0	5	543,402
22. Other changes to in force (Net)	(1)	(93,000)	0	0	(11)	20,393,507	0	0	(12)	20,300,507
23. In force December 31 of current year	22	290,000	0	(a)	183	427,616,967	0	0	205	427,906,967

(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	396,873	387,675	0	156,954	156,954
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	396,873	387,675	0	156,954	156,954



DIRECT BUSINESS IN THE STATE OF NEW MEXICO
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	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	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	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	0	0	0	(a) 0	0	90,578,542	0	0	0	90,578,542
21. Issued during year	0	0	0	0	0	149,962	0	0	0	149,962
22. Other changes to in force (Net)	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	90,728,504	0	0	0	90,728,504

(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	0	0	0	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA

DURING THE YEAR 2002

NAIC Group Code: 0917

LIFE INSURANCE

NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	109,751	0	9,896,580	0	10,006,331
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	109,751	0	9,896,580	0	10,006,331
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	208,000	0	5,461,076	0	5,669,076
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	208,000	0	5,461,076	0	5,669,076
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	32	535,000	0	0	32	535,000
17. Incurred during current year	9	218,000	0	0	290	5,682,101	0	0	299	5,900,101
Settled during current year:										
18.1 By payment in full	8	208,000	0	0	283	5,461,076	0	0	291	5,669,076
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	8	208,000	0	0	283	5,461,076	0	0	291	5,669,076
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	21	370,125	0	0	21	370,125
18.6 Total settlements	8	208,000	0	0	304	5,831,201	0	0	312	6,039,201
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	10,000	0	0	18	385,900	0	0	19	395,900
POLICY EXHIBIT										
20. In force December 31, prior year	147	1,881,583	0	(a)	8,864	2,963,517,087	0	0	9,011	2,965,398,670
21. Issued during year	179	9,557,000	0	0	1,793	400,638,779	0	0	1,972	410,195,779
22. Other changes to in force (Net)	(17)	(683,610)	0	0	(316)	(178,719,496)	0	0	(333)	(179,403,106)
23. In force December 31 of current year	309	10,754,973	0	(a)	10,341	3,185,436,370	0	0	10,650	3,196,191,343

(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	3,484,799	3,430,352	0	1,990,998	1,990,998
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	144,137	144,137	0	285,413	285,413
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	144,137	144,137	0	285,413	285,413
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,628,936	3,574,489	0	2,276,411	2,276,411



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	1,507	0	0	0	13,040	0	0	0	0	14,547
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,507	0	0	0	13,040	0	0	0	0	14,547
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	5,000	0	0	0	0	0	0	0	0	5,000
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	5,000	0	0	0	0	0	0	0	0	5,000
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	5,000	0	0	0	0	0	0	1	5,000
Settled during current year:										
18.1 By payment in full	1	5,000	0	0	0	0	0	0	1	5,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	5,000	0	0	0	0	0	0	1	5,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	1	5,000	0	0	0	0	0	0	1	5,000
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	3	21,000	0	(a)	7	32,503,982	0	0	10	32,524,982
21. Issued during year	0	0	0	0	0	46,380	0	0	0	46,380
22. Other changes to in force (Net)	0	0	0	0	1	(140,000)	0	0	1	(140,000)
23. In force December 31 of current year	3	21,000	0	(a)	8	32,410,362	0	0	11	32,431,362

(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	17,685	17,673	0	39,583	39,583
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	8,322	8,322	0	13,590	13,590
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	8,322	8,322	0	13,590	13,590
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	26,007	25,995	0	53,173	53,173



DIRECT BUSINESS IN THE STATE OF OHIO
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	892,054		0		36,601,288		0		37,493,342	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	892,054		0		36,601,288		0		37,493,342	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	627,075		0		25,328,547		0		25,955,622	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	627,075		0		25,328,547		0		25,955,622	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	3	25,000	0	0	111	2,862,859	0	0	114	2,887,859
17. Incurred during current year	55	639,075	0	0	1,317	26,328,078	0	0	1,372	26,967,153
Settled during current year:										
18.1 By payment in full	55	627,075	0	0	1,261	25,328,547	0	0	1,316	25,955,622
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	55	627,075	0	0	1,261	25,328,547	0	0	1,316	25,955,622
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	1	25,000	0	0	58	1,122,500	0	0	59	1,147,500
18.6 Total settlements	56	652,075	0	0	1,319	26,451,047	0	0	1,375	27,103,122
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	12,000	0	0	109	2,739,890	0	0	111	2,751,890
POLICY EXHIBIT										
20. In force December 31, prior year	3,312	36,571,981	0	(a)	16,774	15,320,040,158	0	0	20,086	15,356,612,139
21. Issued during year	889	19,440,500	0	0	1,921	452,164,890	0	0	2,810	471,605,390
22. Other changes to in force (Net)	(555)	(11,608,771)	0	0	(2,332)	(1,049,835,462)	0	0	(2,887)	(1,061,444,233)
23. In force December 31 of current year	3,646	44,403,710	0	(a)	16,363	14,722,369,586	0	0	20,009	14,766,773,296

(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	9,809,287		9,618,923		0		7,185,203		7,185,203	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	26,454		26,454		0		170		170	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
25.6 Totals (sum of Lines 25.1 to 25.5)	26,454		26,454		0		170		170	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	9,835,741		9,645,377		0		7,185,373		7,185,373	



DIRECT BUSINESS IN THE STATE OF OKLAHOMA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	530		0		71,111		0		71,641	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	530		0		71,111		0		71,641	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0		0		252,073		0		252,073	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	0		0		252,073		0		252,073	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	8	252,073	0	0	8	252,073
Settled during current year:										
18.1 By payment in full	0	0	0	0	8	252,073	0	0	8	252,073
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	8	252,073	0	0	8	252,073
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	8	252,073	0	0	8	252,073
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	6	155,692,901	0	0	6	155,692,901
21. Issued during year	0	0	0	0	2	10,204,590	0	0	2	10,204,590
22. Other changes to in force (Net)	2	22,000	0	0	(2)	(2,484,500)	0	0	0	(2,462,500)
23. In force December 31 of current year	2	22,000	0	(a) 0	6	163,412,991	0	0	8	163,434,991

(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	82,287		82,086		0		0		0	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	0		0		0		0		0	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
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)	82,287		82,086		0		0		0	



DIRECT BUSINESS IN THE STATE OF OREGON
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	7,234	0	0	0	0	0	0	0	0	7,234
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	0	0	0	XXX	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	7,234	0	0	0	0	0	0	0	0	7,234
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	0	0	0	0	0	0
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	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	0	0	0	(a)	2	102,564,135	0	0	2	102,564,135
21. Issued during year	1	20,000	0	0	0	168,514	0	0	1	188,514
22. Other changes to in force (Net)	8	179,500	0	0	(1)	(420,000)	0	0	7	(240,500)
23. In force December 31 of current year	9	199,500	0	(a)	1	102,312,649	0	0	10	102,512,149

(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	2,568	2,568	0	569	569
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	2,568	2,568	0	569	569



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	120,258	0	9,097,563	0	9,217,821
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	120,258	0	9,097,563	0	9,217,821
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	52,455	0	8,456,323	0	8,508,778
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	52,455	0	8,456,323	0	8,508,778
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	1	1,000	0	0	52	981,742	0	0	53	982,742
17. Incurred during current year	6	51,455	0	0	475	8,509,414	0	0	481	8,560,869
Settled during current year:										
18.1 By payment in full	7	52,455	0	0	478	8,456,323	0	0	485	8,508,778
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	7	52,455	0	0	478	8,456,323	0	0	485	8,508,778
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	17	294,250	0	0	17	294,250
18.6 Total settlements	7	52,455	0	0	495	8,750,573	0	0	502	8,803,028
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	32	740,583	0	0	32	740,583
POLICY EXHIBIT										
20. In force December 31, prior year	356	3,773,323	0	(a) 0	5,739	3,089,003,213	0	0	6,095	3,092,776,536
21. Issued during year	18	381,100	0	0	273	169,451,859	0	0	291	169,832,959
22. Other changes to in force (Net)	(43)	(645,417)	0	0	(4,229)	591,225,407	0	0	(4,272)	590,579,990
23. In force December 31 of current year	331	3,509,006	0	(a) 0	1,783	3,849,680,479	0	0	2,114	3,853,189,485

(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	6,292,251	6,240,104	0	4,728,888	4,728,888
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	48,745	48,745	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	48,745	48,745	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	6,340,996	6,288,849	0	4,728,888	4,728,888



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	10,002	0	1,534,806	0	1,544,808
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	10,002	0	1,534,806	0	1,544,808
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	110,000	0	878,899	0	988,899
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	110,000	0	878,899	0	988,899
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	5	54,500	0	0	5	54,500
17. Incurred during current year	2	110,000	0	0	66	1,083,899	0	0	68	1,193,899
Settled during current year:										
18.1 By payment in full	2	110,000	0	0	63	878,899	0	0	65	988,899
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	110,000	0	0	63	878,899	0	0	65	988,899
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	105,000	0	0	2	105,000
18.6 Total settlements	2	110,000	0	0	65	983,899	0	0	67	1,093,899
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	6	154,500	0	0	6	154,500
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	15	239,000	0	(a) 0	122	236,092,158	0	0	137	236,331,158
21. Issued during year	3	30,000	0	0	54	66,199,940	0	0	57	66,229,940
22. Other changes to in force (Net)	5	(13,572)	0	0	(21)	200,808,833	0	0	(16)	200,795,261
23. In force December 31 of current year	23	255,428	0	(a) 0	155	503,100,931	0	0	178	503,356,359

(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	474,486	440,822	0	108,539	108,539
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	474,486	440,822	0	108,539	108,539



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA

DURING THE YEAR 2002

NAIC Group Code: 0917

LIFE INSURANCE

NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	5,637	0	0	0	203,016	0	0	0	0	208,653
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	5,637	0	0	0	203,016	0	0	0	0	208,653
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	135,929	0	0	0	0	135,929
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	135,929	0	0	0	0	135,929
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	1	5,000	0	0	1	5,000
17. Incurred during current year	0	0	0	0	10	185,929	0	0	10	185,929
Settled during current year:										
18.1 By payment in full	0	0	0	0	9	135,929	0	0	9	135,929
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	9	135,929	0	0	9	135,929
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	50,000	0	0	1	50,000
18.6 Total settlements	0	0	0	0	10	185,929	0	0	10	185,929
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	1	5,000	0	0	1	5,000
POLICY EXHIBIT										
20. In force December 31, prior year	5	51,000	0	(a)	114	159,245,840	0	0	119	159,296,840
21. Issued during year	4	40,000	0	0	8	2,454,600	0	0	12	2,494,600
22. Other changes to in force (Net)	7	48,000	0	0	(30)	(14,905,886)	0	0	(23)	(14,857,886)
23. In force December 31 of current year	16	139,000	0	(a)	92	146,794,554	0	0	108	146,933,554

(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	240,122	241,646	0	114,532	114,532
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	240,122	241,646	0	114,532	114,532



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	1,008	0	1,514,877	0	1,515,885
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,008	0	1,514,877	0	1,515,885
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	20,000	0	469,962	0	489,962
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	20,000	0	469,962	0	489,962
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	2	20,000	0	0	2	20,000
17. Incurred during current year	2	20,000	0	0	22	534,962	0	0	24	554,962
Settled during current year:										
18.1 By payment in full	2	20,000	0	0	19	469,962	0	0	21	489,962
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	20,000	0	0	19	469,962	0	0	21	489,962
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	25,000	0	0	2	25,000
18.6 Total settlements	2	20,000	0	0	21	494,962	0	0	23	514,962
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	3	60,000	0	0	3	60,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3	27,000	0	(a)	713	287,261,737	0	0	716	287,288,737
21. Issued during year	2	20,000	0	0	0	55,656	0	0	2	75,656
22. Other changes to in force (Net)	(2)	(20,000)	0	0	19	(39,535,759)	0	0	17	(39,555,759)
23. In force December 31 of current year	3	27,000	0	(a)	732	247,781,634	0	0	735	247,808,634

(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	398,898	398,898	0	88,182	88,182
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	398,898	398,898	0	88,182	88,182



DIRECT BUSINESS IN THE STATE OF TENNESSEE
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	22,351	0	876,547	0	898,898
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	22,351	0	876,547	0	898,898
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,000	0	526,033	0	530,033
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	4,000	0	526,033	0	530,033
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	4	166,500	0	0	4	166,500
17. Incurred during current year	1	4,000	0	0	32	444,533	0	0	33	448,533
Settled during current year:										
18.1 By payment in full	1	4,000	0	0	34	526,033	0	0	35	530,033
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	4,000	0	0	34	526,033	0	0	35	530,033
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	1	75,000	0	0	1	75,000
18.6 Total settlements	1	4,000	0	0	35	601,033	0	0	36	605,033
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	1	10,000	0	0	1	10,000
POLICY EXHIBIT										
20. In force December 31, prior year	30	262,500	0	(a)	197	440,143,649	0	0	227	440,406,149
21. Issued during year	3	83,000	0	0	4	3,233,740	0	0	7	3,316,740
22. Other changes to in force (Net)	(2)	102,613	0	0	54	(94,244,112)	0	0	52	(94,141,499)
23. In force December 31 of current year	31	448,113	0	(a)	255	349,133,277	0	0	286	349,581,390

(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	1,801,832	1,546,361	0	2,382,176	2,382,176
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	285	285	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	285	285	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,802,117	1,546,646	0	2,382,176	2,382,176



DIRECT BUSINESS IN THE STATE OF TEXAS
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	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	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	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	6	142,000	0	(a) 0	0	578,021,829	0	0	6	578,163,829
21. Issued during year	0	0	0	0	0	956,974	0	0	0	956,974
22. Other changes to in force (Net)	(6)	(142,000)	0	0	0	0	0	0	(6)	(142,000)
23. In force December 31 of current year	0	0	0	(a) 0	0	578,978,803	0	0	0	578,978,803

(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	0	0	0	13,434	13,434
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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	13,434	13,434



DIRECT BUSINESS IN THE STATE OF UTAH
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	3,038	0	0	0	254,138	0	0	0	0	257,176
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	3,038	0	0	0	254,138	0	0	0	0	257,176
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	64,500	0	0	0	0	64,500
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	64,500	0	0	0	0	64,500
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	5	25,225	0	0	5	25,225
17. Incurred during current year	0	0	0	0	14	63,375	0	0	14	63,375
Settled during current year:										
18.1 By payment in full	0	0	0	0	13	64,500	0	0	13	64,500
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	13	64,500	0	0	13	64,500
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	4,100	0	0	2	4,100
18.6 Total settlements	0	0	0	0	15	68,600	0	0	15	68,600
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	4	20,000	0	0	4	20,000
POLICY EXHIBIT										
20. In force December 31, prior year	2	50,000	0	(a)	178	242,388,832	0	0	180	242,438,832
21. Issued during year	0	0	0	0	0	174,698	0	0	0	174,698
22. Other changes to in force (Net)	0	0	0	0	(104)	(74,297,100)	0	0	(104)	(74,297,100)
23. In force December 31 of current year	2	50,000	0	(a)	74	168,266,430	0	0	76	168,316,430

(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	54,742	153,600	0	0	0	0	95,133	95,133	0	0
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0	0	0	0	0	0
Other Individual Policies										
25.1 Non-cancelable	0	0	0	0	0	0	0	0	0	0
25.2 Guaranteed renewable	904	904	0	0	0	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0	0	0	0	0	0
25.5 All other	0	0	0	0	0	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	904	904	0	0	0	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	55,646	154,504	0	0	0	0	95,133	95,133	0	0



DIRECT BUSINESS IN THE STATE OF VERMONT
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life Insurance	4,653	0	0	0	773,778	0	0	0	0	778,431
2. Annuity considerations	0	0	0	0	0	0	0	0	0	0
3. Deposit-type contract funds	0	0	X X X	0	0	0	X X X	0	0	0
4. Other considerations	0	0	0	0	0	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	4,653	0	0	0	773,778	0	0	0	0	778,431
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0	0	0	0	0	0
6.4 Other	0	0	0	0	0	0	0	0	0	0
6.5 Totals (sum of Lines 6.1 to 6.4)	0	0	0	0	0	0	0	0	0	0
Annuities:										
7.1 Paid in cash or left on deposit	0	0	0	0	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0	0	0	0	0	0
7.3 Other	0	0	0	0	0	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0	0	0	0	549,232	0	0	0	0	549,232
10. Matured endowments	0	0	0	0	0	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0	0	0	0	0	0
15. Totals	0	0	0	0	549,232	0	0	0	0	549,232
DETAILS OF WRITE-INS										
1301	0	0	0	0	0	0	0	0	0	0
1302	0	0	0	0	0	0	0	0	0	0
1303	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	2	14,000	0	0	2	14,000
17. Incurred during current year	0	0	0	0	21	581,232	0	0	21	581,232
Settled during current year:										
18.1 By payment in full	0	0	0	0	19	549,232	0	0	19	549,232
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	19	549,232	0	0	19	549,232
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	3	36,000	0	0	3	36,000
18.6 Total settlements	0	0	0	0	22	585,232	0	0	22	585,232
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	1	10,000	0	0	1	10,000
POLICY EXHIBIT										
20. In force December 31, prior year	9	102,000	0	(a)	400	249,107,658	0	0	409	249,209,658
21. Issued during year	2	20,000	0	0	36	44,545,312	0	0	38	44,565,312
22. Other changes to in force (Net)	2	(5,000)	0	0	(9)	(53,213,997)	0	0	(7)	(53,218,997)
23. In force December 31 of current year	13	117,000	0	(a)	427	240,438,973	0	0	440	240,555,973

(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	1,244,240	1,238,266	0	657,479	657,479
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	1,244,240	1,238,266	0	657,479	657,479



DIRECT BUSINESS IN THE STATE OF VIRGINIA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	9,314	0	880,409	0	889,723
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	9,314	0	880,409	0	889,723
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,500	0	425,298	0	431,798
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	6,500	0	425,298	0	431,798
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	3	44,750	0	0	3	44,750
17. Incurred during current year	1	6,500	0	0	13	424,048	0	0	14	430,548
Settled during current year:										
18.1 By payment in full	1	6,500	0	0	14	425,298	0	0	15	431,798
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	6,500	0	0	14	425,298	0	0	15	431,798
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	1	6,500	0	0	14	425,298	0	0	15	431,798
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	2	43,500	0	0	2	43,500
POLICY EXHIBIT										
20. In force December 31, prior year	13	269,000	0	(a) 0	518	769,471,034	0	0	531	769,740,034
21. Issued during year	2	16,500	0	0	0	851,846	0	0	2	868,346
22. Other changes to in force (Net)	63	62,000	0	0	28	27,603,607	0	0	91	27,665,607
23. In force December 31 of current year	78	347,500	0	(a) 0	546	797,926,487	0	0	624	798,273,987

(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	660,436	658,947	0	200,154	200,154
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	660,436	658,947	0	200,154	200,154



DIRECT BUSINESS IN THE STATE OF WASHINGTON
 NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
 NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	12,647		0		658,934		0		671,581	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	12,647		0		658,934		0		671,581	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	15,000		0		263,000		0		278,000	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	15,000		0		263,000		0		278,000	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	5	82,500	0	0	5	82,500
17. Incurred during current year	2	15,000	0	0	32	318,555	0	0	34	333,555
Settled during current year:										
18.1 By payment in full	2	15,000	0	0	26	263,000	0	0	28	278,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	15,000	0	0	26	263,000	0	0	28	278,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	3	45,000	0	0	3	45,000
18.6 Total settlements	2	15,000	0	0	29	308,000	0	0	31	323,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	8	93,055	0	0	8	93,055
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	27	278,500	0	(a)	2,527	809,104,841	0	0	2,554	809,383,341
21. Issued during year	3	92,000	0	0	0	364,856	0	0	3	456,856
22. Other changes to in force (Net)	(7)	(91,000)	0	0	(1,909)	(474,788,783)	0	0	(1,916)	(474,879,783)
23. In force December 31 of current year	23	279,500	0	(a)	618	334,680,914	0	0	641	334,960,414

(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	170,456	229,815	0	384,107	384,107
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	170,456	229,815	0	384,107	384,107



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	24,000	0	2,769,786	0	2,793,786
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	24,000	0	2,769,786	0	2,793,786
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	60,000	0	1,089,957	0	1,149,957
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	60,000	0	1,089,957	0	1,149,957
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1 DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	4	72,000	0	0	4	72,000
17. Incurred during current year	1	60,000	0	0	75	1,373,957	0	0	76	1,433,957
Settled during current year:										
18.1 By payment in full	1	60,000	0	0	66	1,089,957	0	0	67	1,149,957
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	60,000	0	0	66	1,089,957	0	0	67	1,149,957
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	30,000	0	0	2	30,000
18.6 Total settlements	1	60,000	0	0	68	1,119,957	0	0	69	1,179,957
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	11	326,000	0	0	11	326,000
POLICY EXHIBIT										
20. In force December 31, prior year	134	952,025	0	(a) 0	1,701	637,975,484	0	0	1,835	638,927,509
21. Issued during year	10	100,000	0	0	145	84,548,330	0	0	155	84,648,330
22. Other changes to in force (Net)	(81)	(482,025)	0	0	(224)	(83,491,590)	0	0	(305)	(83,973,615)
23. In force December 31 of current year	63	570,000	0	(a) 0	1,622	639,032,224	0	0	1,685	639,602,224

(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	1,107,825	1,070,255	0	787,684	787,684
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	5,081	5,081	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	5,081	5,081	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,112,906	1,075,336	0	787,684	787,684



DIRECT BUSINESS IN THE STATE OF WISCONSIN
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance	2,539	0	397,134	0	399,673
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	X X X	0	X X X	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,539	0	397,134	0	399,673
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0	0	0	0	0
6.4 Other	0	0	0	0	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	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	425,000	0	425,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	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	0	0	0	0
15. Totals	0	0	425,000	0	425,000
DETAILS OF WRITE-INS					
1301	0	0	0	0	0
1302	0	0	0	0	0
1303	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0

1	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year	0	0	0	0	5	285,000	0	0	5	285,000
17. Incurred during current year	0	0	0	0	12	640,000	0	0	12	640,000
Settled during current year:										
18.1 By payment in full	0	0	0	0	11	425,000	0	0	11	425,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	11	425,000	0	0	11	425,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	2	340,000	0	0	2	340,000
18.6 Total settlements	0	0	0	0	13	765,000	0	0	13	765,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	4	160,000	0	0	4	160,000
POLICY EXHIBIT										
20. In force December 31, prior year	2	64,782	0	(a)	143	156,535,732	0	0	145	156,600,514
21. Issued during year	0	0	0	0	0	174,698	0	0	0	174,698
22. Other changes to in force (Net)	3	17,218	0	0	(14)	(34,717,900)	0	0	(11)	(34,700,682)
23. In force December 31 of current year	5	82,000	0	(a)	129	121,992,530	0	0	134	122,074,530

(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	1,166,168	1,006,257	0	765,730	765,730
24.1 Federal Employees Health Benefits Program Premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies					
25.1 Non-cancelable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
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)	1,166,168	1,006,257	0	765,730	765,730



DIRECT BUSINESS IN THE STATE OF WYOMING
NAIC Group Code: 0917

LIFE INSURANCE

DURING THE YEAR 2002
NAIC Company Code: 86991

	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS										
1. Life Insurance	2,227		0		565,605		0		567,832	
2. Annuity considerations	0		0		0		0		0	
3. Deposit-type contract funds	0		X X X		0		X X X		0	
4. Other considerations	0		0		0		0		0	
5. Totals (Sum of Lines 1 to 4)	2,227		0		565,605		0		567,832	
DIRECT DIVIDENDS TO POLICYHOLDERS										
Life Insurance:										
6.1 Paid in cash or left on deposit	0		0		0		0		0	
6.2 Applied to pay renewal premiums	0		0		0		0		0	
6.3 Applied to provide paid-up additions or shorten the endowment or premium - paying period	0		0		0		0		0	
6.4 Other	0		0		0		0		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		0		0		0		0	
7.2 Applied to provide paid-up annuities	0		0		0		0		0	
7.3 Other	0		0		0		0		0	
7.4 Totals (sum of Lines 7.1 to 7.3)	0		0		0		0		0	
8. Grand Totals (Lines 6.5 plus 7.4)	0		0		0		0		0	
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	0		0		185,389		0		185,389	
10. Matured endowments	0		0		0		0		0	
11. Annuity benefits	0		0		0		0		0	
12. Surrender values and withdrawals for life contracts	0		0		0		0		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		0		0		0		0	
15. Totals	0		0		185,389		0		185,389	
DETAILS OF WRITE-INS										
1301	0		0		0		0		0	
1302	0		0		0		0		0	
1303	0		0		0		0		0	
1398. Summary of remaining write-ins for Line 13 from overflow page	0		0		0		0		0	
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0		0		0		0		0	

	1		Credit Life (Group and Individual)		Group		Industrial		Total	
	Ordinary									
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	0	0	0	0	3	22,000	0	0	3	22,000
17. Incurred during current year	0	0	0	0	26	189,389	0	0	26	189,389
Settled during current year:										
18.1 By payment in full	0	0	0	0	25	185,389	0	0	25	185,389
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	25	185,389	0	0	25	185,389
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	25	185,389	0	0	25	185,389
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0	0	0	4	26,000	0	0	4	26,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4	45,000	0	(a)	1,086	275,378,285	0	0	1,090	275,423,285
21. Issued during year	1	100,000	0	0	174	7,845,558	0	0	175	7,945,558
22. Other changes to in force (Net)	11	206,274	0	0	35	(13,660,750)	0	0	46	(13,454,476)
23. In force December 31 of current year	16	351,274	0	(a)	1,295	269,563,093	0	0	1,311	269,914,367

(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	45,905		46,112		0		22,619		22,619	
24.1 Federal Employees Health Benefits Program Premium	0		0		0		0		0	
24.2 Credit (Group and Individual)	0		0		0		0		0	
24.3 Collectively Renewable Policies	0		0		0		0		0	
Other Individual Policies										
25.1 Non-cancelable	0		0		0		0		0	
25.2 Guaranteed renewable	286		286		0		0		0	
25.3 Non-renewable for stated reasons only	0		0		0		0		0	
25.4 Other accident only	0		0		0		0		0	
25.5 All other	0		0		0		0		0	
25.6 Totals (sum of Lines 25.1 to 25.5)	286		286		0		0		0	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	46,191		46,398		0		22,619		22,619	

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	112,725
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$.....89,712 Transferred into the Reserve Net of Taxes of \$.....31,399	58,313
3. Adjustment for Current Year's Liability Gains/(Losses) released from the reserve	0
4. Balance Before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	171,038
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	15,106
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	155,932

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Columns 1 + 2 + 3)
1. 2002	11,058	4,048	0	15,106
2. 2003	10,456	8,593	0	19,049
3. 2004	10,666	8,326	0	18,992
4. 2005	10,996	7,157	0	18,153
5. 2006	10,174	5,963	0	16,137
6. 2007	8,994	4,658	0	13,652
7. 2008	8,044	3,700	0	11,744
8. 2009	6,960	3,082	0	10,042
9. 2010	5,577	2,504	0	8,081
10. 2011	4,780	1,837	0	6,617
11. 2012	4,271	1,122	0	5,393
12. 2013	3,626	791	0	4,417
13. 2014	3,148	830	0	3,978
14. 2015	2,877	894	0	3,771
15. 2016	2,419	959	0	3,378
16. 2017	1,936	1,037	0	2,973
17. 2018	1,627	972	0	2,599
18. 2019	1,375	778	0	2,153
19. 2020	1,109	583	0	1,692
20. 2021	904	363	0	1,267
21. 2022	728	116	0	844
22. 2023	540	0	0	540
23. 2024	337	0	0	337
24. 2025	123	0	0	123
25. 2026	0	0	0	0
26. 2027	0	0	0	0
27. 2028	0	0	0	0
28. 2029	0	0	0	0
29. 2030	0	0	0	0
30. 2031	0	0	0	0
31. 2032 and later	0	0	0	0
32. TOTAL (Lines 1 to 31)	112,725	58,313	0	171,038

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Columns 3 + 6)
	1 Other than Mortgage Loans	2 Mortgage Loans	3 Total (Columns 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Columns 4 + 5)	
1. Reserve as of December 31, prior year	946,084	0	946,084	350,575	0	350,575	1,296,659
2. Realized Capital Gains/(Losses) Net of Taxes - General Account	(640,375)	0	(640,375)	52,818	0	52,818	(587,557)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized Capital Gains/(Losses) - General Account	68,837	0	68,837	(521,463)	0	(521,463)	(452,626)
5. Unrealized Capital Gains/(Losses) - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic Contribution	387,918	0	387,918	0	0	0	387,918
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	762,464	0	762,464	(118,070)	0	(118,070)	644,394
9. Maximum Reserve	1,670,369	0	1,670,369	396,171	0	396,171	2,066,540
10. Reserve Objective	1,048,008	0	1,048,008	396,171	0	396,171	1,444,179
11. 20% of (Line 10 - Line 8)	57,109	0	57,109	102,848	0	102,848	159,957
12. Balance Before Transfers (Lines 8 + 11)	819,573	0	819,573	(15,222)	0	(15,222)	804,351
13. Transfers	0	0	0	0	0	0	X X X
14. Voluntary Contribution	0	0	0	0	0	0	0
15. Adjustment down to Maximum/up to Zero	0	0	0	15,222	0	15,222	15,222
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	819,573	0	819,573	0	0	0	819,573

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	25,533,120	X X X	X X X	25,533,120	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	114,100,429	X X X	X X X	114,100,429	0.0005	57,050	0.0015	171,151	0.0030	342,301
3.	2	High Quality	48,321,397	X X X	X X X	48,321,397	0.0020	96,643	0.0060	289,928	0.0100	483,214
4.	3	Medium Quality	6,032,401	X X X	X X X	6,032,401	0.0105	63,340	0.0280	168,907	0.0400	241,296
5.	4	Low Quality	3,625,276	X X X	X X X	3,625,276	0.0270	97,882	0.0630	228,392	0.0900	326,275
6.	5	Lower Quality	1,023,163	X X X	X X X	1,023,163	0.0670	68,552	0.1200	122,780	0.2000	204,633
7.	6	In or Near Default	182,500	X X X	X X X	182,500	0.0000	0	0.3000	54,750	0.3000	54,750
8.		TOTAL Unrated Multi-class Securities Acquired by Conversion	0	X X X	X X X	0	X X X	0	X X X	0	X X X	0
9.		TOTAL Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	198,818,286	X X X	X X X	198,818,286	X X X	383,468	X X X	1,035,908	X X X	1,652,469
PREFERRED STOCKS												
10.	1	Highest Quality	600,001	X X X	X X X	600,001	0.0020	1,200	0.0060	3,600	0.0090	5,400
11.	2	High Quality	500,000	X X X	X X X	500,000	0.0065	3,250	0.0170	8,500	0.0250	12,500
12.	3	Medium Quality	0	X X X	X X X	0	0.0185	0	0.0400	0	0.0600	0
13.	4	Low Quality	0	X X X	X X X	0	0.0400	0	0.0880	0	0.1350	0
14.	5	Lower Quality	0	X X X	X X X	0	0.0850	0	0.1600	0	0.2500	0
15.	6	In or Near Default	0	X X X	X X X	0	0.0000	0	0.3000	0	0.3000	0
16.		Affiliated Life with AVR	0	X X X	X X X	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)	1,100,001	X X X	X X X	1,100,001	X X X	4,450	X X X	12,100	X X X	17,900
SHORT-TERM BONDS												
18.		Exempt Obligations	8,750	X X X	X X X	8,750	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	0	X X X	X X X	0	0.0005	0	0.0015	0	0.0030	0
20.	2	High Quality	0	X X X	X X X	0	0.0020	0	0.0060	0	0.0100	0
21.	3	Medium Quality	0	X X X	X X X	0	0.0105	0	0.0280	0	0.0400	0
22.	4	Low Quality	0	X X X	X X X	0	0.0270	0	0.0630	0	0.0900	0
23.	5	Lower Quality	0	X X X	X X X	0	0.0670	0	0.1200	0	0.2000	0
24.	6	In or Near Default	0	X X X	X X X	0	0.0000	0	0.3000	0	0.3000	0
25.		TOTAL Short-term Bonds (Sum of Lines 18 through 24)	8,750	X X X	X X X	8,750	X X X	0	X X X	0	X X X	0

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	X X X	X X X	0	0.0005	0	0.0015	0	0.0030	0
27.	1	Highest Quality	0	X X X	X X X	0	0.0005	0	0.0015	0	0.0030	0
28.	2	High Quality	0	X X X	X X X	0	0.0020	0	0.0060	0	0.0100	0
29.	3	Medium Quality	0	X X X	X X X	0	0.0105	0	0.0280	0	0.0400	0
30.	4	Low Quality	0	X X X	X X X	0	0.0270	0	0.0630	0	0.0900	0
31.	5	Lower Quality	0	X X X	X X X	0	0.0670	0	0.1200	0	0.2000	0
32.	6	In or Near Default	0	X X X	X X X	0	0.0000	0	0.3000	0	0.3000	0
33.		TOTAL Derivative Instruments	0	X X X	X X X	0	X X X	0	X X X	0	X X X	0
34.		TOTAL (Lines 9 + 17 + 25 + 33)	199,927,037	X X X	X X X	199,927,037	X X X	387,918	X X X	1,048,008	X X X	1,670,369
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages	0	0	X X X	0	0.0000 (a)	0	0.0000 (a)	0	0.0000 (a)	0
36.		Residential Mortgages - Insured or Guaranteed	0	0	X X X	0	0.0003	0	0.0006	0	0.0010	0
37.		Residential Mortgages - All Other	0	0	X X X	0	0.0013	0	0.0030	0	0.0050	0
38.		Commercial Mortgages - Insured or Guaranteed	0	0	X X X	0	0.0003	0	0.0006	0	0.0010	0
39.		Commercial Mortgages - All Other	0	0	X X X	0	0.0000 (a)	0	0.0000 (a)	0	0.0000 (a)	0
40.		In Good Standing With Restructured Terms	0	0	X X X	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
Overdue, Not in Process:												
41.		Farm Mortgages	0	0	X X X	0	0.0420	0	0.0915	0	0.1500	0
42.		Residential Mortgages - Insured or Guaranteed	0	0	X X X	0	0.0005	0	0.0012	0	0.0020	0
43.		Residential Mortgages - All Other	0	0	X X X	0	0.0025	0	0.0060	0	0.0100	0
44.		Commercial Mortgages - Insured or Guaranteed	0	0	X X X	0	0.0005	0	0.0012	0	0.0020	0
45.		Commercial Mortgages - All Other	0	0	X X X	0	0.0420	0	0.0915	0	0.1500	0
In Process of Foreclosure:												
46.		Farm Mortgages	0	0	X X X	0	0.0000	0	0.2000	0	0.2000	0
47.		Residential Mortgages - Insured or Guaranteed	0	0	X X X	0	0.0000	0	0.0040	0	0.0040	0
48.		Residential Mortgages - All Other	0	0	X X X	0	0.0000	0	0.0200	0	0.0200	0
49.		Commercial Mortgages - Insured or Guaranteed	0	0	X X X	0	0.0000	0	0.0040	0	0.0040	0
50.		Commercial Mortgages - All Other	0	0	X X X	0	0.0000	0	0.2000	0	0.2000	0
51.		TOTAL Schedule B Mortgages (Sum of Lines 35 through 50) ..	0	0	X X X	0	X X X	0	X X X	0	X X X	0
(Page 2, Line 3, Net Admitted Asset)												
52.		Schedule DA Mortgages	0	0	X X X	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
53.		TOTAL Mortgage Loans on Real Estate (Lines 51 + 52)	0	0	X X X	0	X X X	0	X X X	0	X X X	0

(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 Col. 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	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
COMMON STOCK												
1.		Unaffiliated Public	1,110,990	X X X	X X X	1,110,990	0.0000	0	0.3000 (d)	333,297	0.3000 (d)	333,297
2.		Unaffiliated Private	0	X X X	X X X	0	0.0000	0	0.2500	0	0.2500	0
3.		Affiliated Life with AVR	2,457,260	X X X	X X X	2,457,260	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
4.		Fixed Income Exempt Obligations	0	0	0	0	X X X	0	X X X	0	X X X	0
5.		Fixed Income Highest Quality	0	0	0	0	X X X	0	X X X	0	X X X	0
6.		Fixed Income High Quality	0	0	0	0	X X X	0	X X X	0	X X X	0
7.		Fixed Income Medium Quality	0	0	0	0	X X X	0	X X X	0	X X X	0
8.		Fixed Income Low Quality	0	0	0	0	X X X	0	X X X	0	X X X	0
9.		Fixed Income Lower Quality	0	0	0	0	X X X	0	X X X	0	X X X	0
10.		Fixed Income In/Near Default	0	0	0	0	X X X	0	X X X	0	X X X	0
11.		Unaffiliated Common Stock Public	0	0	0	0	0.0000	0	0.0000 (d)	0	0.0000 (d)	0
12.		Unaffiliated Common Stock Private	0	0	0	0	0.0000	0	0.2500	0	0.2500	0
13.		Mortgage Loans	0	0	0	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
14.		Real Estate	0	0	0	0	0.0000 (e)	0	0.0000 (e)	0	0.0000 (e)	0
15.		Affiliated-Certain Other (See SVO Purposes and Procedures Manual)	0	X X X	X X X	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated-All Other	251,497	X X X	X X X	251,497	0.0000	0	0.2500	62,874	0.2500	62,874
17.		TOTAL Common Stock (Sum of Lines 1 through 16) (Page 2, Line 2.2, Net Admitted Asset)	3,819,747	0	0	3,819,747	X X X	0	X X X	396,171	X X X	396,171
REAL ESTATE												
18.		Home Office Property (General Account Only)	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
19.		Investment Properties	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
20.		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1100	0	0.1100	0
21.		TOTAL Real Estate (Sum of Lines 18 through 20)	0	0	0	0	X X X	0	X X X	0	X X X	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	0	X X X	X X X	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	0	X X X	X X X	0	0.0005	0	0.0015	0	0.0030	0
24.	2	High Quality	0	X X X	X X X	0	0.0020	0	0.0060	0	0.0100	0
25.	3	Medium Quality	0	X X X	X X X	0	0.0105	0	0.0280	0	0.0400	0
26.	4	Low Quality	0	X X X	X X X	0	0.0270	0	0.0630	0	0.0900	0
27.	5	Lower Quality	0	X X X	X X X	0	0.0670	0	0.1200	0	0.2000	0
28.	6	In or Near Default	0	X X X	X X X	0	0.0000	0	0.3000	0	0.3000	0
29.		TOTAL with Bond characteristics (Sum of Lines 22 through 28)	0	X X X	X X X	0	X X X	0	X X X	0	X X X	0

38 Asset Valuation Reserve - Equity Component - #2 - NONE

39 Asset Valuation Reserve - Equity Component - #3 - NONE

40 Asset Valuation Reserve - Replications - NONE

41 Schedule A - Verification - NONE

41 Schedule B - Verification - NONE

41 Schedule BA - Verification - NONE

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating Per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 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	2,651,142	1,005,873	14,682,784	7,193,321	0	25,533,120	12.84	23,440,450	12.54	25,533,120	0
1.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
1.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
1.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
1.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
1.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
1.7 TOTALS	2,651,142	1,005,873	14,682,784	7,193,321	0	25,533,120	12.84	23,440,450	12.54	25,533,120	0
2. ALL OTHER GOVERNMENTS, SCHEDULES D & DA (Group 2)											
2.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	0	0
2.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
2.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
2.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
2.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
2.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
2.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
3. STATES, TERRITORIES AND POSSESSIONS ETC., GUARANTEED, SCHEDULES D & DA (Group 3)											
3.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	0	0
3.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
3.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
3.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
3.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
3.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
3.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
4. POLITICAL SUBDIVISIONS OF STATES, TERRITORIES & POSSESSIONS, GUARANTEED, SCHEDULES D & DA (Group 4)											
4.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	0	0
4.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
4.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
4.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
4.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
4.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
4.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
5. SPECIAL REVENUE & SPECIAL ASSESSMENT OBLIGATIONS ETC., NON-GUARANTEED, SCHEDULES D & DA (Group 5)											
5.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	0	0
5.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
5.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
5.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
5.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
5.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
5.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	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 Column 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	499,899	485,945	1,995,042	1,029,476	2,007,118	6,017,480	3.03	7,991,346	4.28	6,017,480	0
6.2 Class 2	999,924	0	0	0	0	999,924	0.50	1,022,220	0.55	999,924	0
6.3 Class 3	0	518,261	0	0	0	518,261	0.26	0	0.00	518,261	0
6.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
6.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
6.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
6.7 TOTALS	1,499,823	1,004,206	1,995,042	1,029,476	2,007,118	7,535,665	3.79	9,013,566	4.82	7,535,665	0
7. INDUSTRIAL & MISCELLANEOUS (UNAFFILIATED), SCHEDULES D & DA (Group 7)											
7.1 Class 1	7,005,751	34,183,763	39,333,918	9,958,707	17,600,810	108,082,949	54.36	106,311,478	56.89	108,082,949	0
7.2 Class 2	4,001,365	12,455,322	21,089,966	4,128,435	5,646,385	47,321,473	23.80	39,226,745	20.99	47,321,473	0
7.3 Class 3	999,709	1,021,177	2,984,271	508,982	0	5,514,140	2.77	5,112,197	2.74	5,514,140	0
7.4 Class 4	500,170	499,112	0	496,124	2,129,871	3,625,276	1.82	3,141,364	1.68	3,625,276	0
7.5 Class 5	0	0	500,797	522,366	0	1,023,163	0.51	523,812	0.28	1,023,163	0
7.6 Class 6	0	182,500	0	0	0	182,500	0.09	100,000	0.05	182,500	0
7.7 TOTALS	12,506,995	48,341,874	63,908,953	15,614,614	25,377,066	165,749,501	83.37	154,415,596	82.63	165,749,501	0
8. CREDIT TENANT LOANS, SCHEDULES D & DA (Group 8)											
8.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	0	0
8.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
8.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
8.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
8.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
8.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
8.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
9. PARENT, SUBSIDIARIES AND AFFILIATES, SCHEDULES D & DA (Group 9)											
9.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	0	0
9.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	0	0
9.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	0	0
9.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	0	0
9.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	0	0
9.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	0	0
9.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. TOTAL BONDS CURRENT YEAR											
10.1 Class 1	10,156,793	35,675,580	56,011,745	18,181,503	19,607,928	139,633,549	70.23	X X X	X X X	139,633,549	0
10.2 Class 2	5,001,289	12,455,322	21,089,966	4,128,435	5,646,385	48,321,397	24.30	X X X	X X X	48,321,397	0
10.3 Class 3	999,709	1,539,439	2,984,271	508,982	0	6,032,401	3.03	X X X	X X X	6,032,401	0
10.4 Class 4	500,170	499,112	0	496,124	2,129,871	3,625,276	1.82	X X X	X X X	3,625,276	0
10.5 Class 5	0	0	500,797	522,366	0	(c) 1,023,163	0.51	X X X	X X X	1,023,163	0
10.6 Class 6	0	182,500	0	0	0	(c) 182,500	0.09	X X X	X X X	182,500	0
10.7 TOTALS	16,657,960	50,351,953	80,586,779	23,837,411	27,384,184	(b) 198,818,286	100.00	X X X	X X X	198,818,286	0
10.8 Line 10.7 as a % of Column 6	8.38	25.33	40.53	11.99	13.77	100.00	X X X	X X X	X X X	100.00	0.00
11. TOTAL BONDS PRIOR YEAR											
11.1 Class 1	5,632,788	34,050,764	49,491,058	29,884,971	18,683,693	X X X	X X X	137,743,274	73.71	137,743,274	0
11.2 Class 2	0	12,962,546	16,536,276	2,556,468	8,193,675	X X X	X X X	40,248,965	21.54	40,248,965	0
11.3 Class 3	499,796	1,499,026	1,025,239	2,088,136	0	X X X	X X X	5,112,197	2.74	5,112,197	0
11.4 Class 4	0	998,619	0	0	2,142,745	X X X	X X X	3,141,364	1.68	3,141,364	0
11.5 Class 5	0	0	0	523,812	0	X X X	X X X	(c) 523,812	0.28	523,812	0
11.6 Class 6	0	100,000	0	0	0	X X X	X X X	(c) 100,000	0.05	100,000	0
11.7 TOTALS	6,132,584	49,610,955	67,052,573	35,053,387	29,020,113	X X X	X X X	(b) 186,869,612	100.00	186,869,612	0
11.8 Line 11.7 as a % of Col. 8	3.28	26.55	35.88	18.76	15.53	X X X	X X X	100.00	X X X	100.00	0.00
12. TOTAL PUBLICLY TRADED BONDS											
12.1 Class 1	10,156,793	35,675,580	56,011,745	18,181,503	19,607,928	139,633,549	70.23	137,743,274	73.71	139,633,549	X X X
12.2 Class 2	5,001,289	12,455,322	21,089,966	4,128,435	5,646,385	48,321,397	24.30	40,248,965	21.54	48,321,397	X X X
12.3 Class 3	999,709	1,539,439	2,984,271	508,982	0	6,032,401	3.03	5,112,197	2.74	6,032,401	X X X
12.4 Class 4	500,170	499,112	0	496,124	2,129,871	3,625,276	1.82	3,141,364	1.68	3,625,276	X X X
12.5 Class 5	0	0	500,797	522,366	0	1,023,163	0.51	523,812	0.28	1,023,163	X X X
12.6 Class 6	0	182,500	0	0	0	182,500	0.09	100,000	0.05	182,500	X X X
12.7 TOTALS	16,657,960	50,351,953	80,586,779	23,837,411	27,384,184	198,818,286	100.00	186,869,612	100.00	198,818,286	X X X
12.8 Line 12.7 as a % of Col. 6	8.38	25.33	40.53	11.99	13.77	100.00	X X X	X X X	X X X	100.00	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.38	25.33	40.53	11.99	13.77	100.00	X X X	X X X	X X X	100.00	X X X
13. TOTAL PRIVATELY PLACED BONDS											
13.1 Class 1	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.2 Class 2	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.3 Class 3	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.4 Class 4	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.5 Class 5	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.6 Class 6	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.8 Line 13.7 as a % of Col. 6	0.00	0.00	0.00	0.00	0.00	0.00	X X X	X X X	X X X	X X X	0.00
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.00	0.00	0.00	0.00	0.00	0.00	X X X	X X X	X X X	X X X	0.00

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

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

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

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Types of 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 Column 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	2,651,142	1,005,873	14,682,784	7,193,321	0	25,533,120	12.84	23,440,450	12.54	25,533,120	0
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
1.7 TOTALS	2,651,142	1,005,873	14,682,784	7,193,321	0	25,533,120	12.84	23,440,450	12.54	25,533,120	0
2. ALL OTHER GOVERNMENTS, SCHEDULES D & DA (Group 2)											
2.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
2.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
2.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
2.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
3. STATES, TERRITORIES AND POSSESSIONS, GUARANTEED, SCHEDULES D & DA (Group 3)											
3.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	0	0
3.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
3.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
3.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
3.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
4. POLITICAL SUBDIVISIONS OF STATES, TERRITORIES & POSSESSIONS, GUARANTEED, SCHEDULES D & DA (Group 4)											
4.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	0	0
4.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
4.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
4.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
4.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
5. SPECIAL REVENUE & SPECIAL ASSESSMENT OBLIGATIONS ETC., NON-GUAR., SCH. D & DA (Group 5)											
5.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	0	0
5.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
5.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
5.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
5.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0

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

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Types of and subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Column 6 as a % of Line 10.7	Total From Column 6 Prior Year	% From Column 7 Prior Year	Total Publicly Traded	Total Privately Placed
6. PUBLIC UTILITIES (UNAFFILIATED), SCHEDULES D & DA (Group 6)											
6.1 Issuer Obligations	1,499,823	1,004,206	1,995,042	1,029,476	2,007,118	7,535,665	3.79	9,013,566	4.82	7,535,665	0
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
6.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
6.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
6.7 TOTALS	1,499,823	1,004,206	1,995,042	1,029,476	2,007,118	7,535,665	3.79	9,013,566	4.82	7,535,665	0
7. INDUSTRIAL & MISCELLANEOUS (UNAFFILIATED), SCHEDULES D & DA (Group 7)											
7.1 Issuer Obligations	12,506,995	48,341,874	63,908,953	15,614,614	25,377,066	165,749,501	83.37	154,415,596	82.63	165,749,501	0
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
7.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
7.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
7.7 TOTALS	12,506,995	48,341,874	63,908,953	15,614,614	25,377,066	165,749,501	83.37	154,415,596	82.63	165,749,501	0
8. CREDIT TENANT LOANS, SCHEDULES D & DA (Group 8)											
8.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	0	0
8.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0
9. PARENT, SUBSIDIARIES AND AFFILIATES, SCHEDULES D & DA (Group 9)											
9.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
9.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	0
9.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	0
9.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	0	0

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

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Types of 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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
Distribution by Type											
10. TOTAL BONDS CURRENT YEAR											
10.1 Issuer Obligations	16,657,960	50,351,953	80,586,779	23,837,411	27,384,184	198,818,286	100.00	X X X	X X X	198,818,286	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	X X X	X X X	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	0	0	0	0	0	0	0.00	X X X	X X X	0	0
10.4 Other	0	0	0	0	0	0	0.00	X X X	X X X	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	0	0	0	0	0	0	0.00	X X X	X X X	0	0
10.6 Other	0	0	0	0	0	0	0.00	X X X	X X X	0	0
10.7 TOTALS	16,657,960	50,351,953	80,586,779	23,837,411	27,384,184	198,818,286	100.00	X X X	X X X	198,818,286	0
10.8 Line 10.7 as a % of Column 6	8.38	25.33	40.53	11.99	13.77	100.00	X X X	X X X	X X X	100.00	0.00
11. TOTAL BONDS PRIOR YEAR											
11.1 Issuer Obligations	6,132,584	49,610,955	67,052,573	35,053,387	29,020,113	X X X	X X X	186,869,612	100.00	186,869,612	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	X X X	X X X	0	0.00	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	0	0	0	0	0	X X X	X X X	0	0.00	0	0
11.4 Other	0	0	0	0	0	X X X	X X X	0	0.00	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	0	0	0	0	0	X X X	X X X	0	0.00	0	0
11.6 Other	0	0	0	0	0	X X X	X X X	0	0.00	0	0
11.7 TOTALS	6,132,584	49,610,955	67,052,573	35,053,387	29,020,113	X X X	X X X	186,869,612	100.00	186,869,612	0
11.8 Line 11.7 as a % of Column 8	3.28	26.55	35.88	18.76	15.53	X X X	X X X	100.00	X X X	100.00	0.00
12. TOTAL PUBLICLY TRADED BONDS											
12.1 Issuer Obligations	16,657,960	50,351,953	80,586,779	23,837,411	27,384,184	198,818,286	100.00	186,869,612	100.00	198,818,286	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	0	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	0	0	0	0	0	0	0.00	0	0.00	0	X X X
12.4 Other	0	0	0	0	0	0	0.00	0	0.00	0	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	0	0	0	0	0	0	0.00	0	0.00	0	X X X
12.6 Other	0	0	0	0	0	0	0.00	0	0.00	0	X X X
12.7 TOTALS	16,657,960	50,351,953	80,586,779	23,837,411	27,384,184	198,818,286	100.00	186,869,612	100.00	198,818,286	X X X
12.8 Line 12.7 as a % of Column 6	8.38	25.33	40.53	11.99	13.77	100.00	X X X	X X X	X X X	100.00	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	8.38	25.33	40.53	11.99	13.77	100.00	X X X	X X X	X X X	100.00	X X X
13. TOTAL PRIVATELY PLACED BONDS											
13.1 Issuer Obligations	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.00	0	0.00	X X X	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.4 Other	0	0	0	0	0	0	0.00	0	0.00	X X X	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.6 Other	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.7 TOTALS	0	0	0	0	0	0	0.00	0	0.00	X X X	0
13.8 Line 13.7 as a % of Column 6	0.00	0.00	0.00	0.00	0.00	0.00	X X X	X X X	X X X	X X X	0.00
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.00	0.00	0.00	0.00	0.00	0.00	X X X	X X X	X X X	X X X	0.00

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	0	0	0	0	0
2. Cost of short-term investments acquired	8,750	0	0	8,750	0
3. Increase (decrease) by adjustment	0	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	0	0
6. Consideration received on disposal of short-term investments	0	0	0	0	0
7. Book/adjusted carrying value, current year	8,750	0	0	8,750	0
8. Total valuation allowance	0	0	0	0	0
9. Subtotal (Lines 7 plus 8)	8,750	0	0	8,750	0
10. Total nonadmitted amounts	0	0	0	0	0
11. Statement value (Lines 9 minus 10)	8,750	0	0	8,750	0
12. Income collected during year	67,132	0	0	67,132	0
13. Income earned during year	67,132	0	0	67,132	0

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

50 Schedule DB Part A Verification - NONE

50 Schedule DB Part B Verification - NONE

51 Schedule DB Part C Verification - NONE

51 Schedule DB Part D Verification - NONE

51 Schedule DB Part E Verification - NONE

52 Schedule DB Part F Sn 1 - Sum Replicated Assets - NONE

53 Schedule DB Part F Sn 2 - Recon Replicated Assets - NONE

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
Death Claims - Group							
G16891	142220	OH	2000	2,795	2,795	0	DISPUTED ELIGIBILITY
S06118	N/A	MO	1992	132,730	17,500	0	DISPUTED FILING LIMIT
KY97151	113341	KY	2000	10,000	6,750	0	DISPUTED ELIGIBILITY
G12900	12944	OH	2001	10,000	10,000	0	DIPUTED BENEFICIARY
H349712	129096	OH	2000	25,000	25,000	0	DISPUTED ELIGIBILITY
G17181	140171	AL	2001	10,000	10,000	0	DISPUTED BENEFICIARY
I900808	131461	IA	2001	16,000	16,000	0	DISPUTED BENEFICIARY
G18332	142126	FL	2001	20,000	20,000	0	DISPUTED ELIGIBILITY
348043	123006	OH	2001	5,000	5,000	0	DISPUTED ELIGIBILITY
H830224	124253	OH	2000	10,000	10,000	0	DISPUTED ELIGIBILITY
SW01887	106581	OH	2000	50,000	0	0	DISPUTED ELIGIBILITY CASE DISMISSED
0399999 Subtotals - Death Claims - Group				291,525	123,045	0	
0599999 Subtotals - Death Claims				291,525	123,045	0	
Additional Accidental Death Benefits Claims - Group							
S06118	N/A	MO	1992	132,730	17,500	0	DISPUTED FILING LIMIT
0899999 Subtotals - Additional Accidental Death Benefits Claims - Group				132,730	17,500	0	
1099999 Subtotals - Additional Accidental Death Benefits Claims				132,730	17,500	0	
Disability Benefit Claims - Group							
SA03099	138173	FL	2001	10,000	10,000	0	DISPUTED ELIGIBILITY
SA02938	140377	SC	2001	3,250	2,000	0	DISPUTED ELIGIBILITY
1399999 Subtotals - Disability Benefit Claims - Group				13,250	12,000	0	
1599999 Subtotals - Disability Benefit Claims				13,250	12,000	0	
2699999 Subtotals - Claims Disposed of During Current Year				437,505	152,545	0	
Death Claims - Group							
NC05562	18778	NC	1995	28,000	0	28,000	DISPUTED GUARDIANSHIP
SA02436	N/A	MS	1999	100,000	0	100,000	APPLICATION DECLINED
USWAI/00061	N/A	NC	2001	10,000	0	10,000	DISPUTED ELIGIBILITY
G15859	136781	OH	2001	25,000	0	25,000	DISPUTED ELIGIBILITY
2999999 Subtotals - Death Claims - Group				163,000	0	163,000	
3199999 Subtotals - Death Claims				163,000	0	163,000	
Additional Accidental Death Benefits Claims - Group							
U98244	085021	AZ	1999	87,500	0	87,500	DISPUTED ELIGIBILITY
3499999 Subtotals - Additional Accidental Death Benefits Claims - Group				87,500	0	87,500	
3699999 Subtotals - Additional Accidental Death Benefits Claims				87,500	0	87,500	
Disability Benefit Claims - Group							
G15165	097180	WA	1999	11,700	0	11,700	DISPUTED DENIAL
SA03961	146726	KY	2002	5,200	0	5,200	DISPUTED DENIAL
3999999 Subtotals - Disability Benefit Claims - Group				16,900	0	16,900	
4199999 Subtotals - Disability Benefit Claims				16,900	0	16,900	
4699999 Subtotals - Matured Endowment Claims				0	0	0	
5199999 Subtotals - Annuities With Life Contingencies Claims				0	0	0	
5299999 Subtotals - Claims Resisted During Current Year				267,400	0	267,400	
5399999 Totals				704,905	152,545	267,400	

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit Accident & Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
										1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written	49,800,731	X X X	49,739,633	X X X	0	X X X	0	X X X	0	X X X	61,098	X X X	0	X X X	0	X X X	0	X X X
2.	Premiums earned	49,626,200	X X X	49,564,470	X X X	0	X X X	0	X X X	0	X X X	61,730	X X X	0	X X X	0	X X X	0	X X X
3.	Incurred claims	32,116,214	64.7	32,086,787	64.7	0	0.0	0	0.0	0	0.0	29,427	47.7	0	0.0	0	0.0	0	0.0
4.	Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5.	Commissions (a)	9,860,321	19.9	9,832,900	19.8	0	0.0	0	0.0	0	0.0	27,421	44.4	0	0.0	0	0.0	0	0.0
6.	General insurance expenses	5,241,574	10.6	5,240,368	10.6	0	0.0	0	0.0	0	0.0	1,206	2.0	0	0.0	0	0.0	0	0.0
7.	Taxes, licenses and fees	1,615,605	3.3	1,609,220	3.2	0	0.0	0	0.0	0	0.0	6,385	10.3	0	0.0	0	0.0	0	0.0
8.	Total expenses incurred	16,717,500	33.7	16,682,488	33.7	0	0.0	0	0.0	0	0.0	35,012	56.7	0	0.0	0	0.0	0	0.0
9.	Aggregate write-ins for deductions	(1,041)	0.0	(1,041)	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10.	Gain from underwriting before dividends or refunds	793,527	1.6	796,236	1.6	0	0.0	0	0.0	0	0.0	(2,709)	(4.4)	0	0.0	0	0.0	0	0.0
11.	Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12.	Gain from underwriting after dividends or refunds	793,527	1.6	796,236	1.6	0	0.0	0	0.0	0	0.0	(2,709)	(4.4)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																			
0901.	MISCELLANEOUS INCOME	(1,041)	100.0	(1,041)	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0902		0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0903		0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	(1,041)	0.0	(1,041)	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$.00 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	64,082	59,979	0	0	0	4,103	0	0	0
2. Advance premiums	327,509	327,067	0	0	0	442	0	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	391,591	387,046	0	0	0	4,545	0	0	0
5. Total premium reserves, prior year	217,060	211,883	0	0	0	5,177	0	0	0
6. Increase in total premium reserves	174,531	175,163	0	0	0	(632)	0	0	0
B. Contract Reserves:									
1. Additional reserves	0	0	0	0	0	0	0	0	0
2. Reserve for future contingent benefits (deferred maternity and other similar benefits)	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	15,251,322	15,126,736	0	0	0	124,586	0	0	0
2. Total prior year	14,257,767	14,149,358	0	0	0	108,409	0	0	0
3. Increase	993,555	977,378	0	0	0	16,177	0	0	0
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claim Paid During the Year:									
1.1 On claims incurred prior to current year	7,250,943	7,247,631	0	0	0	3,312	0	0	0
1.2 On claims incurred during current year	23,871,716	23,861,778	0	0	0	9,938	0	0	0
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year	2,966,478	2,916,644	0	0	0	49,834	0	0	0
2.2 On claims incurred during current year	12,284,844	12,210,092	0	0	0	74,752	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1	10,217,421	10,164,275	0	0	0	53,146	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	14,257,767	14,149,358	0	0	0	108,409	0	0	0
3.3 Line 3.1 minus Line 3.2	(4,040,346)	(3,985,083)	0	0	0	(55,263)	0	0	0
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:									
1. Premiums written	9,767,205	9,579,280	0	0	0	187,925	0	0	0
2. Premiums earned	9,767,205	9,579,280	0	0	0	187,925	0	0	0
3. Incurred claims	1,939,551	1,660,111	0	0	0	279,440	0	0	0
4. Commissions	2,410	0	0	0	0	2,410	0	0	0

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	35,740	2,616,170	31,403,855	34,055,765
2. Beginning Claim Reserve and Liabilities	58,750	471,000	69,764,285	70,294,035
3. Ending Claim Reserves and Liabilities	94,320	460,000	61,006,692	61,561,012
4. Claims Paid	170	2,627,170	40,161,448	42,788,788
B. Assumed Reinsurance:				
5. Incurred Claims	0	0	0	0
6. Beginning Claim Reserves and Liabilities	0	0	0	0
7. Ending Claim Reserve and Liabilities	0	0	0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims	21,328	0	1,918,223	1,939,551
10. Beginning Claim Reserves and Liabilities	23,332	0	56,897,777	56,921,109
11. Ending Claim Reserve and Liabilities	44,660	0	47,099,382	47,144,042
12. Claims Paid	0	0	11,716,618	11,716,618
D. Net:				
13. Incurred Claims	14,412	2,616,170	29,485,632	32,116,214
14. Beginning Claim Reserve and Liabilities	35,418	471,000	12,866,508	13,372,926
15. Ending Claim Reserve and Liabilities	49,660	460,000	13,907,310	14,416,970
16. Claims Paid	170	2,627,170	28,444,830	31,072,170

SCHEDULE O - PART 1**Development of Incurred Losses****Section A - Group and 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	3,350,458	19,388	177,801	152,428	13,617
2. 1998	17,278,718	4,545,468	67,556	11,037	(2,903)
3. 1999	X X X	20,748,442	5,855,349	79,990	28,001
4. 2000	X X X	X X X	23,176,279	6,877,914	166,491
5. 2001	X X X	X X X	X X X	24,179,289	7,042,425
6. 2002	X X X	X X X	X X X	X X X	23,861,778

Section B - Other 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	58,842	21,418	0	0	0
2. 1998	126,090	49,976	(5,418)	0	0
3. 1999	X X X	107,092	(12,642)	4,053	0
4. 2000	X X X	X X X	(27,090)	16,213	662
5. 2001	X X X	X X X	X X X	60,798	2,650
6. 2002	X X X	X X X	X X X	X X X	9,938

Section C - Credit 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	0	0	0	0	0
2. 1998	0	0	0	0	0
3. 1999	X X X	0	0	0	0
4. 2000	X X X	X X X	0	0	0
5. 2001	X X X	X X X	X X X	0	0
6. 2002	X X X	X X X	X X X	X X X	0

(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 and Accident and Health**

Year in Which Losses Were Incurred	Sum of Net 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	24,440,171	22,606,534	21,995,093	X X X	X X X
2. 1999	X X X	28,571,921	27,533,854	26,793,262	X X X
3. 2000	X X X	X X X	32,476,903	31,725,108	30,337,727
4. 2001	X X X	X X X	X X X	35,600,454	33,008,049
5. 2002	X X X	X X X	X X X	X X X	36,071,869

Section B - Other Accident and Health

Year in Which Losses Were Incurred	Sum of Net 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	395,027	283,161	207,996	X X X	X X X
2. 1999	X X X	336,581	181,594	111,512	X X X
3. 2000	X X X	X X X	159,646	19,477	4,736
4. 2001	X X X	X X X	X X X	125,843	98,332
5. 2002	X X X	X X X	X X X	X X X	84,689

Section C - Credit Accident and Health

Year in Which Losses Were Incurred	Sum of Net 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	0	0	0	X X X	X X X
2. 1999	X X X	0	0	0	X X X
3. 2000	X X X	X X X	0	0	0
4. 2001	X X X	X X X	X X X	0	0
5. 2002	X X X	X X X	X X X	X X X	0

SCHEDULE O - PART 3**Reserve and Liability Methodology - Exhibits 6 and 8**

Line of Business	1 Methodology	2 Amount
1. Industrial life		0
2. Ordinary life	Development	396,725
3. Individual annuity		0
4. Supplementary contracts		0
5. Credit life		0
6. Group life	Development	25,896,005
7. Group accident and health	Development	15,126,736
8. Credit accident and health		0
9. Other accident and health	Development	124,586
10. Total		41,544,052

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities

Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount of Inforce at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Non-affiliates											
65641	45-0158520	01/01/1995	Lincoln Mut Life & Cas Ins Co	Fargo, North Dakota	OTH/I	1,428	0	270	0	0	0
65978	13-5581829	10/01/1986	Metropolitan Life Ins Co	New York, New York	OTH/G	9,353,454	0	41,889,861	0	0	0
0299999 Subtotal - General Account - Non-affiliates						9,354,882	0	41,890,131	0	0	0
0399999 Total - General Account						9,354,882	0	41,890,131	0	0	0
0799999 Totals						9,354,882	0	41,890,131	0	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	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
NONE											
0399999 Totals						0	0	0	0	0	0

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						
00000	AA-9995055	02/01/1980	AMERICAN DISABILITY REINS UNDERWRITERS SYNDICATE	Scarborough, ME	186,000	0
70939	13-2611847	12/01/1986	Gerber Life Ins Co	White Plains, NY	23,272	2,832
70815	06-0838648	08/01/2000	Hartford Life & Accident Ins Co	Windsor, CT	90,000	372,370
60099	01-0501264	04/01/1995	Patriot Life Ins Co	South Portland, ME	0	6,500
97985	93-6030398	01/01/1998	Regence Life & Health Ins Co	Portland, OR	17,000	24,502
66281	52-0419790	01/01/1999	Monumental Life Ins Co	Louisville, KY	80,000	0
0299999 Total - Life and Annuity, Non-Affiliates					396,272	406,204
0399999 Totals - Life and Annuity					396,272	406,204
Accident and Health, Non-Affiliates						
00000	AA-9995055	02/01/1980	AMERICAN DISABILITY REINS UNDERWRITERS SYNDICATE	Scarborough, ME	261,677	119,101
62308	06-0303370	01/01/1983	Connecticut General Life Ins Co	Hartford, CT	7,373	0
78174	34-1083130	06/01/1995	Conseco Health Ins Co	Carmel, IN	0	48,500
60099	01-0501264	04/01/1995	Patriot Life Ins Co	South Portland, ME	139,871	0
69515	34-0977231	02/01/1981	Medamerica Ins Co	Linthicum, MD	0	264,131
70939	13-2611847	12/01/1986	Gerber Life Ins Co	White Plains, NY	0	44,660
70815	06-0838648	08/01/2000	Hartford Life & Accident Ins Co	Windsor, CT	0	9,862
97985	93-6030398	01/01/1998	Regence Life & Health Ins Co	Portland, OR	7,001	0
62235	01-0278678	10/01/1991	Unum Life Ins Co Of Amer	Portland, ME	26,250	0
00000	AA-9995099	02/01/1980	DISABILITY ALLIANCE FOR REINS TREATIES (DART)	Portland, ME	392,180	3,020,749
0599999 Total - Accident and Health, Non-Affiliates					834,352	3,507,003
0699999 Totals - Accident and Health					834,352	3,507,003
0799999 Totals - Life, Annuity and Accident and Health					1,230,624	3,913,207

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 - Affiliates													
71129	36-2598882	11/01/1998	Fort Dearborn Life Ins Co	Chicago, IL	OTH/G	0	114,329	0	0	0	0	0	0
0199999 Subtotal - General Account - Affiliates						0	114,329	0	0	0	0	0	0
General Account - Non-affiliates													
62308	06-0303370	02/01/1982	Connecticut General Life Ins Co	Hartford, CT	CO/I	50,000	377	347	0	0	0	0	0
62308	06-0303370	12/01/1986	Connecticut General Life Ins Co	Hartford, CT	YRT/I	138,409	2,152	1,983	1,083	0	0	0	0
70939	13-2611847	12/01/1986	Gerber Life Ins Co	White Plains, NY	CO/I	347,709	162,728	184,831	0	0	0	0	0
82627	06-0839705	01/01/1992	Swiss Re Life & Health Amer Inc	Stamford, CT	OTH/G	0	175,685	47,493	0	0	0	0	0
82627	06-0839705	01/01/1992	Swiss Re Life & Health Amer Inc	Stamford, CT	YRT/I	47,508	744	491	0	0	0	0	0
65676	35-0472300	01/15/1976	Lincoln Natl Life Ins Co	Fort Wayne, IN	OTH/G	0	1,476,913	1,693,804	59,150	0	0	0	0
65676	35-0472300	01/15/1976	Lincoln Natl Life Ins Co	Fort Wayne, IN	YRT/I	1,251,951	17,301	7,075	47,721	0	0	0	0
60099	01-0501264	04/01/1995	Patriot Life Ins Co	South Portland, ME	OTH/G	42,920,468	189,835	311,488	697,531	0	0	0	0
97985	93-6030398	01/01/1998	Regence Life & Health Ins Co	Portland, OR	OTH/G	189,486,600	45,709	54,363	980,465	0	0	0	0
82627	06-0839705	07/01/1991	Swiss Re Life & Health Amer Inc	Stamford, CT	CO/I	75,000	1,909	1,752	9,052	0	0	0	0
70815	06-0838648	08/01/2000	Hartford Life & Accident Ins Co	Windsor, CT	OTH/G	583,096,672	0	0	810,793	0	0	0	0
00000	AA-9995099	01/01/1995	DISABILITY ALLIANCE FOR REINS TREATIES (DART)	Portland, ME	OTH/G	0	54,053	88,726	55,652	0	0	0	0
00000	AA-9995099	01/01/1995	DISABILITY ALLIANCE FOR REINS TREATIES (DART)	Portland, ME	YRT/I	95,000	1,282	1,173	0	0	0	0	0
65641	45-0158520	01/01/1995	Lincoln Mut Life & Cas Ins Co	Fargo, ND	OTH/G	0	3,873	0	0	0	0	0	0
66281	52-0419790	01/01/1999	Monumental Life Ins Co	Baltimore, MD	OTH/G	0	6,645	0	0	0	0	0	0
0299999 Subtotal - General Account - Non-affiliates						817,509,317	2,139,206	2,393,526	2,661,447	0	0	0	0
0399999 Total - General Account						817,509,317	2,253,535	2,393,526	2,661,447	0	0	0	0
0799999 Totals						817,509,317	2,253,535	2,393,526	2,661,447	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
Non-Affiliates												
78174	34-1083130	06/01/1995	Conseco Health Ins Co	Carmel, IN	OTH/G	38,799	0	0	0	0	0	0
70939	13-2611847	12/01/1986	Gerber Life Ins Co	White Plains, NY	CO/I	38,215	1,779	0	0	0	0	0
70815	06-0838648	08/01/2000	Hartford Life & Accident Ins Co	Windsor, CT	OTH/G	766,026	0	1,338,921	0	0	0	0
67105	41-0451140	06/01/2002	Reliastar Life Ins Co	Minneapolis, MN	OTH/G	39,500	0	0	0	0	0	0
00000	AA-9995055	02/01/1980	AMERICAN DISABILITY REINS UNDERWRITERS SYNDICATE	Scarborough, ME	OTH/G	1,882,502	0	19,357,726	0	0	0	0
69515	34-0977231	04/01/1995	Medamerica Ins Co	Linthicum, MD	OTH/G	114,452	0	13,831	0	0	0	0
69515	34-0977231	04/01/1995	Medamerica Ins Co	Linthicum, MD	OTH/I	81,282	0	1,143,396	0	0	0	0
60099	01-0501264	04/01/1995	Patriot Life Ins Co	South Portland, ME	OTH/G	1,641,274	0	0	0	0	0	0
97985	93-6030398	01/01/1998	Regence Life & Health Ins Co	Portland, OR	OTH/G	113,048	0	0	0	0	0	0
62308	06-0303370	01/01/1983	Connecticut General Life Ins Co	Hartford, CT	OTH/G	0	0	241,750	0	0	0	0
62235	01-0278678	02/01/1980	Unum Life Ins Co Of Amer	Portland, ME	OTH/G	0	0	1,246,323	0	0	0	0
00000	AA-9995099	01/01/1994	DISABILITY ALLIANCE FOR REINS TREATIES (DART)	Portland, ME	OTH/G	5,052,107	0	20,617,967	0	0	0	0
0299999 Total - Non-Affiliates						9,767,205	1,779	43,959,914	0	0	0	0
0399999 Totals						9,767,205	1,779	43,959,914	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	Totals (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													
60099	01-0501264	04/01/1995	Patriot Life Ins Co	176,692	0	0	176,692	0	781,728	0	0	0	176,692
97985	93-6030398	01/01/1998	Regence Life & Health Ins Co	42,413	41,502	0	83,915	1,099,886	0	0	0	0	83,915
0299999 Subtotal - General Account - Life and Annuity - Non-affiliates				219,105	41,502	0	260,607	1,099,886	781,728	0	0	0	260,607
0399999 Total - General Account - Life and Annuity				219,105	41,502	0	260,607	1,099,886	781,728	0	0	0	260,607
General Account - Accident & Health - Non-affiliates													
60099	01-0501264	04/01/1995	Patriot Life Ins Co	0	139,871	0	139,871	0	665,916	0	0	0	139,871
97985	93-6030398	01/01/1998	Regence Life & Health Ins Co	0	7,001	0	7,001	100,114	0	0	0	0	7,001
0599999 Subtotal - General Account - Accident & Health - Non-affiliates				0	146,872	0	146,872	100,114	665,916	0	0	0	146,872
0699999 Total - General Account - Accident and Health				0	146,872	0	146,872	100,114	665,916	0	0	0	146,872
0799999 Total - General Account				219,105	188,374	0	407,479	1,200,000	1,447,644	0	0	0	407,479
1199999 Totals (General Account and Separate Accounts combined)				219,105	188,374	0	407,479	1,200,000	1,447,644	0	0	0	407,479

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	12,429	14,701	18,146	25,622	22,465
2. Commissions and reinsurance expense allowances	(14)	194	158	154	114
3. Contract claims	11,561	14,383	14,149	19,667	16,348
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserves for life and accident and health contracts	(16,217)	14,672	10,639	(6,191)	11,176
B. BALANCE SHEETS ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	612	1,001	1,907	2,240	1,943
9. Aggregate reserves for life and accident and health contracts	46,206	62,419	47,760	36,401	42,592
10. Liability for deposit-type contracts	(9)	13	17	23	27
11. Contract claims unpaid	3,913	5,355	7,078	8,000	6,098
12. Amounts recoverable on reinsurance	1,231	2,002	3,016	1,945	1,797
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances unpaid	4	14	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE					
(Deposits By and Funds Withheld From)					
17. Funds deposited by and withheld from (F)	0	0	0	0	0
18. Letters of credit (L)	1,200	1,200	1,200	1,200	675
19. Trust agreements (T)	1,448	1,431	1,379	1,421	1,361
20. Other (O)	0	0	0	0	0

SCHEDULE S - PART 6**Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance**

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 11)	208,399,898	0	208,399,898
2. Reinsurance ceded (Line 12)	1,234,360	(1,234,360)	0
3. Life & annuity premiums deferred & uncollected (Line 16)	6,709,063	(51,500)	6,657,563
4. A & H premiums due and unpaid (Line 17)	2,289,907	663,900	2,953,807
5. Net credit for ceded reinsurance	X X X	50,731,189	50,731,189
6. All other admitted assets (balance)	7,313,981	0	7,313,981
7. Total assets excluding Separate Accounts (Line 25)	225,947,210	50,109,229	276,056,439
8. Separate Account assets (Line 26)	0	0	0
9. Total assets (Line 27)	225,947,210	50,109,229	276,056,439
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
10. Contract reserves (Lines 1 and 2)	44,738,452	46,215,228	90,953,680
11. Liability for deposit-type contracts (Line 3)	5,171	3,913,207	3,918,378
12. Claim reserves (Line 4)	32,567,624	0	32,567,624
13. Policyholder dividends/reserves (Lines 5 through 7)	0	0	0
14. Premium & annuity considerations received in advance (Line 8)	857,963	0	857,963
15. Other contract liabilities (Line 9)	1,563,004	0	1,563,004
16. Reinsurance in unauthorized companies (Line 24.2)	0	0	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3)	0	X X X	0
18. All other liabilities (balance)	15,701,745	0	15,701,745
19. Total liabilities excluding Separate Accounts (Line 26)	95,433,959	50,128,435	145,562,394
20. Separate Account liabilities (Line 27)	0	0	0
21. Total liabilities (Line 28)	95,433,959	50,128,435	145,562,394
22. Capital & surplus (Line 38)	130,513,251	X X X	130,513,251
23. Total liabilities, capital and surplus (Line 39)	225,947,210	50,128,435	276,075,645
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves	46,215,228		
25. Claim reserves	3,913,207		
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	1,234,360		
31. Other ceded reinsurance recoverables	0		
32. Total ceded reinsurance recoverables	51,362,795		
33. Life & annuity premiums deferred & uncollected	(51,500)		
34. A & H premiums due and unpaid	663,900		
35. Reinsurance in unauthorized companies	0		
36. Other ceded reinsurance payables/offsets	0		
37. Total ceded reinsurance payable/offsets	612,400		
38. Total net credit for ceded reinsurance	50,750,395		

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/(Disburse- ments) 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)
70670	36-1236610	Health Care Svc Corp A Mut Leg Res	1,000,000	(1,000,000)	0	0	213,162,096	5,363		54	213,167,513	0
96814	36-3290114	Blue Cross of IL Inc	(1,000,000)	0	0	0	214,791	(5,363)		(54)	(790,626)	0
00000	36-4036155	Nichold Company	0	0	0	0	(37,404)	0		0	(37,404)	0
00000	36-4036154	Medlease Company	0	0	0	0	476,201	0		0	476,201	0
00000	36-4036151	Health Care Consulting Servivces, Inc.	0	0	0	0	50,518	0		0	50,518	0
71129	36-2598882	Fort Dearborn Life Ins Co	0	0	0	0	(2,882,645)	0		0	(2,882,645)	0
86991	34-1174729	Medical Life Ins Co	0	0	0	0	1,179	0		0	1,179	0
00000	34-1504486	Medical Life Insurance Agency	0	0	0	0	2,488	0		0	2,488	0
00000	84-0508741	Preferred Financial Corporation	0	0	0	0	(166,831)	0		0	(166,831)	0
00000	36-4072990	Third Coast Holding Company	0	0	0	0	220	0		0	220	0
00000	36-4072989	Third Coast Insurance Services Company	0	0	0	0	(612)	0		0	(612)	0
10713	36-4072992	Third Coast Ins Co	0	0	0	0	(295,581)	0		0	(295,581)	0
00000	36-3339483	Dental Network of America, Inc.	0	0	0	0	(5,820,889)	0		0	(5,820,889)	0
00000	38-3190023	HCSA, Inc.	0	0	0	0	(1,291)	0		0	(1,291)	0
00000	36-3808643	Hallmark Services Corporation	0	0	0	0	46,388	0		0	46,388	0
00000	75-2158176	Health Care Benefits, Inc.	0	1,000,000	0	0	(309,874)	0		0	690,126	0
95029	75-1910022	Southwest TX HMO Inc	0	0	0	0	(191,818,299)	0		0	(191,818,299)	0
78611	73-1350270	HCSC Ins Services Co	0	0	0	0	381,595	0		0	381,595	0
00000	75-2618357	Arizona/California/Texas International, Inc.	0	0	0	0	(117,801)	0		0	(117,801)	0
95598	85-0331846	HMO New Mexico, Inc	0	0	0	0	(12,884,249)	0		0	(12,884,249)	0
9999999 Totals			0	0	0	0	0	0	X X X	0	0	0

Schedule Y Part 2 Explanation:

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

	Response
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
3. Will the SVO Compliance Certification be filed by March 1?	Yes
4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	Yes
6. Will the Risk-based Capital Report be filed with the NAIC by March 1?	Yes
7. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	Yes
8. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?	Yes
9. Will an actuarial opinion be filed with this statement by March 1?	Yes
10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	No
11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?	Yes

APRIL FILING

12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	Yes
13. Will Management's Discussion and Analysis be filed by April 1?	Yes
14. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	Yes
15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	No
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?	Yes
17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	Yes
18. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	Yes
19. Will the Investment Risks Interrogatories be filed by April 1?	Yes

JUNE FILING

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

Explanations:

Bar Codes:

Schedule SIS



Medicare Supplement Insurance Experience Exhibit



Trusteed Surplus Statement



Worker's Compensation Carve-out Supplement



Credit Insurance Exhibit



OVERFLOW PAGE FOR WRITE-INS

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Columns 1-2)	4 Net Admitted Assets
1097. Summary of remaining write-ins for Line 10 (Lines 1004 through 1096) ...	0	0	0	0
2404. Split Dollar Cash Value	248,044	0	248,044	152,060
2405. Amounts Withheld by Company as Agent or Trustee	86,839	0	86,839	70,657
2497. Summary of remaining write-ins for Line 24 (Lines 2404 through 2496) ...	334,883	0	334,883	222,717

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
09.304. Leasehold Expenses	2,525	1,601	0	0	4,126
09.397. Summary of remaining write-ins for Line 9.3 (Lines 09.304 through 09.396)	2,525	1,601	0	0	4,126



NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

SCHEDULE SIS

STOCKHOLDER INFORMATION SUPPLEMENT

**REQUIRED BY QUESTION 2 SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(PROPERTY AND CASUALTY BLANK), QUESTION 1 (LIFE AND ACCIDENT AND HEALTH BLANK),
AND QUESTION 1 (TITLE INSURANCE BLANK)**

TO ANNUAL STATEMENT OF THE

Medical Life Insurance Company

COMPANY

**FOR THE YEAR ENDED
DECEMBER 31, 2002**

GENERAL INSTRUCTIONS

The Stockholder Information Supplement shall be completed by all stock companies incorporated in the U.S.A., which have 100 or more stockholders. Such supplement shall be filed with the Insurance Commissioner of the company's domiciliary state as a part of its Annual Statement. The information required to be contained in this supplement is to be furnished to the best of the knowledge of the company. Where appropriate, the company should obtain the required information, in writing, from its Directors or Officers and from any person known to the company to be the official owner of more than 10% of any class of its equity securities.

The term "officer" means a President, Vice-President, Treasurer, Actuary, Secretary, Controller and any other person who performs for the company functions corresponding to those performed by the foregoing officers.

FINANCIAL REPORTING TO STOCKHOLDERS

1. Did the company distribute to its stockholders prior to the Annual Meeting during the year an Annual Report for the prior year? Yes[] No[X]
If answer is "Yes" attach copy. If answer is "No" explain in detail below. Attach separate sheet if necessary.:

 2. Will the company distribute to its stockholders prior to the Annual Meeting during the following year an Annual Report for the current year? Yes[] No[X]
If answer is "Yes" a copy of the report shall forwarded to the Insurance Commissioner of the company's domiciliary state at the same time as it is distributed to stockholders. If answer is "No" explain in detail below. Attach separate sheet if necessary.:

 3. If an Annual Report to stockholders was distributed for the prior year; (1) was such distribution prior to or contemporaneous with the solicitation of proxies in respect of the Annual Meeting? Yes[] No[X]
If answer is "No" explain in detail below. Attach separate sheet if necessary.:
- (2) Did it contain the following financial statements (indicate answer in Column A) and were such financial statements prepared substantially on the basis (individual or consolidated) as required to be present in the Company's Annual Statement (indicate answer in Column B)?

	Column A	Column B
To be answered by Life and A & H Companies:		
a. Statement of Assets, Liabilities, Surplus and Other Funds	Yes[] No[X]	Yes[] No[X]
b. Summary of Operations	Yes[] No[X]	Yes[] No[X]
c. Surplus Account	Yes[] No[X]	Yes[] No[X]
To be answered by Property and Casualty Companies:		
a. Statement of Assets, Liabilities, Surplus and Other Funds	Yes[] No[X]	Yes[] No[X]
b. Statement of Income - Underwriting and Investment Exhibit	Yes[] No[X]	Yes[] No[X]
c. Capital and Surplus Account	Yes[] No[X]	Yes[] No[X]
To be answered by Title Insurance Companies		
a. Statement of Assets, Liabilities, Surplus and Other Funds	Yes[] No[X]	Yes[] No[X]
b. Statement of Income - Operations and Investment Exhibit	Yes[] No[X]	Yes[] No[X]
c. Capital and Surplus Account	Yes[] No[X]	Yes[] No[X]

STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

(See Instructions Below)

1	2	3	Number of Shares				
			4	5	Disposed of During Current Year		
					6	7	8
Name and Title of (a) Each Director and Each Officer with any ownership and (b) any other Owner of more than 10%	Title of Security	Nature of Ownership	Owned at end of Prior Year	Acquired During Current Year	Held Less Than 6 Months	Held 6 Months or More	Owned at End of Current Year
.....	0	0	0	0	0

Note: Answer "yes" or "no" as to whether the information concerning the number of shares owned at the end of the year (as shown in Column 8) by each Director and the three highest paid officers whose aggregate direct remuneration exceeded \$100,000 during the year, has been or will be furnished to stockholders in a proxy statement or otherwise? No If answer is "no", explain in detail on a separate sheet.

State the number of stockholders of record of the company at the end of the year. Answer: 0

INSTRUCTIONS FOR STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Column 1

Indicate relationship of the person to the Company, for example: "Director," "Director and Vice-President," "Beneficial owner of more than 10% of the Company's common stock," etc.

Column 2

The statement of the title of a security should be such as to clearly identify the security, even though there may be only one class, for example: "Common stock," "4% convertible preferred stock," etc.

Column 3

Under the "Nature of Ownership" state whether ownership of securities is "direct" or "indirect." If the ownership is indirect, i.e., through a partnership, corporation, trust or other entity, indicate in a footnote or other appropriate manner the name of the medium through which the securities are indirectly owned. The fact that securities are held in the name of a broker or other nominee does not, of itself, constitute indirect ownership. Securities owned indirectly shall be reported on separate lines from those owned directly and from those owned through a different type of indirect ownership.

Columns 4 to 8

In the case of securities owned indirectly, the entire amount of securities owned by the partnership, corporation, trust or other entity shall be stated. There may also be indicated in a footnote or other appropriate manner the extent of the security holder's interest in such partnership, corporation, trust or other entity.

If a transaction in securities of the Company was with the Company or one of its subsidiaries, so state. If it involved the purchase of securities through the exercise of options, so state. If any other purchase or sale was effected otherwise than in the open market, that fact shall be indicated. If the transaction was not a purchase or sale, indicate its character, for example, gift, stock dividend, etc., as the case may be. The foregoing information may be indicated in a footnote or other appropriate manner.

Any additional information deemed relevant by the Company should be included as a footnote or in other appropriate manner.



Trusted Surplus Statement

AFFIDAVIT OF U.S. MANAGERS, GENERAL AGENTS, OR TRUSTEES

_____ being duly sworn, says that he/she is the _____ of the _____ Medical Life Insurance Company a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, that this trustee surplus statement together with its related schedules appended hereto is a true statement of the trustee surplus of said corporation, that the several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated, and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions accompanying this statement.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

AFFIDAVIT OF TRUSTEE - SCHEDULE B

_____ being sworn, say that it is the Trustee of the _____ a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, located at _____. That the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

AFFIDAVIT OF TRUSTEE - SCHEDULE C

_____ being sworn, say that it is the Trustee of the _____ a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, located at _____. That the assets listed in Schedule C of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

AFFIDAVIT OF TRUSTEE - SCHEDULE D

_____ being sworn, say that it is the Trustee of the _____ a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, located at _____. That the assets listed in Schedule D of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

TRUSTEED SURPLUS STATEMENT (continued)**ASSETS****SCHEDULE A - DEPOSITS WITH STATE OFFICERS (EXCLUDING SPECIAL DEPOSITS)**

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
01.98	Accrued Investment Income	0	X X X	X X X
01.99	Totals	0	0	0

SCHEDULE B - DEPOSITS WITH UNITED STATES TRUSTEE

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
2.01	Cash	0	0	0
2.02	Bonds	0	0	0
2.03	Preferred Stock	0	0	0
2.04	Common Stock	0	0	0
2.05	Mortgage Loans on Real Estate	0	0	0
2.06	Real Estate	0	0	0
2.07	Short-Term Investments	0	0	0
2.08	Other Invested Assets	0	0	0
2.09	Miscellaneous Assets not included in any of the above categories	0	0	0
2.98	Accrued Investment Income	0	X X X	X X X
2.99	TOTALS	0	0	0

SCHEDULE C - DEPOSITS WITH UNITED STATES TRUSTEE

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
3.01	Cash	0	0	0
3.02	Bonds	0	0	0
3.03	Preferred Stock	0	0	0
3.04	Common Stock	0	0	0
3.05	Mortgage Loans on Real Estate	0	0	0
3.06	Real Estate	0	0	0
3.07	Short-Term Investments	0	0	0
3.08	Other Invested Assets	0	0	0
3.09	Miscellaneous Assets not included in any of the above categories	0	0	0
3.98	Accrued Investment Income	0	X X X	X X X
3.99	TOTALS	0	0	0

SCHEDULE D - DEPOSITS WITH UNITED STATES TRUSTEE

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
4.01	Cash	0	0	0
4.02	Bonds	0	0	0
4.03	Preferred Stock	0	0	0
4.04	Common Stock	0	0	0
4.05	Mortgage Loans on Real Estate	0	0	0
4.06	Real Estate	0	0	0
4.07	Short-Term Investments	0	0	0
4.08	Other Invested Assets	0	0	0
4.09	Miscellaneous Assets not included in any of the above categories	0	0	0
4.98	Accrued Investment Income	0	X X X	X X X
4.99	TOTALS	0	0	0

TRUSTEED SURPLUS STATEMENT (Continued)

LIABILITIES AND TRUSTEED SURPLUS		1 Current Year
1.	TOTAL Liabilities	0
1.5	ADDITIONS TO LIABILITIES:	
2.	Aggregate write-ins for additions to liabilities	0
3.	TOTAL (Lines 1 + 2)	0
3.5	DEDUCTIONS FROM LIABILITIES:	
4.	Amounts Recoverable from Reinsurers:	
4.1	Authorized Companies	0
4.2	Unauthorized Companies	0
5.	Special State Deposits, not exceeding net liabilities carried:	
5.1	Special State Deposits (submit schedule)	0
5.2	Accrued interest on special state deposits	0
6.	Life insurance premiums and annuity considerations deferred and uncollected	0
7.	Accident and health premiums due and unpaid	0
8.	Policy loans and premium notes:	
8.1	Policy loans not exceeding reserves carried on such policies	0
8.2	Premium notes	0
8.3	Interest due and accrued on policy loans and premium notes	0
9.	Aggregate write-ins for other deductions from liabilities	0
10.	TOTAL Deductions (Lines 4.1 thru 9)	0
11.	TOTAL Adjusted Liabilities (Line 3 minus Line 10)	0
12.	Trusteed Surplus	0
13.	TOTAL	0
DETAILS OF WRITE-INS		
0201	.....	0
0202	.....	0
0203	.....	0
0298.	Summary of remaining write-ins for Line 2 from overflow page	0
0299.	TOTALS (Lines 0201 through 0203 plus 0298) (Line 2 above)	0
0901	.....	0
0902	.....	0
0903	.....	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)	0

(To be completed by Fraternal organization only)

INTERROGATORIES

- 1.1 Have there been any changes made to any of the trust indentures during the year?
- 1.2 If yes, has the domiciliary or entry state approved the change?

Yes No N/A
 Yes No N/A



WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT

Due March 1

For the year ended December 31, 2002

Of the Medical Life Insurance Company

Address (City, State, Zip Code): Cleveland, OH 44135

NAIC Group Code: 0917 NAIC Company Code: 86991 Employer's ID Number: 34-1174729

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 5, Part 2	Unearned Premiums Dec. 31 Prior Year	Unearned Premiums Dec. 31 Current Year	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Workers' Compensation Carve-Out ...	0	0	0	0

PART 2 - PREMIUMS WRITTEN

Line of Business	Reinsurance Assumed		Reinsurance Ceded		5 Net Premiums Written Cols. 1 + 2 - 3 - 4
	1 From Affiliates	2 From Non-Affiliates	3 To Affiliates	4 To Non-Affiliates	
1. Workers' Compensation Carve-Out ...	0	0	0	0	0

PART 3 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid			4 Net Losses Unpaid Current Year (Part 4, Col. 6)	5 Net Losses Unpaid Prior Year	6 Losses Incurred Current Year (Cols. 3 + 4 - 5)	7 Percentage of Losses Incurred (Col. 6, Part 3) to Premiums Earned (Col. 4, Part 1)
	1 Reinsurance Assumed	2 Reinsurance Recovered	3 Net Payments (Cols. 1 - 2)				
1. Workers' Compensation Carve-Out ...	0	0	0	0	0	0	0

PART 4 - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses			Incurred But Not Reported		6 Net Losses Unpaid (Cols. 3 + 4 - 5)	7 Unpaid Loss Adjustment Expenses
	1 Reinsurance Assumed	2 Deduct Reinsurance Recovered from Authorized and Unauthorized Companies	3 Net Losses Excl. Incurred But Not Reported (Cols. 1 - 2)	4 Reinsurance Assumed	5 Reinsurance Ceded		
1. Workers' Compensation Carve-Out ...	0	0	0	0	0	0	0

WC-1

WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT (Continued)

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsurance Companies	13 Letter of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letter of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Total (Cols. 6 + 7)						
9999999 Totals				0	0	0	0	0	0	0	0	0	0

SCHEDULE F - PART 2

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurace Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers (Cols. 15 - [16+17])	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 (Total) Cols.7 through 14	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
0999999 Total - Authorized				0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1899999 Total - Unauthorized				0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1999999 Total - Authorized and Unauthorized				0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2099999 Total - Protected Cells				0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9999999 Totals				0	0	0	0	0	0	0	0	0	0	0	0	0	0		

WC-2

WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT (Continued)

SCHEDULE P - PART 1

(000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Subrogation Received	11 Total Net Paid (Cols. 4- 5 + 6 -7 + 8 - 9)	12 Number of Claims Reported- Assumed
	1 Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Assumed	5 Ceded	6 Assumed	7 Ceded	8 Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X	0	0	0	0	0	0	0	0	0	X X X
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 1996	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	X X X	X X X	X X X	0	0	0	0	0	0	0	0	0	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Assumed	14 Ceded	15 Assumed	16 Ceded	17 Assumed	18 Ceded	19 Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 1996	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Assumed	27 Ceded	28 Net	29 Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 1993	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
3. 1994	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
4. 1995	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
5. 1996	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
6. 1997	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
7. 1998	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
8. 1999	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
9. 2000	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
10. 2001	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
11. 2002	0	0	0	0.000	0.000	0.000	0	0	0.000	0	0
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	0	0

WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT (Continued)

SCHEDULE P - PART 2

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. TOTALS											0	0

SCHEDULE P - PART 3

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 Omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT (Continued)

SCHEDULE P - PART 4

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF ASSUMED CLAIMS OUTSTANDING AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT (Continued)

SCHEDULE P - PART 6

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE ASSUMED PREMIUMS EARNED AT YEAR END (\$000 Omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	X X X	0	0	0	0	0	0	0	0	0	0	0
4. 1995	X X X	X X X	0	0	0	0	0	0	0	0	0	0
5. 1996	X X X	X X X	X X X	0	0	0	0	0	0	0	0	0
6. 1997	X X X	X X X	X X X	X X X	0	0	0	0	0	0	0	0
7. 1998	X X X	X X X	X X X	X X X	X X X	0	0	0	0	0	0	0
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0	0	0	0
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0	0	0
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0	0
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0
12. TOTAL	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE CEDED PREMIUMS EARNED AT YEAR END (\$000 Omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	X X X	0	0	0	0	0	0	0	0	0	0	0
4. 1995	X X X	X X X	0	0	0	0	0	0	0	0	0	0
5. 1996	X X X	X X X	X X X	0	0	0	0	0	0	0	0	0
6. 1997	X X X	X X X	X X X	X X X	0	0	0	0	0	0	0	0
7. 1998	X X X	X X X	X X X	X X X	X X X	0	0	0	0	0	0	0
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0	0	0	0
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0	0	0
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0	0
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0	0	0
12. TOTAL	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	X X X

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