



ANNUAL STATEMENT

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

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

NAIC Group Code..... 0468, 0468 (Current Period) (Prior Period) NAIC Company Code..... 91413 Employer's ID Number..... 43-1162657

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

Country of Domicile US

Incorporated..... May 14, 1979

Commenced Business..... June 17, 1980

Statutory Home Office 366 E. Broad St. C/O Michael Igoe, ESQ. Columbus OH 43215
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 570 Carillon Parkway St Petersburg FL 33716-1202 727-299-1800
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 5068 Clearwater FL 33758-5068
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 570 Carillon Parkway St Petersburg FL 33716-1202 727-299-1800
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.aegonins.com

Statement Contact Paul Ben Nardini 319-398-8790
(Name) (Area Code) (Telephone Number) (Extension)

pnardini@aegonusa.com 319-369-2210
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 570 Carillon Parkway St Petersburg FL 33716-1202 1-800-851-9777
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman & Chief Executive Officer Michael Wayne Kirby
President Jerome Charles Vahl
Vice President, Treasurer, & Controller Allan John Hamilton
Secretary & Corporate Counsel William Harold Geiger
Executive Vice President, Chief Financial Officer, & Actuary Alan Martin Yaeger

DIRECTORS OR TRUSTEES

Jerome Charles Vahl Brenda Kay Clancy Kevin Scott Bachmann Michael Wayne Kirby
Paul Douglas Reaburn

State of..... Florida
County of..... Pinellas

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

_____ (Signature) Jerome Charles Vahl (Printed Name) President	_____ (Signature) William Harold Geiger (Printed Name) Secretary	_____ (Signature) Allan John Hamilton (Printed Name) Treasurer
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Subscribed and sworn to before me this
...27th...day of February, 2003

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



DIRECT BUSINESS IN Other Alien #1 DURING THE YEAR
 NAIC Group Code.....0468 NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,256,717	.0	.0	.0	2,256,717
2. Annuity considerations.....	1,686,121	.0	.0	.0	1,686,121
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	3,942,838	.0	.0	.0	3,942,838
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 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	65,000	.0	.0	.0	65,000
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	312,775	.0	.0	.0	312,775
12. Surrender values and withdrawals for life contracts.....	525,249	.0	.0	.0	525,249
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.....	903,024	.0	.0	.0	903,024

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.1	65,000	.0	.0	.0	.0	.0	.0	.1	65,000
Settled during current year:										
18.1 By payment in full.....	.1	65,000	.0	.0	.0	.0	.0	.0	.1	65,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.1	65,000	.0	.0	.0	.0	.0	.0	.1	65,000
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	65,000	.0	.0	.0	.0	.0	.0	.1	65,000
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.....	1,192	257,790,441	.0	(a).....0	.0	.0	.0	.0	1,192	257,790,441
21. Issued during year.....	91	25,112,033	.0	.0	.0	.0	.0	.0	91	25,112,033
22. Other changes to in force (Net).....	(56)	(6,885,918)	.0	.0	.0	.0	.0	.0	(56)	(6,885,918)
23. In force December 31 of current year.....	1,227	276,016,556	.0	(a).....0	.0	.0	.0	.0	1,227	276,016,556

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	838,115	.0	.0	.0	838,115
2. Annuity considerations.....	3,427,255	.0	.0	.0	3,427,255
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	4,265,370	.0	.0	.0	4,265,370
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.8	.0	.0	.0	.8
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).....	.8	.0	.0	.0	.8
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 + 7.4).....	.8	.0	.0	.0	.8
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.....	306,427	.0	.0	.0	306,427
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.....	306,427	.0	.0	.0	306,427

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.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.....	191	53,993,571	.0	(a).....0	.0	.0	.0	.0	191	53,993,571
21. Issued during year.....	.8	3,970,056	.0	.0	.0	.0	.0	.0	.8	3,970,056
22. Other changes to in force (Net).....	.1	(327,764)	.0	.0	.0	.0	.0	.0	.1	(327,764)
23. In force December 31 of current year.....	200	57,635,863	.0	(a).....0	.0	.0	.0	.0	200	57,635,863

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,794,266	0	0	0	3,794,266
2. Annuity considerations.....	16,491,215	0	1,017,331	0	17,508,546
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	20,285,481	0	1,017,331	0	21,302,812
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	135	0	0	0	135
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).....	135	0	0	0	135
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 + 7.4).....	135	0	0	0	135
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	352,007	0	0	0	352,007
10. Matured endowments.....	4,100	0	0	0	4,100
11. Annuity benefits.....	599,425	0	0	0	599,425
12. Surrender values and withdrawals for life contracts.....	5,510,573	0	399,457	0	5,910,030
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.....	6,466,105	0	399,457	0	6,865,562

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	5	347,363	0	0	0	0	0	0	5	347,363
Settled during current year:										
18.1 By payment in full.....	5	347,363	0	0	0	0	0	0	5	347,363
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	5	347,363	0	0	0	0	0	0	5	347,363
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.....	5	347,363	0	0	0	0	0	0	5	347,363
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.....	2,198	458,709,565	0	(a) 0	0	0	0	0	2,198	458,709,565
21. Issued during year.....	193	73,465,258	0	0	0	0	0	0	193	73,465,258
22. Other changes to in force (Net).....	(150)	(31,371,799)	0	0	0	0	0	0	(150)	(31,371,799)
23. In force December 31 of current year.....	2,241	500,803,024	0	(a) 0	0	0	0	0	2,241	500,803,024

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



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

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	839,471	.0	.0	.0	839,471
2. Annuity considerations.....	3,118,918	.0	.0	.0	3,118,918
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	3,958,389	.0	.0	.0	3,958,389
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	111	.0	.0	.0	111
6.2 Applied to pay renewal premiums.....	48	.0	.0	.0	48
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).....	159	.0	.0	.0	159
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 + 7.4).....	159	.0	.0	.0	159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	209,479	.0	.0	.0	209,479
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	.0	.0	.0	.0	.0
12. Surrender values and withdrawals for life contracts.....	788,600	.0	.0	.0	788,600
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.....	998,080	.0	.0	.0	998,080

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	205,772	.0	.0	.0	.0	.0	.0	1	205,772
Settled during current year:										
18.1 By payment in full.....	1	205,772	.0	.0	.0	.0	.0	.0	1	205,772
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	205,772	.0	.0	.0	.0	.0	.0	1	205,772
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	205,772	.0	.0	.0	.0	.0	.0	1	205,772
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.....	503	89,884,036	.0	(a).....0	.0	.0	.0	.0	503	89,884,036
21. Issued during year.....	25	7,360,323	.0	.0	.0	.0	.0	.0	25	7,360,323
22. Other changes to in force (Net).....	(24)	(6,540,572)	.0	.0	.0	.0	.0	.0	(24)	(6,540,572)
23. In force December 31 of current year.....	504	90,703,787	.0	(a).....0	.0	.0	.0	.0	504	90,703,787

(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 Employee 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

NONE



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	0	0	0	0	0
2. Annuity considerations.....	0	0	0	0	0
3. Deposit-type contract funds.....	0	XXX	0	XXX	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 + 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

NONE

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	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	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0

NONE

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies.....	0	0	0	0	0
24.1 Federal Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,648,821	0	0	0	14,648,821
2. Annuity considerations.....	27,583,329	0	953,989	0	28,537,318
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	42,232,150	0	953,989	0	43,186,139
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	179	0	0	0	179
6.2 Applied to pay renewal premiums.....	185	0	0	0	185
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).....	364	0	0	0	364
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 + 7.4).....	364	0	0	0	364
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,520,978	0	0	0	1,520,978
10. Matured endowments.....	400	0	0	0	400
11. Annuity benefits.....	797,339	0	0	0	797,339
12. Surrender values and withdrawals for life contracts.....	12,244,280	0	441,436	0	12,685,715
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.....	14,562,996	0	441,436	0	15,004,432

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	561,233	0	0	0	0	0	0	4	561,233
17. Incurred during current year.....	12	1,344,093	0	0	0	0	0	0	12	1,344,093
Settled during current year:										
18.1 By payment in full.....	10	1,520,409	0	0	0	0	0	0	10	1,520,409
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	10	1,520,409	0	0	0	0	0	0	10	1,520,409
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	1	0	0	0	0	0	0	0	1	0
18.6 Total settlements.....	11	1,520,409	0	0	0	0	0	0	11	1,520,409
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	384,917	0	0	0	0	0	0	5	384,917
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,706	1,919,930,930	0	(a) 0	0	0	0	0	6,706	1,919,930,930
21. Issued during year.....	596	237,543,954	0	0	0	0	0	0	596	237,543,954
22. Other changes to in force (Net).....	(892)	(298,871,954)	0	0	0	0	0	0	(892)	(298,871,954)
23. In force December 31 of current year.....	6,410	1,858,602,930	0	(a) 0	0	0	0	0	6,410	1,858,602,930

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN DURING THE YEAF
 NAIC Group Code....0468 NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	0	0	0	0	0
2. Annuity considerations.....	0	0	0	0	0
3. Deposit-type contract funds.....	0	XXX	0	XXX	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 + 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

NONE

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	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	0	0	0	0	0
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0

NONE

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies.....	0	0	0	0	0
24.1 Federal Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	218,028,702	0	24,533	0	218,053,235
2. Annuity considerations.....	170,359,094	0	5,562,551	0	175,921,645
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	388,387,796	0	5,587,084	0	393,974,880
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	886	0	0	0	886
6.2 Applied to pay renewal premiums.....	126	0	0	0	126
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	30	0	0	0	30
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,042	0	0	0	1,042
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 + 7.4).....	1,042	0	0	0	1,042
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	18,369,780	0	0	0	18,369,780
10. Matured endowments.....	1,500	0	0	0	1,500
11. Annuity benefits.....	4,802,166	0	0	0	4,802,166
12. Surrender values and withdrawals for life contracts.....	74,373,309	0	1,811,737	0	76,185,046
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	10,300	0	0	0	10,300
15. Totals.....	97,557,055	0	1,811,737	0	99,368,792

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	36	5,269,266	0	0	0	0	0	0	36	5,269,266
17. Incurred during current year.....	180	18,284,848	0	0	0	0	0	0	180	18,284,848
Settled during current year:										
18.1 By payment in full.....	173	18,328,342	0	0	0	0	0	0	173	18,328,342
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	173	18,328,342	0	0	0	0	0	0	173	18,328,342
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	7	47,156	0	0	0	0	0	0	7	47,156
18.6 Total settlements.....	180	18,375,498	0	0	0	0	0	0	180	18,375,498
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	36	5,178,616	0	0	0	0	0	0	36	5,178,616
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	120,283	28,270,477,936	0	(a).....0	1	1,000,000	0	0	120,284	28,271,477,936
21. Issued during year.....	12,957	3,914,673,507	0	0	0	0	0	0	12,957	3,914,673,507
22. Other changes to in force (Net).....	(14,347)	(3,676,482,086)	0	0	7	3,021,000	0	0	(14,340)	(3,673,461,086)
23. In force December 31 of current year.....	118,893	28,508,669,357	0	(a).....0	8	4,021,000	0	0	118,901	28,512,690,357

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	243,146	.0	.0	.0	243,146
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	243,146	.0	.0	.0	243,146
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 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,000	.0	.0	.0	10,000
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.....	10,000	.0	.0	.0	10,000

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.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	.0	.0	.0	.0	.0
21. Issued during year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
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	.0	.0	.0	.0	.0

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies.....	.0	.0	.0	.0	.0
24.1 Federal Employee 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 COLORADO DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,645,047	0	1,125	0	10,646,172
2. Annuity considerations.....	39,875,290	0	582,618	0	40,457,908
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	50,520,337	0	583,743	0	51,104,080
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	539	0	0	0	539
6.2 Applied to pay renewal premiums.....	(49)	0	0	0	(49)
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).....	490	0	0	0	490
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 + 7.4).....	490	0	0	0	490
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,668,782	0	0	0	5,668,782
10. Matured endowments.....	2,500	0	0	0	2,500
11. Annuity benefits.....	1,725,176	0	0	0	1,725,176
12. Surrender values and withdrawals for life contracts.....	21,285,831	0	263,149	0	21,548,980
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.....	28,682,289	0	263,149	0	28,945,437

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	4,000,000	0	0	0	0	0	0	2	4,000,000
17. Incurred during current year.....	12	1,676,559	0	0	0	0	0	0	12	1,676,559
Settled during current year:										
18.1 By payment in full.....	13	5,666,559	0	0	0	0	0	0	13	5,666,559
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	13	5,666,559	0	0	0	0	0	0	13	5,666,559
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.....	13	5,666,559	0	0	0	0	0	0	13	5,666,559
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	0	0	0	0	0	0	1	10,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,647	1,270,952,511	0	(a).....0	1	250,000	0	0	5,648	1,271,202,511
21. Issued during year.....	329	118,883,200	0	0	0	0	0	0	329	118,883,200
22. Other changes to in force (Net).....	(513)	(129,168,904)	0	0	2	680,893	0	0	(511)	(128,488,011)
23. In force December 31 of current year.....	5,463	1,260,666,807	0	(a).....0	3	930,893	0	0	5,466	1,261,597,700

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,574,540	.0	.0	.0	4,574,540
2. Annuity considerations.....	7,144,240	.0	253	.0	7,144,493
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	11,718,780	.0	253	.0	11,719,033
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	.81	.0	.0	.0	.81
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).....	.81	.0	.0	.0	.81
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 + 7.4).....	.81	.0	.0	.0	.81
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	812,174	.0	.0	.0	812,174
10. Matured endowments.....	4,700	.0	.0	.0	4,700
11. Annuity benefits.....	361,543	.0	.0	.0	361,543
12. Surrender values and withdrawals for life contracts.....	7,443,874	.0	2,126	.0	7,446,000
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.....	8,622,292	.0	2,126	.0	8,624,418

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	550,000	.0	.0	.0	.0	.0	.0	.2	550,000
17. Incurred during current year.....	5	270,000	.0	.0	.0	.0	.0	.0	.5	270,000
Settled during current year:										
18.1 By payment in full.....	7	820,000	.0	.0	.0	.0	.0	.0	.7	820,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	7	820,000	.0	.0	.0	.0	.0	.0	.7	820,000
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.....	7	820,000	.0	.0	.0	.0	.0	.0	.7	820,000
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.....	1,466	366,689,165	.0	(a).....0	.1	225,000	.0	.0	1,467	366,914,165
21. Issued during year.....	127	93,046,410	.0	.0	.0	.0	.0	.0	127	93,046,410
22. Other changes to in force (Net).....	(115)	(24,036,340)	.0	.0	.0	.0	.0	.0	(115)	(24,036,340)
23. In force December 31 of current year.....	1,478	435,699,235	.0	(a).....0	.1	225,000	.0	.0	1,479	435,924,235

(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 Employee 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

NONE



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

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,107,713	.0	.0	.0	1,107,713
2. Annuity considerations.....	233,842	.0	.0	.0	233,842
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	1,341,555	.0	.0	.0	1,341,555
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	71	.0	.0	.0	71
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).....	71	.0	.0	.0	71
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 + 7.4).....	71	.0	.0	.0	71
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	299,235	.0	.0	.0	299,235
10. Matured endowments.....	(108)	.0	.0	.0	(108)
11. Annuity benefits.....	(58,223)	.0	.0	.0	(58,223)
12. Surrender values and withdrawals for life contracts.....	679,257	.0	.0	.0	679,257
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.....	920,160	.0	.0	.0	920,160

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	101,968	.0	.0	.0	.0	.0	.0	3	101,968
17. Incurred during current year.....	7	205,858	.0	.0	.0	.0	.0	.0	7	205,858
Settled during current year:										
18.1 By payment in full.....	8	297,772	.0	.0	.0	.0	.0	.0	8	297,772
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	8	297,772	.0	.0	.0	.0	.0	.0	8	297,772
18.4 Reduction by compromise.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected.....	1	54	.0	.0	.0	.0	.0	.0	1	54
18.6 Total settlements.....	9	297,826	.0	.0	.0	.0	.0	.0	9	297,826
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	.0	.0	.0	.0	.0	.0	1	10,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,060	141,932,979	.0	(a).....0	.0	.0	.0	.0	1,060	141,932,979
21. Issued during year.....	78	19,831,708	.0	.0	.0	.0	.0	.0	78	19,831,708
22. Other changes to in force (Net).....	(148)	(26,225,339)	.0	.0	1	100,000	.0	.0	(147)	(26,125,339)
23. In force December 31 of current year.....	990	135,539,348	.0	(a).....0	1	100,000	.0	.0	991	135,639,348

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	654,187	0	0	0	654,187
2. Annuity considerations.....	274,129	0	0	0	274,129
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	928,316	0	0	0	928,316
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 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	160,338	0	0	0	160,338
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	774,184	0	0	0	774,184
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.....	934,522	0	0	0	934,522

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	2	160,338	0	0	0	0	0	0	2	160,338
Settled during current year:										
18.1 By payment in full.....	2	160,338	0	0	0	0	0	0	2	160,338
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2	160,338	0	0	0	0	0	0	2	160,338
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	160,338	0	0	0	0	0	0	2	160,338
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.....	332	93,810,382	0	(a) 0	0	0	0	0	332	93,810,382
21. Issued during year.....	253	263,501,830	0	0	0	0	0	0	253	263,501,830
22. Other changes to in force (Net).....	(30)	(12,071,237)	0	0	0	0	0	0	(30)	(12,071,237)
23. In force December 31 of current year.....	555	345,240,975	0	(a) 0	0	0	0	0	555	345,240,975

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,119,750	0	39,120	0	22,158,869
2. Annuity considerations.....	131,276,617	0	3,486,819	0	134,763,436
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	153,396,367	0	3,525,939	0	156,922,305
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,394	0	0	0	1,394
6.2 Applied to pay renewal premiums.....	264	0	0	0	264
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	86	0	0	0	86
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,744	0	0	0	1,744
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 + 7.4).....	1,744	0	0	0	1,744
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,211,713	0	240	0	2,211,953
10. Matured endowments.....	4,471	0	0	0	4,471
11. Annuity benefits.....	5,205,579	0	0	0	5,205,579
12. Surrender values and withdrawals for life contracts.....	48,146,423	0	4,531,202	0	52,677,625
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,800	0	0	0	4,800
15. Totals.....	55,572,987	0	4,531,442	0	60,104,428

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	246,602	0	0	0	0	0	0	6	246,602
17. Incurred during current year.....	28	2,134,900	0	0	1	240	0	0	29	2,135,140
Settled during current year:										
18.1 By payment in full.....	27	2,126,356	0	0	1	240	0	0	28	2,126,596
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	27	2,126,356	0	0	1	240	0	0	28	2,126,596
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	1	100,074	0	0	0	0	0	0	1	100,074
18.6 Total settlements.....	28	2,226,429	0	0	1	240	0	0	29	2,226,669
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	155,073	0	0	0	0	0	0	6	155,073
POLICY EXHIBIT										
20. In force December 31, prior year.....	12,468	2,811,363,219	0	(a).....0	10	11,145,763	0	0	12,478	2,822,508,982
21. Issued during year.....	789	232,826,595	0	0	0	0	0	0	789	232,826,595
22. Other changes to in force (Net).....	(1,284)	(323,098,517)	0	0	4	(5,738,552)	0	0	(1,280)	(328,837,069)
23. In force December 31 of current year.....	11,973	2,721,091,297	0	(a).....0	14	5,407,211	0	0	11,987	2,726,498,508

(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 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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,983,563	0	169	0	18,983,732
2. Annuity considerations.....	27,391,705	0	4,312,565	0	31,704,270
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	46,375,268	0	4,312,734	0	50,688,002
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	346	0	0	0	346
6.2 Applied to pay renewal premiums.....	230	0	0	0	230
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	88	0	0	0	88
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	664	0	0	0	664
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 + 7.4).....	664	0	0	0	664
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,170,944	0	0	0	3,170,944
10. Matured endowments.....	7,255	0	0	0	7,255
11. Annuity benefits.....	1,179,427	0	0	0	1,179,427
12. Surrender values and withdrawals for life contracts.....	13,242,769	0	783,677	0	14,026,446
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,600	0	0	0	3,600
15. Totals.....	17,603,996	0	783,677	0	18,387,673

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	645,020	0	0	0	0	0	0	6	645,020
17. Incurred during current year.....	24	3,381,650	0	0	0	0	0	0	24	3,381,650
Settled during current year:										
18.1 By payment in full.....	25	3,177,835	0	0	0	0	0	0	25	3,177,835
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	25	3,177,835	0	0	0	0	0	0	25	3,177,835
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.....	25	3,177,835	0	0	0	0	0	0	25	3,177,835
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	848,835	0	0	0	0	0	0	5	848,835
POLICY EXHIBIT										
20. In force December 31, prior year.....	10,511	2,525,245,054	0	(a) 0	0	0	0	0	10,511	2,525,245,054
21. Issued during year.....	378	148,060,582	0	0	0	0	0	0	378	148,060,582
22. Other changes to in force (Net).....	(1,005)	(260,585,037)	0	0	1	100,000	0	0	(1,004)	(260,485,037)
23. In force December 31 of current year.....	9,884	2,412,720,599	0	(a) 0	1	100,000	0	0	9,885	2,412,820,599

(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 Employee 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

NONE



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
 NAIC Group Code.....0468 NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	651,082,077	0	917,396	0	651,999,473
2. Annuity considerations.....	1,154,532,898	0	45,476,285	0	1,200,009,183
3. Deposit-type contract funds.....	0	XXX	116,693	XXX	116,693
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	1,805,614,975	0	46,510,374	0	1,852,125,349
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	24,473	0	0	0	24,473
6.2 Applied to pay renewal premiums.....	7,704	0	0	0	7,704
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,610	0	0	0	1,610
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	33,787	0	0	0	33,787
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 + 7.4).....	33,787	0	0	0	33,787
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	75,685,969	0	208,603	0	75,894,572
10. Matured endowments.....	141,513	0	0	0	141,513
11. Annuity benefits.....	53,249,722	0	6,467	0	53,256,189
12. Surrender values and withdrawals for life contracts.....	576,799,538	0	20,593,629	0	597,393,167
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	56,040	0	0	0	56,040
15. Totals.....	705,932,783	0	20,808,699	0	726,741,482

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	146	17,445,064	0	0	2	39,797	0	0	148	17,484,861
17. Incurred during current year.....	818	71,619,761	0	0	3	168,807	0	0	821	71,788,568
Settled during current year:										
18.1 By payment in full.....	827	75,601,238	0	0	5	208,603	0	0	832	75,809,841
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	827	75,601,238	0	0	5	208,603	0	0	832	75,809,841
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	12	282,284	0	0	0	0	0	0	12	282,284
18.6 Total settlements.....	839	75,883,522	0	0	5	208,603	0	0	844	76,092,125
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	125	13,181,303	0	0	0	1	0	0	125	13,181,304
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	349,991	78,649,572,335	0	(a).....0	389	137,002,054	0	0	350,380	78,786,574,389
21. Issued during year.....	30,356	9,465,058,935	0	0	0	0	0	0	30,356	9,465,058,935
22. Other changes to in force (Net).....	(36,702)	(9,146,091,165)	0	0	(9)	(9,229,147)	0	0	(36,711)	(9,155,320,312)
23. In force December 31 of current year.....	343,645	78,968,540,105	0	(a).....0	380	127,772,907	0	0	344,025	79,096,313,012

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN GUAM DURING THE YEAR
 NAIC Group Code.....0468 NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	135,369	.0	.0	.0	135,369
2. Annuity considerations.....	.0	.0	.0	.0	.0
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	135,369	.0	.0	.0	135,369
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	44	.0	.0	.0	44
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).....	44	.0	.0	.0	44
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 + 7.4).....	44	.0	.0	.0	44
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.....	5,090,801	.0	.0	.0	5,090,801
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.....	5,090,801	.0	.0	.0	5,090,801

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.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.....	143	24,583,531	.0	(a).....0	.0	.0	.0	.0	143	24,583,531
21. Issued during year.....	33	5,705,555	.0	.0	.0	.0	.0	.0	33	5,705,555
22. Other changes to in force (Net).....	(48)	(7,849,393)	.0	.0	.0	.0	.0	.0	(48)	(7,849,393)
23. In force December 31 of current year.....	128	22,439,693	.0	(a).....0	.0	.0	.0	.0	128	22,439,693

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,049,848	.0	.0	.0	8,049,848
2. Annuity considerations.....	873,375	.0	88,507	.0	961,882
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	8,923,223	.0	88,507	.0	9,011,730
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	87	.0	.0	.0	87
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).....	87	.0	.0	.0	87
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 + 7.4).....	87	.0	.0	.0	87
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	228,888	.0	.0	.0	228,888
10. Matured endowments.....	500	.0	.0	.0	500
11. Annuity benefits.....	115,294	.0	.0	.0	115,294
12. Surrender values and withdrawals for life contracts.....	1,784,229	.0	357	.0	1,784,587
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.....	2,128,912	.0	357	.0	2,129,269

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.5	589,596	.0	.0	.0	.0	.0	.0	.5	589,596
Settled during current year:										
18.1 By payment in full.....	.3	208,312	.0	.0	.0	.0	.0	.0	.3	208,312
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.3	208,312	.0	.0	.0	.0	.0	.0	.3	208,312
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.....	.3	208,312	.0	.0	.0	.0	.0	.0	.3	208,312
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.2	381,285	.0	.0	.0	.0	.0	.0	.2	381,285
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,869	1,070,167,570	.0	(a).....0	.0	.0	.0	.0	4,869	1,070,167,570
21. Issued during year.....	.254	60,763,886	.0	.0	.0	.0	.0	.0	.254	60,763,886
22. Other changes to in force (Net).....	(555)	(132,511,877)	.0	.0	.0	.0	.0	.0	(555)	(132,511,877)
23. In force December 31 of current year.....	4,568	998,419,579	.0	(a).....0	.0	.0	.0	.0	4,568	998,419,579

(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 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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,822,609	.0	.0	.0	4,822,609
2. Annuity considerations.....	8,342,886	.0	1,005,525	.0	9,348,411
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	13,165,495	.0	1,005,525	.0	14,171,020
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	14	.0	.0	.0	14
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).....	14	.0	.0	.0	14
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 + 7.4).....	14	.0	.0	.0	14
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,872,269	.0	.0	.0	1,872,269
10. Matured endowments.....	9,700	.0	.0	.0	9,700
11. Annuity benefits.....	332,380	.0	.0	.0	332,380
12. Surrender values and withdrawals for life contracts.....	8,070,208	.0	830,525	.0	8,900,733
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.....	10,284,557	.0	830,525	.0	11,115,082

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	157,702	.0	.0	.0	.0	.0	.0	2	157,702
17. Incurred during current year.....	11	2,143,973	.0	.0	.0	.0	.0	.0	11	2,143,973
Settled during current year:										
18.1 By payment in full.....	10	1,872,269	.0	.0	.0	.0	.0	.0	10	1,872,269
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	10	1,872,269	.0	.0	.0	.0	.0	.0	10	1,872,269
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.....	10	1,872,269	.0	.0	.0	.0	.0	.0	10	1,872,269
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	429,406	.0	.0	.0	.0	.0	.0	3	429,406
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,245	554,215,717	.0	(a).....0	.0	.0	.0	.0	3,245	554,215,717
21. Issued during year.....	144	32,282,879	.0	.0	.0	.0	.0	.0	144	32,282,879
22. Other changes to in force (Net).....	(206)	(44,102,115)	.0	.0	.0	.0	.0	.0	(206)	(44,102,115)
23. In force December 31 of current year.....	3,183	542,396,481	.0	(a).....0	.0	.0	.0	.0	3,183	542,396,481

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,101,116	.0	.0	.0	4,101,116
2. Annuity considerations.....	5,167,762	.0	30,985	.0	5,198,747
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	9,268,878	.0	30,985	.0	9,299,863
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10	.0	.0	.0	10
6.2 Applied to pay renewal premiums.....	16	.0	.0	.0	16
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).....	26	.0	.0	.0	26
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 + 7.4).....	26	.0	.0	.0	26
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,145,000	.0	.0	.0	1,145,000
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	57,040	.0	.0	.0	57,040
12. Surrender values and withdrawals for life contracts.....	6,444,360	.0	.0	.0	6,444,360
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.....	7,646,400	.0	.0	.0	7,646,400

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	191,107	.0	.0	.0	.0	.0	.0	.2	191,107
17. Incurred during current year.....	12	1,295,000	.0	.0	.0	.0	.0	.0	12	1,295,000
Settled during current year:										
18.1 By payment in full.....	12	1,145,000	.0	.0	.0	.0	.0	.0	12	1,145,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	12	1,145,000	.0	.0	.0	.0	.0	.0	12	1,145,000
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.....	12	1,145,000	.0	.0	.0	.0	.0	.0	12	1,145,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	341,107	.0	.0	.0	.0	.0	.0	.2	341,107
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,513	602,432,801	.0	(a).....0	.0	.0	.0	.0	2,513	602,432,801
21. Issued during year.....	157	50,331,978	.0	.0	.0	.0	.0	.0	157	50,331,978
22. Other changes to in force (Net).....	(230)	3,385,615	.0	.0	.0	.0	.0	.0	(230)	3,385,615
23. In force December 31 of current year.....	2,440	656,150,394	.0	(a).....0	.0	.0	.0	.0	2,440	656,150,394

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	24,827,262	0	0	0	24,827,262
2. Annuity considerations.....	80,647,357	0	8,310,117	0	88,957,474
3. Deposit-type contract funds.....	0	XXX	116,693	XXX	116,693
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	105,474,619	0	8,426,810	0	113,901,429
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	222	0	0	0	222
6.2 Applied to pay renewal premiums.....	160	0	0	0	160
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).....	382	0	0	0	382
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 + 7.4).....	382	0	0	0	382
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,065,075	0	0	0	1,065,075
10. Matured endowments.....	7,622	0	0	0	7,622
11. Annuity benefits.....	1,530,398	0	0	0	1,530,398
12. Surrender values and withdrawals for life contracts.....	42,853,521	0	3,917,370	0	46,770,891
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,200	0	0	0	1,200
15. Totals.....	45,457,816	0	3,917,370	0	49,375,185

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	144,893	0	0	0	0	0	0	4	144,893
17. Incurred during current year.....	33	1,338,114	0	0	0	0	0	0	33	1,338,114
Settled during current year:										
18.1 By payment in full.....	33	1,064,295	0	0	0	0	0	0	33	1,064,295
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	33	1,064,295	0	0	0	0	0	0	33	1,064,295
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.....	33	1,064,295	0	0	0	0	0	0	33	1,064,295
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	418,712	0	0	0	0	0	0	4	418,712
POLICY EXHIBIT										
20. In force December 31, prior year.....	13,382	2,816,865,489	0	(a) 0	0	0	0	0	13,382	2,816,865,489
21. Issued during year.....	1,814	481,823,877	0	0	0	0	0	0	1,814	481,823,877
22. Other changes to in force (Net).....	(1,558)	(363,724,436)	0	0	0	0	0	0	(1,558)	(363,724,436)
23. In force December 31 of current year.....	13,638	2,934,964,930	0	(a) 0	0	0	0	0	13,638	2,934,964,930

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,134,010	0	550	0	7,134,560
2. Annuity considerations.....	61,916,601	0	298,461	0	62,215,062
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	69,050,611	0	299,011	0	69,349,622
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	7,128	0	0	0	7,128
6.2 Applied to pay renewal premiums.....	3,305	0	0	0	3,305
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	97	0	0	0	97
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	10,530	0	0	0	10,530
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 + 7.4).....	10,530	0	0	0	10,530
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,255,875	0	0	0	2,255,875
10. Matured endowments.....	2,009	0	0	0	2,009
11. Annuity benefits.....	1,624,409	0	0	0	1,624,409
12. Surrender values and withdrawals for life contracts.....	14,758,924	0	21,387	0	14,780,311
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.....	18,641,217	0	21,387	0	18,662,604

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	757,801	0	0	0	0	0	0	10	757,801
17. Incurred during current year.....	52	1,738,799	0	0	0	0	0	0	52	1,738,799
Settled during current year:										
18.1 By payment in full.....	56	2,357,884	0	0	0	0	0	0	56	2,357,884
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	56	2,357,884	0	0	0	0	0	0	56	2,357,884
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.....	56	2,357,884	0	0	0	0	0	0	56	2,357,884
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	138,715	0	0	0	0	0	0	6	138,715
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,805	849,814,560	0	(a).....0	1	100,000	0	0	5,806	849,914,560
21. Issued during year.....	222	66,244,225	0	0	0	0	0	0	222	66,244,225
22. Other changes to in force (Net).....	(308)	(50,861,473)	0	0	0	0	0	0	(308)	(50,861,473)
23. In force December 31 of current year.....	5,719	865,197,312	0	(a).....0	1	100,000	0	0	5,720	865,297,312

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,990,258	0	0	0	3,990,258
2. Annuity considerations.....	6,201,782	0	209,260	0	6,411,042
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	10,192,040	0	209,260	0	10,401,300
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	72	0	0	0	72
6.2 Applied to pay renewal premiums.....	55	0	0	0	55
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).....	128	0	0	0	128
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 + 7.4).....	128	0	0	0	128
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	927,586	0	0	0	927,586
10. Matured endowments.....	500	0	0	0	500
11. Annuity benefits.....	160,861	0	0	0	160,861
12. Surrender values and withdrawals for life contracts.....	4,767,529	0	1,115	0	4,768,644
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,560	0	0	0	1,560
15. Totals.....	5,858,037	0	1,115	0	5,859,152

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	10	1,023,096	0	0	0	0	0	0	10	1,023,096
Settled during current year:										
18.1 By payment in full.....	9	929,096	0	0	0	0	0	0	9	929,096
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	9	929,096	0	0	0	0	0	0	9	929,096
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.....	9	929,096	0	0	0	0	0	0	9	929,096
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	94,000	0	0	0	0	0	0	1	94,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,098	459,048,177	0	(a) 0	0	0	0	0	2,098	459,048,177
21. Issued during year.....	71	22,961,584	0	0	0	0	0	0	71	22,961,584
22. Other changes to in force (Net).....	(197)	(44,022,912)	0	0	0	0	0	0	(197)	(44,022,912)
23. In force December 31 of current year.....	1,972	437,986,849	0	(a) 0	0	0	0	0	1,972	437,986,849

(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 Employee 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

NONE



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

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,385,684	0	0	0	2,385,684
2. Annuity considerations.....	5,502,235	0	6,498	0	5,508,733
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	7,887,919	0	6,498	0	7,894,417
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	472	0	0	0	472
6.2 Applied to pay renewal premiums.....	22	0	0	0	22
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).....	494	0	0	0	494
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 + 7.4).....	494	0	0	0	494
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	386,620	0	0	0	386,620
10. Matured endowments.....	10,521	0	0	0	10,521
11. Annuity benefits.....	158,873	0	0	0	158,873
12. Surrender values and withdrawals for life contracts.....	4,164,690	0	18	0	4,164,708
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	600	0	0	0	600
15. Totals.....	4,721,305	0	18	0	4,721,323

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	9	383,450	0	0	0	0	0	0	9	383,450
Settled during current year:										
18.1 By payment in full.....	9	383,450	0	0	0	0	0	0	9	383,450
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	9	383,450	0	0	0	0	0	0	9	383,450
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.....	9	383,450	0	0	0	0	0	0	9	383,450
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.....	2,036	330,237,108	0	(a) 0	0	0	0	0	2,036	330,237,108
21. Issued during year.....	28	7,371,000	0	0	0	0	0	0	28	7,371,000
22. Other changes to in force (Net).....	(161)	(28,825,441)	0	0	0	0	0	0	(161)	(28,825,441)
23. In force December 31 of current year.....	1,903	308,782,667	0	(a) 0	0	0	0	0	1,903	308,782,667

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,823,106	.0	.0	.0	7,823,106
2. Annuity considerations.....	20,121,127	.0	439,999	.0	20,561,126
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	27,944,233	.0	439,999	.0	28,384,232
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	109	.0	.0	.0	109
6.2 Applied to pay renewal premiums.....	20	.0	.0	.0	20
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).....	129	.0	.0	.0	129
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 + 7.4).....	129	.0	.0	.0	129
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,012,656	.0	.0	.0	1,012,656
10. Matured endowments.....	4,798	.0	.0	.0	4,798
11. Annuity benefits.....	1,752,292	.0	.0	.0	1,752,292
12. Surrender values and withdrawals for life contracts.....	18,186,517	.0	23,484	.0	18,210,002
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	5,850	.0	.0	.0	5,850
15. Totals.....	20,962,113	.0	23,484	.0	20,985,597

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	52,962	.0	.0	.0	.0	.0	.0	.2	52,962
17. Incurred during current year.....	19	1,072,185	.0	.0	.0	.0	.0	.0	19	1,072,185
Settled during current year:										
18.1 By payment in full.....	18	1,005,146	.0	.0	.0	.0	.0	.0	18	1,005,146
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	18	1,005,146	.0	.0	.0	.0	.0	.0	18	1,005,146
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.....	18	1,005,146	.0	.0	.0	.0	.0	.0	18	1,005,146
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	120,000	.0	.0	.0	.0	.0	.0	3	120,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,989	1,030,656,784	.0	(a).....0	.0	.0	.0	.0	4,989	1,030,656,784
21. Issued during year.....	519	147,986,143	.0	.0	.0	.0	.0	.0	519	147,986,143
22. Other changes to in force (Net).....	(441)	(115,471,420)	.0	.0	.0	.0	.0	.0	(441)	(115,471,420)
23. In force December 31 of current year.....	5,067	1,063,171,507	.0	(a).....0	.0	.0	.0	.0	5,067	1,063,171,507

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,453,372	0	2,414	0	8,455,787
2. Annuity considerations.....	16,566,776	0	148,607	0	16,715,383
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	25,020,148	0	151,021	0	25,171,170
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 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	532,701	0	102,845	0	635,546
10. Matured endowments.....	1,500	0	0	0	1,500
11. Annuity benefits.....	1,094,446	0	0	0	1,094,446
12. Surrender values and withdrawals for life contracts.....	9,657,346	0	40,579	0	9,697,925
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,600	0	0	0	3,600
15. Totals.....	11,289,593	0	143,424	0	11,433,016

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pcls. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	147,000	0	0	0	0	0	0	4	147,000
17. Incurred during current year.....	11	639,745	0	0	1	102,845	0	0	12	742,589
Settled during current year:										
18.1 By payment in full.....	12	529,600	0	0	1	102,845	0	0	13	632,445
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	12	529,600	0	0	1	102,845	0	0	13	632,445
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.....	12	529,600	0	0	1	102,845	0	0	13	632,445
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	257,145	0	0	0	0	0	0	3	257,145
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	4,691	1,029,627,371	0	(a).....0	14	11,698,788	0	0	4,705	1,041,326,159
21. Issued during year.....	583	145,690,101	0	0	0	0	0	0	583	145,690,101
22. Other changes to in force (Net).....	(389)	(94,055,491)	0	0	0	(21,988)	0	0	(389)	(94,077,479)
23. In force December 31 of current year.....	4,885	1,081,261,981	0	(a).....0	14	11,676,800	0	0	4,899	1,092,938,781

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	16,886,168	0	4,755	0	16,890,923
2. Annuity considerations.....	24,213,998	0	987,512	0	25,201,510
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	41,100,166	0	992,267	0	42,092,433
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	365	0	0	0	365
6.2 Applied to pay renewal premiums.....	23	0	0	0	23
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	250	0	0	0	250
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	638	0	0	0	638
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 + 7.4).....	638	0	0	0	638
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,200,537	0	0	0	2,200,537
10. Matured endowments.....	5,473	0	0	0	5,473
11. Annuity benefits.....	3,396,978	0	0	0	3,396,978
12. Surrender values and withdrawals for life contracts.....	13,426,839	0	166,532	0	13,593,371
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	12,160	0	0	0	12,160
15. Totals.....	19,041,987	0	166,532	0	19,208,519

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	7	715,594	0	0	0	0	0	0	7	715,594
17. Incurred during current year.....	29	1,590,550	0	0	0	0	0	0	29	1,590,550
Settled during current year:										
18.1 By payment in full.....	34	2,200,894	0	0	0	0	0	0	34	2,200,894
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	34	2,200,894	0	0	0	0	0	0	34	2,200,894
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.....	34	2,200,894	0	0	0	0	0	0	34	2,200,894
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	105,250	0	0	0	0	0	0	2	105,250
POLICY EXHIBIT										
20. In force December 31, prior year.....	10,853	2,595,535,798	0	(a).....0	1	200,000	0	0	10,854	2,595,735,798
21. Issued during year.....	999	267,989,121	0	0	0	0	0	0	999	267,989,121
22. Other changes to in force (Net).....	(1,137)	(264,436,150)	0	0	2	301,031	0	0	(1,135)	(264,135,119)
23. In force December 31 of current year.....	10,715	2,599,088,769	0	(a).....0	3	501,031	0	0	10,718	2,599,589,800

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,598,551	.0	.0	.0	1,598,551
2. Annuity considerations.....	3,003,419	.0	.0	.0	3,003,419
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	4,601,970	.0	.0	.0	4,601,970
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	117	.0	.0	.0	117
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).....	117	.0	.0	.0	117
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 + 7.4).....	117	.0	.0	.0	117
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	121,950	.0	.0	.0	121,950
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	3,378	.0	.0	.0	3,378
12. Surrender values and withdrawals for life contracts.....	1,710,294	.0	12,000	.0	1,722,294
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.....	1,835,622	.0	12,000	.0	1,847,622

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.2	121,950	.0	.0	.0	.0	.0	.0	.2	121,950
Settled during current year:										
18.1 By payment in full.....	.2	121,950	.0	.0	.0	.0	.0	.0	.2	121,950
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.2	121,950	.0	.0	.0	.0	.0	.0	.2	121,950
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	121,950	.0	.0	.0	.0	.0	.0	.2	121,950
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 Pol.									
20. In force December 31, prior year.....	493	88,307,916	.0	(a).....0	.1	187,064	.0	.0	494	88,494,980
21. Issued during year.....	23	6,345,535	.0	.0	.0	.0	.0	.0	23	6,345,535
22. Other changes to in force (Net).....	(12)	1,492,422	.0	.0	.0	(16,203)	.0	.0	(12)	1,476,219
23. In force December 31 of current year.....	504	96,145,873	.0	(a).....0	.1	170,861	.0	.0	505	96,316,734

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,123,401	0	5,025	0	11,128,426
2. Annuity considerations.....	40,230,922	0	1,348,220	0	41,579,142
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	51,354,323	0	1,353,245	0	52,707,568
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	97	0	0	0	97
6.2 Applied to pay renewal premiums.....	159	0	0	0	159
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	54	0	0	0	54
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	310	0	0	0	310
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 + 7.4).....	310	0	0	0	310
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,556,669	0	0	0	2,556,669
10. Matured endowments.....	16,618	0	0	0	16,618
11. Annuity benefits.....	4,224,174	0	0	0	4,224,174
12. Surrender values and withdrawals for life contracts.....	30,380,028	0	508,392	0	30,888,420
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,200	0	0	0	1,200
15. Totals.....	37,178,689	0	508,392	0	37,687,081

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	87,320	0	0	0	0	0	0	4	87,320
17. Incurred during current year.....	33	2,574,256	0	0	0	0	0	0	33	2,574,256
Settled during current year:										
18.1 By payment in full.....	33	2,570,646	0	0	0	0	0	0	33	2,570,646
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	33	2,570,646	0	0	0	0	0	0	33	2,570,646
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.....	33	2,570,646	0	0	0	0	0	0	33	2,570,646
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	90,930	0	0	0	0	0	0	4	90,930
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,615	1,509,080,777	0	(a).....0	1	1,168,799	0	0	7,616	1,510,249,576
21. Issued during year.....	319	107,161,330	0	0	0	0	0	0	319	107,161,330
22. Other changes to in force (Net).....	(657)	(149,142,241)	0	0	0	(1,068,799)	0	0	(657)	(150,211,040)
23. In force December 31 of current year.....	7,277	1,467,099,866	0	(a).....0	1	100,000	0	0	7,278	1,467,199,866

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,802,997	.0	.0	.0	5,802,997
2. Annuity considerations.....	9,042,928	.0	13,850	.0	9,056,778
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	14,845,925	.0	13,850	.0	14,859,775
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	30	.0	.0	.0	30
6.2 Applied to pay renewal premiums.....	32	.0	.0	.0	32
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	162	.0	.0	.0	162
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	224	.0	.0	.0	224
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 + 7.4).....	224	.0	.0	.0	224
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,176,125	.0	.0	.0	1,176,125
10. Matured endowments.....	500	.0	.0	.0	500
11. Annuity benefits.....	281,993	.0	.0	.0	281,993
12. Surrender values and withdrawals for life contracts.....	6,973,349	.0	.0	.0	6,973,349
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.....	8,431,967	.0	.0	.0	8,431,967

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	129,988	.0	.0	.0	.0	.0	.0	.2	129,988
17. Incurred during current year.....	16	1,246,138	.0	.0	.0	.0	.0	.0	16	1,246,138
Settled during current year:										
18.1 By payment in full.....	16	1,176,125	.0	.0	.0	.0	.0	.0	16	1,176,125
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	16	1,176,125	.0	.0	.0	.0	.0	.0	16	1,176,125
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.....	16	1,176,125	.0	.0	.0	.0	.0	.0	16	1,176,125
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	200,000	.0	.0	.0	.0	.0	.0	2	200,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,305	803,766,499	.0	(a).....0	.0	.0	.0	.0	4,305	803,766,499
21. Issued during year.....	209	42,235,306	.0	.0	.0	.0	.0	.0	209	42,235,306
22. Other changes to in force (Net).....	(342)	(54,711,887)	.0	.0	.0	.0	.0	.0	(342)	(54,711,887)
23. In force December 31 of current year.....	4,172	791,289,918	.0	(a).....0	.0	.0	.0	.0	4,172	791,289,918

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,495,015	.0	1,807	.0	7,496,822
2. Annuity considerations.....	10,337,110	.0	1,983,097	.0	12,320,207
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	17,832,125	.0	1,984,904	.0	19,817,029
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	389	.0	.0	.0	389
6.2 Applied to pay renewal premiums.....	15	.0	.0	.0	15
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).....	404	.0	.0	.0	404
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 + 7.4).....	404	.0	.0	.0	404
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	152,417	.0	.0	.0	152,417
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	339,168	.0	.0	.0	339,168
12. Surrender values and withdrawals for life contracts.....	8,020,142	.0	365,322	.0	8,385,464
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.....	8,511,726	.0	365,322	.0	8,877,049

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	15,000	.0	.0	.0	.0	.0	.0	3	15,000
17. Incurred during current year.....	5	185,544	.0	.0	.0	.0	.0	.0	5	185,544
Settled during current year:										
18.1 By payment in full.....	5	150,544	.0	.0	.0	.0	.0	.0	5	150,544
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	5	150,544	.0	.0	.0	.0	.0	.0	5	150,544
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.....	5	150,544	.0	.0	.0	.0	.0	.0	5	150,544
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	50,000	.0	.0	.0	.0	.0	.0	3	50,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,725	946,658,674	.0	(a).....0	2	478,693	.0	.0	4,727	947,137,367
21. Issued during year.....	224	63,105,241	.0	.0	.0	.0	.0	.0	224	63,105,241
22. Other changes to in force (Net).....	(476)	(101,995,012)	.0	.0	(1)	(178,693)	.0	.0	(477)	(102,173,705)
23. In force December 31 of current year.....	4,473	907,768,903	.0	(a).....0	1	300,000	.0	.0	4,474	908,068,903

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAF

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,925,999	.0	.0	.0	1,925,999
2. Annuity considerations.....	5,285,739	.0	120,108	.0	5,405,847
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	7,211,738	.0	120,108	.0	7,331,846
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	6,869	.0	.0	.0	6,869
6.2 Applied to pay renewal premiums.....	2,179	.0	.0	.0	2,179
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	371	.0	.0	.0	371
6.4 Other.....	.0	.0	.0	.0	.0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9,419	.0	.0	.0	9,419
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 + 7.4).....	9,419	.0	.0	.0	9,419
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	226,755	.0	.0	.0	226,755
10. Matured endowments.....	3,500	.0	.0	.0	3,500
11. Annuity benefits.....	47,584	.0	.0	.0	47,584
12. Surrender values and withdrawals for life contracts.....	4,399,243	.0	258,373	.0	4,657,616
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	720	.0	.0	.0	720
15. Totals.....	4,677,802	.0	258,373	.0	4,936,175

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,151	.0	.0	.0	.0	.0	.0	1	1,151
17. Incurred during current year.....	14	261,185	.0	.0	.0	.0	.0	.0	14	261,185
Settled during current year:										
18.1 By payment in full.....	15	262,336	.0	.0	.0	.0	.0	.0	15	262,336
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	15	262,336	.0	.0	.0	.0	.0	.0	15	262,336
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.....	15	262,336	.0	.0	.0	.0	.0	.0	15	262,336
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,489	217,055,535	.0	(a).....0	.0	.0	.0	.0	1,489	217,055,535
21. Issued during year.....	64	18,236,495	.0	.0	.0	.0	.0	.0	64	18,236,495
22. Other changes to in force (Net).....	(82)	(16,057,768)	.0	.0	.0	.0	.0	.0	(82)	(16,057,768)
23. In force December 31 of current year.....	1,471	219,234,262	.0	(a).....0	.0	.0	.0	.0	1,471	219,234,262

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	519,205	.0	.0	.0	519,205
2. Annuity considerations.....	1,047,980	.0	12,224	.0	1,060,204
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	1,567,185	.0	12,224	.0	1,579,409
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	70	.0	.0	.0	70
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).....	70	.0	.0	.0	70
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 + 7.4).....	70	.0	.0	.0	70
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	100,000	.0	.0	.0	100,000
10. Matured endowments.....	500	.0	.0	.0	500
11. Annuity benefits.....	91,740	.0	.0	.0	91,740
12. Surrender values and withdrawals for life contracts.....	1,832,251	.0	.0	.0	1,832,251
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.....	2,024,491	.0	.0	.0	2,024,491

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
Settled during current year:										
18.1 By payment in full.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	1	100,000	.0	.0	.0	.0	.0	.0	1	100,000
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	100,000	.0	.0	.0	.0	.0	.0	1	100,000
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.....	419	74,870,354	.0	(a).....0	.0	.0	.0	.0	419	74,870,354
21. Issued during year.....	11	2,750,000	.0	.0	.0	.0	.0	.0	11	2,750,000
22. Other changes to in force (Net).....	(25)	(4,153,649)	.0	.0	.0	.0	.0	.0	(25)	(4,153,649)
23. In force December 31 of current year.....	405	73,466,705	.0	(a).....0	.0	.0	.0	.0	405	73,466,705

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,574,359	0	16,660	0	9,591,019
2. Annuity considerations.....	29,036,309	0	638,525	0	29,674,834
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	38,610,668	0	655,185	0	39,265,853
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	159	0	0	0	159
6.2 Applied to pay renewal premiums.....	257	0	0	0	257
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	93	0	0	0	93
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	509	0	0	0	509
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 + 7.4).....	509	0	0	0	509
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,970,723	0	0	0	2,970,723
10. Matured endowments.....	22,462	0	0	0	22,462
11. Annuity benefits.....	1,044,470	0	0	0	1,044,470
12. Surrender values and withdrawals for life contracts.....	13,284,968	0	154,577	0	13,439,545
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,800	0	0	0	1,800
15. Totals.....	17,324,422	0	154,577	0	17,478,999

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	134,965	0	0	0	0	0	0	3	134,965
17. Incurred during current year.....	22	3,079,902	0	0	0	0	0	0	22	3,079,902
Settled during current year:										
18.1 By payment in full.....	23	2,978,928	0	0	0	0	0	0	23	2,978,928
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	23	2,978,928	0	0	0	0	0	0	23	2,978,928
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.....	23	2,978,928	0	0	0	0	0	0	23	2,978,928
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	235,939	0	0	0	0	0	0	2	235,939
POLICY EXHIBIT										
20. In force December 31, prior year.....	6,521	1,268,548,624	0	(a).....0	2	1,350,372	0	0	6,523	1,269,898,996
21. Issued during year.....	306	131,891,518	0	0	0	0	0	0	306	131,891,518
22. Other changes to in force (Net).....	(529)	(118,216,787)	0	0	0	(250,372)	0	0	(529)	(118,467,159)
23. In force December 31 of current year.....	6,298	1,282,223,355	0	(a).....0	2	1,100,000	0	0	6,300	1,283,323,355

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,098,872	.0	.0	.0	1,098,872
2. Annuity considerations.....	3,782,673	.0	.0	.0	3,782,673
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	4,881,545	.0	.0	.0	4,881,545
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 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	93,421	.0	.0	.0	93,421
10. Matured endowments.....	2,000	.0	.0	.0	2,000
11. Annuity benefits.....	88,673	.0	.0	.0	88,673
12. Surrender values and withdrawals for life contracts.....	1,880,244	.0	.0	.0	1,880,244
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	3,300	.0	.0	.0	3,300
15. Totals.....	2,067,638	.0	.0	.0	2,067,638

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	3	88,300	.0	.0	.0	.0	.0	.0	3	88,300
Settled during current year:										
18.1 By payment in full.....	3	88,300	.0	.0	.0	.0	.0	.0	3	88,300
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	3	88,300	.0	.0	.0	.0	.0	.0	3	88,300
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.....	3	88,300	.0	.0	.0	.0	.0	.0	3	88,300
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.....	902	133,256,811	.0	(a).....0	.0	.0	.0	.0	902	133,256,811
21. Issued during year.....	38	5,805,076	.0	.0	.0	.0	.0	.0	38	5,805,076
22. Other changes to in force (Net).....	(47)	(5,723,937)	.0	.0	.0	.0	.0	.0	(47)	(5,723,937)
23. In force December 31 of current year.....	893	133,337,950	.0	(a).....0	.0	.0	.0	.0	893	133,337,950

(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.....	.0	.0	.0	.0	.0
24.1 Federal Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,823,812	.0	.0	.0	2,823,812
2. Annuity considerations.....	11,281,744	.0	309,641	.0	11,591,385
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	14,105,556	.0	309,641	.0	14,415,197
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	22	.0	.0	.0	22
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).....	22	.0	.0	.0	22
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 + 7.4).....	22	.0	.0	.0	22
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	734,389	.0	.0	.0	734,389
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	872,713	.0	.0	.0	872,713
12. Surrender values and withdrawals for life contracts.....	1,871,324	.0	27,992	.0	1,899,316
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.....	3,478,427	.0	27,992	.0	3,506,418

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.9	730,062	.0	.0	.0	.0	.0	.0	.9	730,062
Settled during current year:										
18.1 By payment in full.....	.9	730,062	.0	.0	.0	.0	.0	.0	.9	730,062
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.9	730,062	.0	.0	.0	.0	.0	.0	.9	730,062
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.....	.9	730,062	.0	.0	.0	.0	.0	.0	.9	730,062
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,483	296,230,500	.0	(a).....0	.0	.0	.0	.0	1,483	296,230,500
21. Issued during year.....	79	20,504,613	.0	.0	.0	.0	.0	.0	79	20,504,613
22. Other changes to in force (Net).....	(86)	(21,779,652)	.0	.0	.0	.0	.0	.0	(86)	(21,779,652)
23. In force December 31 of current year.....	1,476	294,955,461	.0	(a).....0	.0	.0	.0	.0	1,476	294,955,461

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,324,413	.0	.0	.0	1,324,413
2. Annuity considerations.....	4,930,940	.0	300	.0	4,931,240
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	6,255,353	.0	300	.0	6,255,653
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	159	.0	.0	.0	159
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).....	159	.0	.0	.0	159
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 + 7.4).....	159	.0	.0	.0	159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	245,732	.0	.0	.0	245,732
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	407,782	.0	.0	.0	407,782
12. Surrender values and withdrawals for life contracts.....	3,614,003	.0	.0	.0	3,614,003
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.....	4,267,516	.0	.0	.0	4,267,516

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.2	245,000	.0	.0	.0	.0	.0	.0	.2	245,000
Settled during current year:										
18.1 By payment in full.....	.2	245,000	.0	.0	.0	.0	.0	.0	.2	245,000
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.2	245,000	.0	.0	.0	.0	.0	.0	.2	245,000
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.....	.2	245,000	.0	.0	.0	.0	.0	.0	.2	245,000
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.....	808	152,354,573	.0	(a).....0	.0	.0	.0	.0	808	152,354,573
21. Issued during year.....	11	2,994,144	.0	.0	.0	.0	.0	.0	11	2,994,144
22. Other changes to in force (Net).....	(49)	(7,751,036)	.0	.0	.0	.0	.0	.0	(49)	(7,751,036)
23. In force December 31 of current year.....	770	147,597,681	.0	(a).....0	.0	.0	.0	.0	770	147,597,681

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,079,189	0	789,668	0	15,868,856
2. Annuity considerations.....	2,667,923	0	11,707	0	2,679,630
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	17,747,112	0	801,375	0	18,548,486
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	224	0	0	0	224
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).....	224	0	0	0	224
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 + 7.4).....	224	0	0	0	224
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	511,959	0	105,519	0	617,477
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	158,173	0	6,467	0	164,640
12. Surrender values and withdrawals for life contracts.....	3,265,441	0	1,683,505	0	4,948,947
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.....	3,935,573	0	1,795,491	0	5,731,064

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	2	39,797	0	0	2	39,797
17. Incurred during current year.....	9	741,553	0	0	1	65,722	0	0	10	807,275
Settled during current year:										
18.1 By payment in full.....	7	511,959	0	0	3	105,519	0	0	10	617,477
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	7	511,959	0	0	3	105,519	0	0	10	617,477
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.....	7	511,959	0	0	3	105,519	0	0	10	617,477
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	229,594	0	0	0	0	0	0	2	229,594
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	4,029	976,626,539	0	(a).....0	328	99,724,014	0	0	4,357	1,076,350,553
21. Issued during year.....	306	92,058,177	0	0	0	0	0	0	306	92,058,177
22. Other changes to in force (Net).....	(313)	(80,432,266)	0	0	(34)	(7,735,628)	0	0	(347)	(88,167,894)
23. In force December 31 of current year.....	4,022	988,252,450	0	(a).....0	294	91,988,386	0	0	4,316	1,080,240,836

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	945,082	.0	125	.0	945,207
2. Annuity considerations.....	4,781,480	.0	8,695	.0	4,790,175
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	5,726,562	.0	8,820	.0	5,735,382
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	154	.0	.0	.0	154
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).....	154	.0	.0	.0	154
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 + 7.4).....	154	.0	.0	.0	154
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	541,985	.0	.0	.0	541,985
12. Surrender values and withdrawals for life contracts.....	2,993,478	.0	32,375	.0	3,025,853
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	.0	.0	.0	.0	.0
15. Totals.....	3,535,463	.0	32,375	.0	3,567,838

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.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.....	731	127,512,270	.0	(a).....0	1	100,000	.0	.0	732	127,612,270
21. Issued during year.....	7	1,528,561	.0	.0	.0	.0	.0	.0	7	1,528,561
22. Other changes to in force (Net).....	(61)	(8,897,132)	.0	.0	(1)	(100,000)	.0	.0	(62)	(8,997,132)
23. In force December 31 of current year.....	677	120,143,699	.0	(a).....0	.0	.0	.0	.0	677	120,143,699

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,440,187	0	256	0	9,440,443
2. Annuity considerations.....	7,497,338	0	229,502	0	7,726,840
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	16,937,525	0	229,758	0	17,167,283
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9	0	0	0	9
6.2 Applied to pay renewal premiums.....	23	0	0	0	23
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).....	31	0	0	0	31
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 + 7.4).....	31	0	0	0	31
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,677,131	0	0	0	2,677,131
10. Matured endowments.....	500	0	0	0	500
11. Annuity benefits.....	638,112	0	0	0	638,112
12. Surrender values and withdrawals for life contracts.....	6,468,060	0	21,845	0	6,489,906
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	(50)	0	0	0	(50)
15. Totals.....	9,783,753	0	21,845	0	9,805,599

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	341,440	0	0	0	0	0	0	5	341,440
17. Incurred during current year.....	10	2,676,332	0	0	0	0	0	0	10	2,676,332
Settled during current year:										
18.1 By payment in full.....	12	2,676,021	0	0	0	0	0	0	12	2,676,021
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	12	2,676,021	0	0	0	0	0	0	12	2,676,021
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.....	12	2,676,021	0	0	0	0	0	0	12	2,676,021
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	341,751	0	0	0	0	0	0	3	341,751
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	5,364	1,284,014,507	0	(a).....0	1	56,096	0	0	5,365	1,284,070,603
21. Issued during year.....	382	117,774,108	0	0	0	0	0	0	382	117,774,108
22. Other changes to in force (Net).....	(568)	(127,420,702)	0	0	1	151,720	0	0	(567)	(127,268,982)
23. In force December 31 of current year.....	5,178	1,274,367,913	0	(a).....0	2	207,816	0	0	5,180	1,274,575,729

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,090,808	0	15,358	0	8,106,166
2. Annuity considerations.....	96,250	0	10,000	0	106,250
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	8,187,058	0	25,358	0	8,212,416
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	251	0	0	0	251
6.2 Applied to pay renewal premiums.....	5	0	0	0	5
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	34	0	0	0	34
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	289	0	0	0	289
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 + 7.4).....	289	0	0	0	289
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	103,575	0	0	0	103,575
10. Matured endowments.....	500	0	0	0	500
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	1,259,150	0	38,615	0	1,297,765
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.....	1,363,225	0	38,615	0	1,401,840

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	253,575	0	0	0	0	0	0	2	253,575
17. Incurred during current year.....	0	(48,069)	0	0	0	0	0	0	0	(48,069)
Settled during current year:										
18.1 By payment in full.....	1	103,575	0	0	0	0	0	0	1	103,575
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	1	103,575	0	0	0	0	0	0	1	103,575
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	103,575	0	0	0	0	0	0	1	103,575
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	101,931	0	0	0	0	0	0	1	101,931
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,588	405,365,607	0	(a) 0	14	7,540,425	0	0	1,602	412,906,032
21. Issued during year.....	48	18,417,812	0	0	0	0	0	0	48	18,417,812
22. Other changes to in force (Net).....	(101)	(27,672,643)	0	0	1	(129,545)	0	0	(100)	(27,802,188)
23. In force December 31 of current year.....	1,535	396,110,776	0	(a) 0	15	7,410,880	0	0	1,550	403,521,656

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,475,642	0	525	0	17,476,167
2. Annuity considerations.....	43,817,107	0	1,482,830	0	45,299,937
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	61,292,749	0	1,483,355	0	62,776,104
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	227	0	0	0	227
6.2 Applied to pay renewal premiums.....	192	0	0	0	192
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).....	419	0	0	0	419
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 + 7.4).....	419	0	0	0	419
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,361,698	0	0	0	3,361,698
10. Matured endowments.....	4,600	0	0	0	4,600
11. Annuity benefits.....	6,131,259	0	0	0	6,131,259
12. Surrender values and withdrawals for life contracts.....	33,928,569	0	853,329	0	34,781,899
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.....	43,426,127	0	853,329	0	44,279,456

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	10	535,229	0	0	0	0	0	0	10	535,229
17. Incurred during current year.....	44	3,509,297	0	0	0	0	0	0	44	3,509,297
Settled during current year:										
18.1 By payment in full.....	47	3,273,715	0	0	0	0	0	0	47	3,273,715
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	47	3,273,715	0	0	0	0	0	0	47	3,273,715
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	1	135,000	0	0	0	0	0	0	1	135,000
18.6 Total settlements.....	48	3,408,715	0	0	0	0	0	0	48	3,408,715
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	635,811	0	0	0	0	0	0	6	635,811
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	11,608	2,204,620,347	0	(a).....0	1	40,629	0	0	11,609	2,204,660,976
21. Issued during year.....	679	234,401,662	0	0	0	0	0	0	679	234,401,662
22. Other changes to in force (Net).....	(828)	(193,859,976)	0	0	1	159,371	0	0	(827)	(193,700,605)
23. In force December 31 of current year.....	11,459	2,245,162,033	0	(a).....0	2	200,000	0	0	11,461	2,245,362,033

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,356,846	0	1,944	0	2,358,790
2. Annuity considerations.....	5,181,090	0	164,313	0	5,345,403
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	7,537,936	0	166,257	0	7,704,193
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	190	0	0	0	190
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.....	20	0	0	0	20
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	209	0	0	0	209
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 + 7.4).....	209	0	0	0	209
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	163,260	0	0	0	163,260
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	178,951	0	0	0	178,951
12. Surrender values and withdrawals for life contracts.....	3,025,746	0	69,693	0	3,095,439
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.....	3,367,956	0	69,693	0	3,437,649

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	2	162,968	0	0	0	0	0	0	2	162,968
Settled during current year:										
18.1 By payment in full.....	2	162,968	0	0	0	0	0	0	2	162,968
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2	162,968	0	0	0	0	0	0	2	162,968
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	162,968	0	0	0	0	0	0	2	162,968
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,273	254,434,963	0	(a) 0	0	0	0	0	1,273	254,434,963
21. Issued during year.....	47	19,033,408	0	0	0	0	0	0	47	19,033,408
22. Other changes to in force (Net).....	(96)	(25,736,838)	0	0	2	240,340	0	0	(94)	(25,496,498)
23. In force December 31 of current year.....	1,224	247,731,533	0	(a) 0	2	240,340	0	0	1,226	247,971,873

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	26,301,087	.0	.0	.0	26,301,087
2. Annuity considerations.....	10,659,941	.0	169,247	.0	10,829,188
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	36,961,028	.0	169,247	.0	37,130,275
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	61	.0	.0	.0	61
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).....	61	.0	.0	.0	61
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 + 7.4).....	61	.0	.0	.0	61
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	743,270	.0	.0	.0	743,270
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	158,058	.0	.0	.0	158,058
12. Surrender values and withdrawals for life contracts.....	6,223,276	.0	10,565	.0	6,233,841
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.....	7,124,604	.0	10,565	.0	7,135,169

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year.....	.7	743,270	.0	.0	.0	.0	.0	.0	.7	743,270
Settled during current year:										
18.1 By payment in full.....	.7	743,270	.0	.0	.0	.0	.0	.0	.7	743,270
18.2 By payment on compromised claims.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid.....	.7	743,270	.0	.0	.0	.0	.0	.0	.7	743,270
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.....	.7	743,270	.0	.0	.0	.0	.0	.0	.7	743,270
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.....	4,857	1,066,351,091	.0	(a).....0	.1	100,000	.0	.0	4,858	1,066,451,091
21. Issued during year.....	265	73,166,780	.0	.0	.0	.0	.0	.0	265	73,166,780
22. Other changes to in force (Net).....	(492)	(111,537,511)	.0	.0	.0	.0	.0	.0	(492)	(111,537,511)
23. In force December 31 of current year.....	4,630	1,027,980,360	.0	(a).....0	.1	100,000	.0	.0	4,631	1,028,080,360

(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 Employee 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

NONE



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	0	0	0	0	0
2. Annuity considerations.....	0	0	0	0	0
3. Deposit-type contract funds.....	0	XXX	0	XXX	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 + 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

NONE

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	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.....	1,192	257,790,441	0	(a) 0	0	0	0	0	1,192	257,790,441
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
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.....	1,192	257,790,441	0	(a) 0	0	0	0	0	1,192	257,790,441

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,819,164	0	5,013	0	15,824,177
2. Annuity considerations.....	12,844,902	0	814,102	0	13,659,004
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	28,664,066	0	819,115	0	29,483,181
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	341	0	0	0	341
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).....	341	0	0	0	341
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 + 7.4).....	341	0	0	0	341
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	926,635	0	0	0	926,635
10. Matured endowments.....	2,100	0	0	0	2,100
11. Annuity benefits.....	790,720	0	0	0	790,720
12. Surrender values and withdrawals for life contracts.....	11,610,517	0	722,842	0	12,333,359
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.....	13,329,973	0	722,842	0	14,052,814

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	9	1,022,262	0	0	0	0	0	0	9	1,022,262
Settled during current year:										
18.1 By payment in full.....	8	922,262	0	0	0	0	0	0	8	922,262
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	8	922,262	0	0	0	0	0	0	8	922,262
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.....	8	922,262	0	0	0	0	0	0	8	922,262
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	100,000	0	0	0	0	0	0	1	100,000
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	4,728	1,084,938,729	0	(a) 0	4	975,000	0	0	4,732	1,085,913,729
21. Issued during year.....	420	216,864,771	0	0	0	0	0	0	420	216,864,771
22. Other changes to in force (Net).....	(402)	(109,718,612)	0	0	1	852,740	0	0	(401)	(108,865,872)
23. In force December 31 of current year.....	4,746	1,192,084,888	0	(a) 0	5	1,827,740	0	0	4,751	1,193,912,628

(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 Employee 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

NONE



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR
 NAIC Group Code.....0468 NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	915,060	0	0	0	915,060
2. Annuity considerations.....	830,834	0	0	0	830,834
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	1,745,894	0	0	0	1,745,894
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 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	250,661	0	0	0	250,661
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	803,476	0	0	0	803,476
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.....	1,054,137	0	0	0	1,054,137

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	2	250,661	0	0	0	0	0	0	2	250,661
Settled during current year:										
18.1 By payment in full.....	2	250,661	0	0	0	0	0	0	2	250,661
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2	250,661	0	0	0	0	0	0	2	250,661
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	250,661	0	0	0	0	0	0	2	250,661
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.....	429	110,484,063	0	(a) 0	0	0	0	0	429	110,484,063
21. Issued during year.....	91	26,725,094	0	0	0	0	0	0	91	26,725,094
22. Other changes to in force (Net).....	(58)	(16,236,419)	0	0	0	0	0	0	(58)	(16,236,419)
23. In force December 31 of current year.....	462	120,972,738	0	(a) 0	0	0	0	0	462	120,972,738

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	685,896	0	180	0	686,076
2. Annuity considerations.....	259,791	0	339,713	0	599,504
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	945,687	0	339,893	0	1,285,580
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	108	0	0	0	108
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).....	108	0	0	0	108
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 + 7.4).....	108	0	0	0	108
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	100,000	0	0	0	100,000
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	235,728	0	0	0	235,728
12. Surrender values and withdrawals for life contracts.....	1,220,550	0	131,156	0	1,351,706
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,200	0	0	0	1,200
15. Totals.....	1,557,478	0	131,156	0	1,688,634

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	1	101,200	0	0	0	0	0	0	1	101,200
Settled during current year:										
18.1 By payment in full.....	1	101,200	0	0	0	0	0	0	1	101,200
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	1	101,200	0	0	0	0	0	0	1	101,200
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	101,200	0	0	0	0	0	0	1	101,200
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.....	460	106,165,852	0	(a) 0	0	0	0	0	460	106,165,852
21. Issued during year.....	13	4,326,464	0	0	0	0	0	0	13	4,326,464
22. Other changes to in force (Net).....	(46)	(11,005,003)	0	0	1	100,000	0	0	(45)	(10,905,003)
23. In force December 31 of current year.....	427	99,487,313	0	(a) 0	1	100,000	0	0	428	99,587,313

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,876,101	0	432	0	6,876,533
2. Annuity considerations.....	17,798,092	0	179,976	0	17,978,068
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	24,674,193	0	180,408	0	24,854,601
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	133	0	0	0	133
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.....	13	0	0	0	13
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	146	0	0	0	146
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 + 7.4).....	146	0	0	0	146
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,865,764	0	0	0	1,865,764
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	1,047,092	0	0	0	1,047,092
12. Surrender values and withdrawals for life contracts.....	12,237,121	0	111,420	0	12,348,541
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,800	0	0	0	1,800
15. Totals.....	15,151,777	0	111,420	0	15,263,196

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	14	1,883,972	0	0	0	0	0	0	14	1,883,972
Settled during current year:										
18.1 By payment in full.....	13	1,858,972	0	0	0	0	0	0	13	1,858,972
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	13	1,858,972	0	0	0	0	0	0	13	1,858,972
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.....	13	1,858,972	0	0	0	0	0	0	13	1,858,972
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	25,000	0	0	0	0	0	0	1	25,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,713	937,197,904	0	(a) 0	0	0	0	0	3,713	937,197,904
21. Issued during year.....	127	55,332,584	0	0	0	0	0	0	127	55,332,584
22. Other changes to in force (Net).....	(271)	(100,943,323)	0	0	1	100,000	0	0	(270)	(100,843,323)
23. In force December 31 of current year.....	3,569	891,587,165	0	(a) 0	1	100,000	0	0	3,570	891,687,165

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,063,419	.0	.0	.0	1,063,419
2. Annuity considerations.....	887,371	.0	17,063	.0	904,434
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	1,950,790	.0	17,063	.0	1,967,853
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	23	.0	.0	.0	23
6.2 Applied to pay renewal premiums.....	24	.0	.0	.0	24
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).....	47	.0	.0	.0	47
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 + 7.4).....	47	.0	.0	.0	47
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	.0	.0	.0	.0	.0
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	105,100	.0	.0	.0	105,100
12. Surrender values and withdrawals for life contracts.....	791,478	.0	2,061	.0	793,539
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0	.0	.0	.0	.0
14. All other benefits, except accident and health.....	1,200	.0	.0	.0	1,200
15. Totals.....	897,778	.0	2,061	.0	899,839

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.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.....	962	147,598,831	.0	(a).....0	.0	.0	.0	.0	962	147,598,831
21. Issued during year.....	.0	(1,125,165)	.0	.0	.0	.0	.0	.0	.0	(1,125,165)
22. Other changes to in force (Net).....	(53)	(2,092,634)	.0	.0	.0	.0	.0	.0	(53)	(2,092,634)
23. In force December 31 of current year.....	909	144,381,032	.0	(a).....0	.0	.0	.0	.0	909	144,381,032

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,912,348	0	2,000	0	2,914,348
2. Annuity considerations.....	16,445,279	0	98,292	0	16,543,571
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	19,357,627	0	100,292	0	19,457,919
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	405	0	0	0	405
6.2 Applied to pay renewal premiums.....	40	0	0	0	40
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).....	445	0	0	0	445
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 + 7.4).....	445	0	0	0	445
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	590,054	0	0	0	590,054
10. Matured endowments.....	2,952	0	0	0	2,952
11. Annuity benefits.....	326,537	0	0	0	326,537
12. Surrender values and withdrawals for life contracts.....	5,996,944	0	64,557	0	6,061,501
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.....	6,916,488	0	64,557	0	6,981,045

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	40,000	0	0	0	0	0	0	1	40,000
17. Incurred during current year.....	18	743,400	0	0	0	0	0	0	18	743,400
Settled during current year:										
18.1 By payment in full.....	17	583,400	0	0	0	0	0	0	17	583,400
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	17	583,400	0	0	0	0	0	0	17	583,400
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.....	17	583,400	0	0	0	0	0	0	17	583,400
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	200,000	0	0	0	0	0	0	2	200,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,275	410,045,918	0	(a) 0	2	390,083	0	0	2,277	410,436,001
21. Issued during year.....	49	20,909,000	0	0	0	0	0	0	49	20,909,000
22. Other changes to in force (Net).....	(205)	(43,364,909)	0	0	0	2,067	0	0	(205)	(43,362,842)
23. In force December 31 of current year.....	2,119	387,590,009	0	(a) 0	2	392,150	0	0	2,121	387,982,159

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	45,840,115	0	800	0	45,840,915
2. Annuity considerations.....	159,413,572	0	5,637,988	0	165,051,560
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	205,253,687	0	5,638,788	0	210,892,475
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	215	0	0	0	215
6.2 Applied to pay renewal premiums.....	40	0	0	0	40
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).....	255	0	0	0	255
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 + 7.4).....	255	0	0	0	255
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,377,426	0	0	0	3,377,426
10. Matured endowments.....	10,165	0	0	0	10,165
11. Annuity benefits.....	4,306,379	0	0	0	4,306,379
12. Surrender values and withdrawals for life contracts.....	36,661,212	0	1,820,243	0	38,481,455
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,200	0	0	0	1,200
15. Totals.....	44,356,381	0	1,820,243	0	46,176,624

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	11	1,025,625	0	0	0	0	0	0	11	1,025,625
17. Incurred during current year.....	39	2,928,676	0	0	0	0	0	0	39	2,928,676
Settled during current year:										
18.1 By payment in full.....	45	3,393,508	0	0	0	0	0	0	45	3,393,508
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	45	3,393,508	0	0	0	0	0	0	45	3,393,508
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.....	45	3,393,508	0	0	0	0	0	0	45	3,393,508
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	560,792	0	0	0	0	0	0	5	560,792
POLICY EXHIBIT										
20. In force December 31, prior year.....	23,086	5,596,550,668	0	(a) 0	1	100,000	0	0	23,087	5,596,650,668
21. Issued during year.....	2,647	753,840,704	0	0	0	0	0	0	2,647	753,840,704
22. Other changes to in force (Net).....	(2,672)	(740,570,080)	0	0	1	101,473	0	0	(2,671)	(740,468,607)
23. In force December 31 of current year.....	23,061	5,609,821,292	0	(a) 0	2	201,473	0	0	23,063	5,610,022,765

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	27,333,585	0	0	0	27,333,585
2. Annuity considerations.....	17,961,575	0	839,949	0	18,801,524
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	45,295,160	0	839,949	0	46,135,109
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.....	9	0	0	0	9
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	9	0	0	0	9
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 + 7.4).....	9	0	0	0	9
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,329,831	0	0	0	2,329,831
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	1,335,009	0	0	0	1,335,009
12. Surrender values and withdrawals for life contracts.....	19,141,879	0	145,460	0	19,287,339
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.....	22,806,720	0	145,460	0	22,952,180

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	23,333	0	0	0	0	0	0	2	23,333
17. Incurred during current year.....	23	2,442,385	0	0	0	0	0	0	23	2,442,385
Settled during current year:										
18.1 By payment in full.....	22	2,329,831	0	0	0	0	0	0	22	2,329,831
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	22	2,329,831	0	0	0	0	0	0	22	2,329,831
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	1	0	0	0	0	0	0	0	1	0
18.6 Total settlements.....	23	2,329,831	0	0	0	0	0	0	23	2,329,831
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	135,887	0	0	0	0	0	0	2	135,887
POLICY EXHIBIT										
20. In force December 31, prior year.....	15,792	3,946,595,477	0	(a) 0	0	0	0	0	15,792	3,946,595,477
21. Issued during year.....	1,481	437,048,196	0	0	0	0	0	0	1,481	437,048,196
22. Other changes to in force (Net).....	(2,401)	(660,516,503)	0	0	0	0	0	0	(2,401)	(660,516,503)
23. In force December 31 of current year.....	14,872	3,723,127,170	0	(a) 0	0	0	0	0	14,872	3,723,127,170

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,915,503	0	4,320	0	14,919,823
2. Annuity considerations.....	25,701,186	0	3,201,824	0	28,903,010
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	40,616,689	0	3,206,144	0	43,822,833
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,511	0	0	0	1,511
6.2 Applied to pay renewal premiums.....	181	0	0	0	181
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	128	0	0	0	128
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,819	0	0	0	1,819
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 + 7.4).....	1,819	0	0	0	1,819
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,191,581	0	0	0	2,191,581
10. Matured endowments.....	6,873	0	0	0	6,873
11. Annuity benefits.....	2,928,891	0	0	0	2,928,891
12. Surrender values and withdrawals for life contracts.....	14,410,739	0	207,233	0	14,617,973
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.....	19,538,084	0	207,233	0	19,745,317

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certif.	4 Amount	5 No. of Certif.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	1,151,000	0	0	0	0	0	0	9	1,151,000
17. Incurred during current year.....	27	1,734,658	0	0	0	0	0	0	27	1,734,658
Settled during current year:										
18.1 By payment in full.....	31	2,218,064	0	0	0	0	0	0	31	2,218,064
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	31	2,218,064	0	0	0	0	0	0	31	2,218,064
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.....	31	2,218,064	0	0	0	0	0	0	31	2,218,064
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	667,594	0	0	0	0	0	0	5	667,594
POLICY EXHIBIT										
	No. of Pol.									
20. In force December 31, prior year.....	7,802	1,552,761,998	0	(a) 0	1	171,328	0	0	7,803	1,552,933,326
21. Issued during year.....	885	298,294,460	0	0	0	0	0	0	885	298,294,460
22. Other changes to in force (Net).....	(634)	(140,185,906)	0	0	0	(2)	0	0	(634)	(140,185,908)
23. In force December 31 of current year.....	8,053	1,710,870,552	0	(a) 0	1	171,326	0	0	8,054	1,711,041,878

(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 Employee 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

NONE



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	0	0	0	0	0
2. Annuity considerations.....	0	0	0	0	0
3. Deposit-type contract funds.....	0	XXX	0	XXX	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 + 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

NONE

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	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.....	12	189,329	0	(a) 0	0	0	0	0	12	189,329
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	8	2,324,402	0	0	0	0	0	0	8	2,324,402
23. In force December 31 of current year.....	20	2,513,731	0	(a) 0	0	0	0	0	20	2,513,731

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	267,307	.0	.0	.0	267,307
2. Annuity considerations.....	121,481	.0	.0	.0	121,481
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	388,788	.0	.0	.0	388,788
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 + 7.4).....	.0	.0	.0	.0	.0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	480	.0	.0	.0	480
10. Matured endowments.....	.0	.0	.0	.0	.0
11. Annuity benefits.....	5,931	.0	.0	.0	5,931
12. Surrender values and withdrawals for life contracts.....	594,544	.0	.0	.0	594,544
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.....	600,955	.0	.0	.0	600,955

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.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.....	211	41,303,037	.0	(a).....0	.0	.0	.0	.0	211	41,303,037
21. Issued during year.....	4	2,175,000	.0	.0	.0	.0	.0	.0	4	2,175,000
22. Other changes to in force (Net).....	(9)	(676,853)	.0	.0	.0	.0	.0	.0	(9)	(676,853)
23. In force December 31 of current year.....	206	42,801,184	.0	(a).....0	.0	.0	.0	.0	206	42,801,184

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,505,477	0	0	0	11,505,477
2. Annuity considerations.....	15,065,870	0	132,392	0	15,198,262
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	26,571,347	0	132,392	0	26,703,739
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	237	0	0	0	237
6.2 Applied to pay renewal premiums.....	87	0	0	0	87
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	175	0	0	0	175
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	499	0	0	0	499
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 + 7.4).....	499	0	0	0	499
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,374,760	0	0	0	1,374,760
10. Matured endowments.....	800	0	0	0	800
11. Annuity benefits.....	453,568	0	0	0	453,568
12. Surrender values and withdrawals for life contracts.....	9,051,228	0	117,864	0	9,169,092
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.....	10,880,357	0	117,864	0	10,998,220

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	21,983	0	0	0	0	0	0	1	21,983
17. Incurred during current year.....	19	1,955,512	0	0	0	0	0	0	19	1,955,512
Settled during current year:										
18.1 By payment in full.....	16	1,374,484	0	0	0	0	0	0	16	1,374,484
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	16	1,374,484	0	0	0	0	0	0	16	1,374,484
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.....	16	1,374,484	0	0	0	0	0	0	16	1,374,484
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	603,011	0	0	0	0	0	0	4	603,011
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,380	1,583,632,885	0	(a) 0	0	0	0	0	7,380	1,583,632,885
21. Issued during year.....	622	155,635,995	0	0	0	0	0	0	622	155,635,995
22. Other changes to in force (Net).....	(781)	(188,854,598)	0	0	0	0	0	0	(781)	(188,854,598)
23. In force December 31 of current year.....	7,221	1,550,414,282	0	(a) 0	0	0	0	0	7,221	1,550,414,282

(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 Employee 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

NONE



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,734,136	0	0	0	11,734,136
2. Annuity considerations.....	32,819,317	0	246,258	0	33,065,575
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	44,553,453	0	246,258	0	44,799,711
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	125	0	0	0	125
6.2 Applied to pay renewal premiums.....	67	0	0	0	67
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).....	192	0	0	0	192
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 + 7.4).....	192	0	0	0	192
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,197,065	0	0	0	2,197,065
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	1,389,830	0	0	0	1,389,830
12. Surrender values and withdrawals for life contracts.....	17,296,585	0	(7)	0	17,296,577
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0	0	0	0	0
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	20,883,479	0	(7)	0	20,883,472

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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	143,307	0	0	0	0	0	0	2	143,307
17. Incurred during current year.....	17	2,183,458	0	0	0	0	0	0	17	2,183,458
Settled during current year:										
18.1 By payment in full.....	17	2,196,765	0	0	0	0	0	0	17	2,196,765
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	17	2,196,765	0	0	0	0	0	0	17	2,196,765
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.....	17	2,196,765	0	0	0	0	0	0	17	2,196,765
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	130,000	0	0	0	0	0	0	2	130,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	7,225	1,594,075,307	0	(a) 0	0	0	0	0	7,225	1,594,075,307
21. Issued during year.....	6	1,965,000	0	0	0	0	0	0	6	1,965,000
22. Other changes to in force (Net).....	(7,026)	(1,554,455,819)	0	0	0	0	0	0	(7,026)	(1,554,455,819)
23. In force December 31 of current year.....	205	41,584,488	0	(a) 0	0	0	0	0	205	41,584,488

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0468

NAIC Company Code.....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	367,098	.0	.0	.0	367,098
2. Annuity considerations.....	3,016,854	.0	6,039	.0	3,022,893
3. Deposit-type contract funds.....	.0	XXX	.0	XXX	.0
4. Other considerations.....	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4).....	3,383,952	.0	6,039	.0	3,389,991
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 + 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.....	(31,452)	.0	.0	.0	(31,452)
12. Surrender values and withdrawals for life contracts.....	548,478	.0	66	.0	548,545
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.....	517,026	.0	66	.0	517,093

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.0	.0	.0	.0	.0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	.0	.0	.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.....	195	39,497,058	.0	(a).....0	.0	.0	.0	.0	195	39,497,058
21. Issued during year.....	343	108,131,261	.0	.0	.0	.0	.0	.0	343	108,131,261
22. Other changes to in force (Net).....	6,415	1,402,757,394	.0	.0	.0	.0	.0	.0	6,415	1,402,757,394
23. In force December 31 of current year.....	6,953	1,550,385,713	.0	(a).....0	.0	.0	.0	.0	6,953	1,550,385,713

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code....0468

NAIC Company Code....91413

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	528,562	0	617	0	529,179
2. Annuity considerations.....	270,227	0	18,833	0	289,060
3. Deposit-type contract funds.....	0	XXX	0	XXX	0
4. Other considerations.....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4).....	798,789	0	19,450	0	818,239
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	74	0	0	0	74
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).....	74	0	0	0	74
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 + 7.4).....	74	0	0	0	74
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	65,000	0	0	0	65,000
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	779,478	0	0	0	779,478
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.....	844,478	0	0	0	844,478

DETAILS OF WRITE-INS

	1	2	3	4	5
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. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	2	65,000	0	0	0	0	0	0	2	65,000
Settled during current year:										
18.1 By payment in full.....	2	65,000	0	0	0	0	0	0	2	65,000
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2	65,000	0	0	0	0	0	0	2	65,000
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.....	2	65,000	0	0	0	0	0	0	2	65,000
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.....	330	65,514,994	0	(a) 0	0	0	0	0	330	65,514,994
21. Issued during year.....	2	100,000	0	0	0	0	0	0	2	100,000
22. Other changes to in force (Net).....	(10)	9,184,873	0	0	1	100,000	0	0	(9)	9,284,873
23. In force December 31 of current year.....	322	74,799,867	0	(a) 0	1	100,000	0	0	323	74,899,867

(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 Employee 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

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	4,860,978
2. Current year's realized pre-tax capital gains/(losses) of \$....(446,594) transferred into the reserve net of taxes of \$....(125,158).....	(321,436)
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).....	4,539,542
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	1,080,120
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	3,459,422

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002.....	1,237,498	(157,378)	.0	1,080,120
2. 2003.....	958,507	(307,206)	.0	.651,301
3. 2004.....	706,756	(278,853)	.0	.427,903
4. 2005.....	550,127	(186,341)	.0	.363,786
5. 2006.....	417,241	(89,867)	.0	.327,375
6. 2007.....	289,400	15,538	.0	.304,937
7. 2008.....	199,416	72,389	.0	.271,805
8. 2009.....	153,194	78,422	.0	.231,616
9. 2010.....	121,709	83,449	.0	.205,158
10. 2011.....	81,743	89,481	.0	.171,224
11. 2012.....	48,910	96,519	.0	.145,429
12. 2013.....	28,002	90,487	.0	.118,488
13. 2014.....	22,631	73,395	.0	.96,025
14. 2015.....	19,932	53,287	.0	.73,218
15. 2016.....	12,428	34,184	.0	.46,612
16. 2017.....	5,338	11,059	.0	.16,398
17. 2018.....	1,683	.0	.0	.1,683
18. 2019.....	1,222	.0	.0	.1,222
19. 2020.....	1,343	.0	.0	.1,343
20. 2021.....	1,270	.0	.0	.1,270
21. 2022.....	1,040	.0	.0	.1,040
22. 2023.....	788	.0	.0	.788
23. 2024.....	516	.0	.0	.516
24. 2025.....	189	.0	.0	.189
25. 2026.....	.50	.0	.0	.50
26. 2027.....	.31	.0	.0	.31
27. 2028.....	.11	.0	.0	.11
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).....	4,860,978	(321,436)	.0	4,539,542

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	683,501	134,989	818,490	1,617,280	1,863,191	3,480,470	4,298,960
2. Realized capital gains/(losses) net of taxes - General Account.....	(846,684)	0	(846,684)	0	(11,803)	(11,803)	(858,487)
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) - general account.....	0	350,528	350,528	10,576,551	(3,574,885)	7,001,666	7,352,194
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.....	327,979	34,830	362,809	0	0	0	362,809
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	164,796	520,347	685,142	12,193,831	(1,723,497)	10,470,333	11,155,476
9. Maximum reserve.....	1,434,898	122,993	1,557,891	4,252,943	4,615,047	8,867,990	10,425,880
10. Reserve objective.....	864,983	76,190	941,173	4,252,943	4,615,047	8,867,990	9,809,163
11. 20% of (Line 10 minus Line 8).....	140,037	(88,831)	51,206	(1,588,178)	1,267,709	(320,469)	(269,263)
12. Balance before transfers (Lines 8 + 11).....	304,833	431,516	736,349	10,605,653	(455,789)	10,149,865	10,886,213
13. Transfers.....	308,523	(308,523)	0	(6,352,710)	6,352,710	0	XXX
14. Voluntary contribution.....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero.....	0	0	0	0	(1,281,876)	(1,281,876)	(1,281,876)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	613,356	122,993	736,349	4,252,943	4,615,045	8,867,989	9,604,337

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	166,450,818	XXX	XXX	166,450,818	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	105,838,090	XXX	XXX	105,838,090	0.0005	52,919	0.0015	158,757	0.0030	317,514
3	2	High quality.....	29,741,886	XXX	XXX	29,741,886	0.0020	59,484	0.0060	178,451	0.0100	297,419
4	3	Medium quality.....	6,530,833	XXX	XXX	6,530,833	0.0105	68,574	0.0280	182,863	0.0400	261,233
5	4	Low quality.....	3,084,967	XXX	XXX	3,084,967	0.0270	83,294	0.0630	194,353	0.0900	277,647
6	5	Lower quality.....	500,810	XXX	XXX	500,810	0.0670	33,554	0.1200	60,097	0.2000	100,162
7	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
8		Total unrated multi-class securities acquired by conversion.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total bonds (sum of Lines 1 through 8) (Page 2, Line 1, Net admitted asset).....	312,147,404	XXX	XXX	312,147,404	XXX	297,825	XXX	774,522	XXX	1,253,975
PREFERRED STOCKS												
10	1	Highest quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High quality.....	0	XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium quality.....	0	XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low quality.....	0	XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower quality.....	0	XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16) (Page 2, Line 2.1, Net admitted asset).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT-TERM BONDS												
18		Exempt obligations.....	57,432,090	XXX	XXX	57,432,090	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....	60,307,359	XXX	XXX	60,307,359	0.0005	30,154	0.0015	90,461	0.0030	180,922
20	2	High quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low quality.....	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	117,739,449	XXX	XXX	117,739,449	XXX	30,154	XXX	90,461	XXX	180,922

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange-traded.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest quality.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low quality.....	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	429,886,853	XXX	XXX	429,886,853	XXX	327,979	XXX	864,983	XXX	1,434,898
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....	0	0	XXX	0	(a).....0.0032	0	(a).....0.0070	0	(a).....0.0113	0
36		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....	0	0	XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....	10,884,343	0	XXX	10,884,343	(a).....0.0032	34,830	(a).....0.0070	76,190	(a).....0.0113	122,993
40		In good standing with restructured terms.....	0	0	XXX	0	(b).....0.0210	0	(b).....0.0465	0	(b).....0.0750	0
Overdue, not in process:												
41		Farm mortgages.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....	0	0	XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
In process of foreclosure:												
46		Farm mortgages.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....	0	0	XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B mortgages (sum of Lines 35 through 50) (Page 2, Line 3, Net admitted asset).....	10,884,343	0	XXX	10,884,343	XXX	34,830	XXX	76,190	XXX	122,993
52		Schedule DA mortgages.....	0	0	XXX	0	(c).....0.0032	0	(c).....0.0070	0	(c).....0.0113	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	10,884,343	0	XXX	10,884,343	XXX	34,830	XXX	76,190	XXX	122,993

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

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

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

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....	301,943	XXX	XXX	301,943	0.0000	0	(d) 0.3000	90,583	(d) 0.3000	90,583
2		Unaffiliated private.....	0	XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
3		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
4		Fixed income exempt obligations.....	0	0	0	0	XXX	0	XXX	0	XXX	0
5		Fixed income highest quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
6		Fixed income high quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
7		Fixed income medium quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
8		Fixed income low quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
9		Fixed income lower quality.....	0	0	0	0	XXX	0	XXX	0	XXX	0
10		Fixed income in/near default.....	0	0	0	0	XXX	0	XXX	0	XXX	0
11		Unaffiliated common stock public.....	0	0	0	0	0.0000	0	(d) 0.3000	0	(d) 0.3000	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	(c) 0.0032	0	(c) 0.0070	0	(c) 0.0113	0
14		Real estate.....	0	0	0	0	(e) 0.0000	0	(e) 0.0750	0	(e) 0.0750	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated - all other.....	16,649,440	XXX	XXX	16,649,440	0.0000	0	0.2500	4,162,360	0.2500	4,162,360
17		Total common stock (sum of Lines 1 through 16) (Page 2, Line 2.2, Net admitted asset).....	16,951,383	0	0	16,951,383	XXX	0	XXX	4,252,943	XXX	4,252,943
REAL ESTATE												
18		Home office property (general account only).....	42,654,237	0	0	42,654,237	0.0000	0	0.0750	3,199,068	0.0750	3,199,068
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).....	42,654,237	0	0	42,654,237	XXX	0	XXX	3,199,068	XXX	3,199,068
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt obligations.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
24	2	High quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
25	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
26	4	Low quality.....	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
27	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
28	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
31	2	High quality.....	0	XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium quality.....	0	XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low quality.....	0	XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
34	5	Lower quality.....	0	XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
36		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm mortgages.....	0	0	XXX	0	(a).....0.0032	0	(a).....0.0070	0	(a).....0.0113	0
39		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
40		Residential mortgages-all other.....	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
42		Commercial mortgages-all other.....	0	0	XXX	0	(a).....0.0032	0	(a).....0.0070	0	(a).....0.0113	0
43		In good standing with restructured terms.....	0	0	XXX	0	(b).....0.0210	0	(b).....0.0465	0	(b).....0.0750	0
Overdue, Not in Process:												
44		Farm mortgages.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
45		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
46		Residential mortgages-all other.....	0	0	XXX	0	0.0025	0	0.0060	0	0.0100	0
47		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Commercial mortgages-all other.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of foreclosure:												
49		Farm mortgages.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
50		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Residential mortgages-all other.....	0	0	XXX	0	0.0000	0	0.0200	0	0.0200	0
52		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Commercial mortgages-all other.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
54		Total with mortgage loan characteristics (sum of Lines 38 through 53).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated public.....	0	XXX	XXX	0	0.0000	0	(d).....0.3000	0	(d).....0.3000	0
56		Unaffiliated private.....	0	XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
57		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
58		Affiliated certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	.....0.2000	0	.....0.2000	0
59		Affiliated other - all other.....	0	XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
60		Total with common stock characteristics (sum of Lines 55 through 59).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home office property (general account only).....	0	0	0	0	0.0000	0	.....0.0750	0	.....0.0750	0
62		Investment properties.....	18,879,719	0	0	18,879,719	0.0000	0	.....0.0750	1,415,979	.....0.0750	1,415,979
63		Properties acquired in satisfaction of debt.....	0	0	0	0	0.0000	0	.....0.1100	0	.....0.1100	0
64		Total with real estate characteristics (Lines 61 through 63).....	18,879,719	0	0	18,879,719	XXX	0	XXX	1,415,979	XXX	1,415,979
ALL OTHER INVESTMENTS												
65		Other invested assets - Schedule BA.....	0	XXX	0	0	0.0000	0	.....0.2000	0	.....0.2000	0
66		Other short-term invested assets - Schedule DA.....	0	XXX	0	0	0.0000	0	.....0.2000	0	.....0.2000	0
67		Total all other (sum of Lines 65 + 66).....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
68		Total other invested assets - Schedule BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67).....	18,879,719	0	0	18,879,719	XXX	0	XXX	1,415,979	XXX	1,415,979

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

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

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

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

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

ASSET VALUATION RESERVE (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

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

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	43,520,303
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(871,916)
2.2 Totals, Part 3, Column 7.....	0
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	5,850
4.2 Totals, Part 3, Column 9.....	0
5. Total profit (loss) on sales, Part 3, Column 14.....	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	0
6.2 Totals, Part 3, Column 8.....	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	0
8. Book/adjusted carrying value at end of current period.....	42,654,237
9. Total valuation allowance.....	0
10. Subtotal (Lines 8 plus 9).....	42,654,237
11. Total nonadmitted amounts.....	0
12. Statement value, current period (Page 2, real estate lines, current period).....	42,654,237

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	14,171,476
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	0
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount and mortgage interest points and commitment fees.....	1,322
4. Increase (decrease) by adjustment.....	0
5. Total profit (loss) on sale.....	0
6. Amounts paid on account or in full during the year.....	3,288,455
7. Amortization of premium.....	0
8. Increase (decrease) by foreign exchange adjustment.....	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	10,884,343
10. Total valuation allowance.....	0
11. Subtotal (Lines 9 plus 10).....	10,884,343
12. Total nonadmitted amounts.....	0
13. Statement value of mortgages owned at end of current period.....	10,884,343

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	19,558,530
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	0
2.2 Additional investment made after acquisitions.....	2,902,513
3. Accrual of discount.....	0
4. Increase (decrease) by adjustment.....	(3,574,885)
5. Total profit (loss) on sale.....	0
6. Amounts paid on account or in full during the year.....	6,439
7. Amortization of premium.....	0
8. Increase (decrease) by foreign exchange adjustment.....	0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	18,879,719
10. Total valuation allowance.....	0
11. Subtotal (Lines 9 plus 10).....	18,879,719
12. Total nonadmitted amounts.....	0
13. Statement value of long-term invested assets at end of current period.....	18,879,719

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1.....	60,966,049	102,373,779	60,542,449	632	0	223,882,909	52.1	94,103,857	56.0	223,882,908	0
1.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals.....	60,966,049	102,373,779	60,542,449	632	0	223,882,909	52.1	94,103,857	56.0	223,882,908	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1.....	0	0	1,070,105	0	0	1,070,105	0.2	0	0.0	1,070,105	0
2.2 Class 2.....	0	0	1,048,294	0	0	1,048,294	0.2	0	0.0	1,048,294	0
2.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals.....	0	0	2,118,399	0	0	2,118,399	0.5	0	0.0	2,118,399	0
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....	4,265,492	14,836,216	7,046,908	4,745,899	820,209	31,714,724	7.4	3,379,813	2.0	31,714,724	0
5.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals.....	4,265,492	14,836,216	7,046,908	4,745,899	820,209	31,714,724	7.4	3,379,813	2.0	31,714,724	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1.....	0	1,992,139	0	0	0	1,992,139	0.5	2,998,552	1.8	0	1,992,139
6.2 Class 2.....	0	4,981,324	0	0	0	4,981,324	1.2	9,049,479	5.4	4,981,324	0
6.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals.....	0	6,973,463	0	0	0	6,973,463	1.6	12,048,031	7.2	4,981,324	1,992,139
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	63,129,432	33,764,256	26,380,674	8,094,120	0	131,368,482	30.6	26,922,148	16.0	116,175,155	15,193,326
7.2 Class 2.....	4,413,779	13,747,212	5,551,276	0	0	23,712,267	5.5	28,852,038	17.2	18,645,785	5,066,482
7.3 Class 3.....	0	0	5,530,833	1,000,000	0	6,530,833	1.5	603,778	0.4	6,530,833	0
7.4 Class 4.....	0	83,399	3,001,568	0	0	3,084,967	0.7	2,000,870	1.2	0	3,084,967
7.5 Class 5.....	207	604	204,554	295,446	0	500,811	0.1	1,773	0.0	500,000	810
7.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals.....	67,543,418	47,595,471	40,668,905	9,389,566	0	165,197,360	38.4	58,380,607	34.8	141,851,773	23,345,585
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1.....	128,360,973	152,966,390	95,040,136	12,840,651	820,209	390,028,359	90.7	XXX	XXX	372,842,892	17,185,465
10.2 Class 2.....	4,413,779	18,728,536	6,599,570	0	0	29,741,885	6.9	XXX	XXX	24,675,403	5,066,482
10.3 Class 3.....	0	0	5,530,833	1,000,000	0	6,530,833	1.5	XXX	XXX	6,530,833	0
10.4 Class 4.....	0	83,399	3,001,568	0	0	3,084,967	0.7	XXX	XXX	0	3,084,967
10.5 Class 5.....	207	604	204,554	295,446	0	(c).....500,811	0.1	XXX	XXX	500,000	810
10.6 Class 6.....	0	0	0	0	0	(c).....0	0.0	XXX	XXX	0	0
10.7 Totals.....	132,774,959	171,778,929	110,376,661	14,136,097	820,209	(b).....429,886,855	100.0	XXX	XXX	404,549,128	25,337,724
10.8 Line 10.7 as a % of Col. 6.....	30.9	40.0	25.7	3.3	0.2	100.0	XXX	XXX	XXX	94.1	5.9
11. Total Bonds Prior Year											
11.1 Class 1.....	100,389,226	13,396,735	9,342,118	4,276,291	0	XXX	XXX	127,404,370	75.9	122,061,320	5,343,050
11.2 Class 2.....	3,212,222	19,272,653	11,729,363	3,687,279	0	XXX	XXX	37,901,517	22.6	26,637,985	11,263,531
11.3 Class 3.....	603,778	0	0	0	0	XXX	XXX	603,778	0.4	603,778	0
11.4 Class 4.....	0	0	527,099	1,473,771	0	XXX	XXX	2,000,870	1.2	2,000,869	0
11.5 Class 5.....	336	1,437	0	0	0	XXX	XXX	(c).....1,773	0.0	0	1,774
11.6 Class 6.....	0	0	0	0	0	XXX	XXX	(c).....0	0.0	0	0
11.7 Totals.....	104,205,562	32,670,825	21,598,580	9,437,341	0	XXX	XXX	(b).....167,912,308	100.0	151,303,952	16,608,355
11.8 Line 11.7 as a % of Col. 8.....	62.1	19.5	12.9	5.6	0.0	XXX	XXX	100.0	XXX	90.1	9.9
12. Total Publicly Traded Bonds											
12.1 Class 1.....	128,170,508	144,474,059	86,537,465	12,840,651	820,209	372,842,892	86.7	122,061,320	72.7	372,842,892	XXX
12.2 Class 2.....	3,140,978	17,637,336	3,897,089	0	0	24,675,403	5.7	26,637,985	15.9	24,675,403	XXX
12.3 Class 3.....	0	0	5,530,833	1,000,000	0	6,530,833	1.5	603,778	0.4	6,530,833	XXX
12.4 Class 4.....	0	0	0	0	0	0	0.0	2,000,869	1.2	0	XXX
12.5 Class 5.....	0	0	204,554	295,446	0	500,000	0.1	0	0.0	500,000	XXX
12.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	131,311,486	162,111,395	96,169,941	14,136,097	820,209	404,549,128	94.1	151,303,952	90.1	404,549,128	XXX
12.8 Line 12.7 as a % of Col. 6.....	32.5	40.1	23.8	3.5	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	30.5	37.7	22.4	3.3	0.2	94.1	XXX	XXX	XXX	94.1	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....	190,464	8,492,331	8,502,670	0	0	17,185,465	4.0	5,343,050	3.2	XXX	17,185,465
13.2 Class 2.....	1,272,800	1,091,200	2,702,481	0	0	5,066,481	1.2	11,263,531	6.7	XXX	5,066,481
13.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4.....	0	83,399	3,001,568	0	0	3,084,967	0.7	0	0.0	XXX	3,084,967
13.5 Class 5.....	207	604	0	0	0	811	0.0	1,774	0.0	XXX	811
13.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals.....	1,463,471	9,667,534	14,206,719	0	0	25,337,724	5.9	16,608,355	9.9	XXX	25,337,724
13.8 Line 13.7 as a % of Col. 6.....	5.8	38.2	56.1	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.3	2.2	3.3	0.0	0.0	5.9	XXX	XXX	XXX	XXX	5.9

- (a) Includes \$.....23,860,684 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....15,598,430 current year, \$.....651,917 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designation. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
- (c) Includes \$.....810 current year, \$.....1,774 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)												
1.1 Issuer Obligations.....	60,868,947	102,190,036	60,507,378	0	0	223,566,361	52.0	93,545,478	55.7	223,566,361	0	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	97,102	183,743	35,070	632	0	316,547	0.1	558,378	0.3	316,547	0	
1.7 Totals.....	60,966,049	102,373,779	60,542,448	632	0	223,882,908	52.1	94,103,856	56.0	223,882,908	0	
2. All Other Governments, Schedules D & DA (Group 2)												
2.1 Issuer Obligations.....	0	0	2,118,400	0	0	2,118,400	0.5	0	0.0	2,118,400	0	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
2.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
2.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
2.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
2.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
2.7 Totals.....	0	0	2,118,400	0	0	2,118,400	0.5	0	0.0	2,118,400	0	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)												
3.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
3.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
3.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
3.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
3.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
3.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)												
4.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
4.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
4.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
4.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
4.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
4.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)												
5.1 Issuer Obligations.....	0	1,482,984	0	0	0	1,482,984	0.3	1,480,328	0.9	1,482,984	0	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	3,908,458	10,886,758	6,984,714	4,738,191	820,209	27,338,330	6.4	392,455	0.2	27,338,329	0	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
5.3 Defined.....	357,034	2,466,474	62,194	7,708	0	2,893,410	0.7	1,507,029	0.9	2,893,410	0	
5.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
5.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
5.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0	
5.7 Totals.....	4,265,492	14,836,216	7,046,908	4,745,899	820,209	31,714,724	7.4	3,379,812	2.0	31,714,723	0	

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....	0	6,973,463	0	0	0	6,973,463	1.6	12,048,031	7.2	4,981,324	1,992,139
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals.....	0	6,973,463	0	0	0	6,973,463	1.6	12,048,031	7.2	4,981,324	1,992,139
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	64,513,105	33,965,877	33,912,138	9,384,411	0	141,775,531	33.0	38,920,827	23.2	118,938,281	22,837,250
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....	1,075,945	2,349,659	2,816,326	0	0	6,241,930	1.5	5,550,569	3.3	6,241,931	0
7.4 Other.....	1,954,367	2,407,026	559,589	5,155	0	4,926,137	1.1	7,891,198	4.7	4,925,325	810
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Other.....	0	8,872,909	3,380,852	0	0	12,253,761	2.9	6,018,012	3.6	11,746,236	507,525
7.7 Totals.....	67,543,417	47,595,471	40,668,905	9,389,566	0	165,197,359	38.4	58,380,606	34.8	141,851,773	23,345,585
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	125,382,052	144,612,360	96,537,916	9,384,411	0	375,916,739	87.4	XXX	XXX	351,087,350	24,829,389
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	4,005,560	11,070,501	7,019,784	4,738,823	820,209	27,654,877	6.4	XXX	XXX	27,654,876	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	1,432,979	4,816,133	2,878,520	7,708	0	9,135,340	2.1	XXX	XXX	9,135,341	0
10.4 Other.....	1,954,367	2,407,026	559,589	5,155	0	4,926,137	1.1	XXX	XXX	4,925,325	810
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other.....	0	8,872,909	3,380,852	0	0	12,253,761	2.9	XXX	XXX	11,746,236	507,525
10.7 Totals.....	132,774,958	171,778,929	110,376,661	14,136,097	820,209	429,886,854	100.0	XXX	XXX	404,549,128	25,337,724
10.8 Line 10.7 as a % of Col. 6.....	30.9	40.0	25.7	3.3	0.2	100.0	XXX	XXX	XXX	94.1	5.9
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	97,220,631	22,722,626	20,387,856	5,663,551	0	XXX	XXX	145,994,664	86.9	131,515,328	14,479,336
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	261,675	540,225	146,736	2,197	0	XXX	XXX	950,833	0.6	950,834	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	3,275,452	3,671,602	100,268	10,276	0	XXX	XXX	7,057,598	4.2	7,057,597	0
11.4 Other.....	2,845,580	4,156,198	815,382	74,038	0	XXX	XXX	7,891,198	4.7	7,889,424	1,774
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other.....	602,223	1,580,174	148,336	3,687,279	0	XXX	XXX	6,018,012	3.6	3,890,767	2,127,244
11.7 Totals.....	104,205,561	32,670,825	21,598,578	9,437,341	0	XXX	XXX	167,912,305	100.0	151,303,950	16,608,354
11.8 Line 11.7 as a % of Col. 8.....	62.1	19.5	12.9	5.6	0.0	XXX	XXX	100.0	XXX	90.1	9.9
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	123,918,788	135,452,955	82,331,197	9,384,411	0	351,087,351	81.7	131,515,328	78.3	351,087,351	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	4,005,559	11,070,502	7,019,784	4,738,823	820,209	27,654,877	6.4	950,834	0.6	27,654,877	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	1,432,979	4,816,133	2,878,520	7,708	0	9,135,340	2.1	7,057,597	4.2	9,135,340	XXX
12.4 Other.....	1,954,160	2,406,423	559,589	5,155	0	4,925,327	1.1	7,889,424	4.7	4,925,327	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other.....	0	8,365,384	3,380,852	0	0	11,746,236	2.7	3,890,767	2.3	11,746,236	XXX
12.7 Totals.....	131,311,486	162,111,397	96,169,942	14,136,097	820,209	404,549,131	94.1	151,303,950	90.1	404,549,131	XXX
12.8 Line 12.7 as a % of Col. 6.....	32.5	40.1	23.8	3.5	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	30.5	37.7	22.4	3.3	0.2	94.1	XXX	XXX	XXX	94.1	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....	1,463,264	9,159,405	14,206,719	0	0	24,829,388	5.8	14,479,336	8.6	XXX	24,829,388
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other.....	207	604	0	0	0	811	0.0	1,774	0.0	XXX	811
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other.....	0	507,525	0	0	0	507,525	0.1	2,127,244	1.3	XXX	507,525
13.7 Totals.....	1,463,471	9,667,534	14,206,719	0	0	25,337,724	5.9	16,608,354	9.9	XXX	25,337,724
13.8 Line 13.7 as a % of Col. 6.....	5.8	38.2	56.1	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.3	2.2	3.3	0.0	0.0	5.9	XXX	XXX	XXX	XXX	5.9

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.....	89,423,296	89,423,296	.0	.0	.0
2. Cost of short-term investments acquired.....	613,799,117	613,799,117	.0	.0	.0
3. Increase (decrease) by adjustment.....	16,356	16,356	.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.....	585,499,320	585,499,320	.0	.0	.0
7. Book/adjusted carrying value, current year.....	117,739,449	117,739,449	.0	.0	.0
8. Total valuation allowance.....	.0	.0	.0	.0	.0
9. Subtotal (Lines 7 plus 8).....	117,739,449	117,739,449	.0	.0	.0
10. Total nonadmitted amounts.....	.0	.0	.0	.0	.0
11. Statement value (Lines 9 minus 10).....	117,739,449	117,739,449	.0	.0	.0
12. Income collected during year	836,979	836,979	.0	.0	.0
13. Income earned during year.....	836,979	836,979	.0	.0	.0

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

**Sch. DB-Pt.A-Verification Between Years
NONE**

**Sch. DB-Pt.B-Verification Between Years
NONE**

**Sch. DB-Pt.C-Verification Between Years
NONE**

**Sch. DB-Pt.D-Verification Between Years
NONE**

**Sch. DB-Pt.E-Verification
NONE**

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

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

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
CLAIMS DISPOSED OF DURING CURRENT YEAR							
Death Claims - Ordinary							
15B3085477.....	14457.....	CA.....	2001.....	30,000.....	1,700.....	0.....	Unadmitted medical history developed; return of premium...
15B3034205.....	15840.....	CA.....	2002.....	550,000.....	0.....	0.....	Unable to verify the death of the insured in Russia; beneficia
15B3151683.....	15550.....	CA.....	2002.....	60,000.....	12,027.....	0.....	Unadmitted medical history developed; return of premium...
15B0919326.....	15504.....	CA.....	2001.....	10,000.....	0.....	0.....	Child rider; child not covered as born before issue of policy.
15B0870884.....	16060.....	CA.....	2002.....	90,000.....	0.....	0.....	Unable to verify the death of the insured in the Philippines..
01B4006504.....	16120.....	FL.....	2002.....	200,000.....	100,074.....	0.....	Denied coverage under Military Aviation Exclusion Rider; die
15B9005436.....	16249.....	UT.....	2002.....	250,000.....	0.....	0.....	Accelerated Death Claim denied not terminally ill under the ri
15B3038344.....	13651.....	CA.....	2000.....	1,000,000.....	27,735.....	0.....	Suicide; return of premium.....
01B0493225.....	15399.....	OH.....	2001.....	250,000.....	135,000.....	0.....	Conversion policy; unadmitted medical history developed; pa
15B3186858.....	15999.....	CA.....	2002.....	95,000.....	5,694.....	0.....	Suicide; return of premium.....
5000037165.....	16512.....	DC.....	2002.....	25,000.....	54.....	0.....	Conditional receipt requirements not met; return of premium
15B1080695.....	11906.....	AZ.....	1998.....	450,000.....	0.....	0.....	Summary Judgement in Favor of Company.....
0199999.	Death Claims - Ordinary.....			3,010,000.....	282,284.....	0.....	XXX.....
0599999.	Subtotal - Disposed-Death Claims.....			3,010,000.....	282,284.....	0.....	XXX.....
2699999.	Subtotal - Claims Disposed of During Current Year.....			3,010,000.....	282,284.....	0.....	XXX.....
5399999.	Totals.....			3,010,000.....	282,284.....	0.....	XXX.....

**Sch. H-Pt. 1
NONE**

**Sch. H-Pt. 2
NONE**

**Sch. H-Pt. 3
NONE**

**Sch. H-Pt. 4
NONE**

**Sch. H-Pt. 5
NONE**

**Sch. O-Pt. 1-Sn. A
NONE**

**Sch. O-Pt. 1-Sn. B
NONE**

**Sch. O-Pt. 1-Sn. C
NONE**

SCHEDULE O - PART 2

Development of Incurred Losses

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998.....	0	0	0	.XXX	.XXX
2. 1999.....	.XXX	0	0	0	.XXX
3. 2000.....	.XXX	.XXX	0	0	0
4. 2001.....	.XXX	.XXX	.XXX	0	0
5. 2002.....	.XXX	.XXX	.XXX	.XXX	0

Section B - Other Accident and Health

1. 1998.....	0	0	0	.XXX	.XXX
2. 1999.....	.XXX	0	0	0	.XXX
3. 2000.....	.XXX	.XXX	0	0	0
4. 2001.....	.XXX	.XXX	.XXX	0	0
5. 2002.....	.XXX	.XXX	.XXX	.XXX	0

Section C - Credit Accident and Health

1. 1998.....	0	0	0	.XXX	.XXX
2. 1999.....	.XXX	0	0	0	.XXX
3. 2000.....	.XXX	.XXX	0	0	0
4. 2001.....	.XXX	.XXX	.XXX	0	0
5. 2002.....	.XXX	.XXX	.XXX	.XXX	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.....	Other.....	12,873,825
3. Individual annuity.....		0
4. Supplementary contracts.....		0
5. Credit life.....		0
6. Group life.....	Development.....	100,000
7. Group accident and health.....		0
8. Credit accident and health.....		0
9. Other accident and health.....		0
10. Total.....		12,973,825

Sch. S-Pt. 1-Sn. 1
NONE

Sch. S-Pt. 1-Sn. 2
NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

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 - Affiliates						
67121	95-1060502	01/01/1997	Transamerica Occidental Life Ins Co.	Iowa	246,099	132,700
0199999	Total - Affiliates				246,099	132,700
Life and Annuity - Non-Affiliates						
61492	44-0188050	04/01/2002	Business Men's Assurance Company of America	Missouri	0	137,250
90670	43-1178580	07/01/2001	ERC Life Reinsurance Corporation	Missouri	103,606	358,543
90670	43-1178580	01/01/1997	ERC Life Reinsurance Corporation	Missouri	0	132,700
86258	13-2572994	07/01/2001	General & Cologne Life Re of America	Connecticut	119,545	413,704
00000	AA-3190639	06/30/1996	Global Preferred Re Limited	Bermuda	0	647,000
00000	AA-3190639	01/01/1998	Global Preferred Re Limited	Bermuda	309,151	0
00000	AA-3190639	04/01/1998	Global Preferred Re Limited	Bermuda	248,377	161,514
00000	AA-3190639	01/01/1999	Global Preferred Re Limited	Bermuda	369,414	340,351
65676	35-0472300	07/01/2001	Lincoln National Life Insurance Company	Indiana	87,666	51,758
65676	35-0472300	01/01/1997	Lincoln National Life Insurance Company	Indiana	246,099	132,700
64688	75-6020048	04/01/2002	Scor Life U.S. Re Insurance Company	Texas	18,917	114,375
82627	06-0839705	07/01/2001	Swiss Re Life & Health America Inc.	Connecticut	87,666	303,383
82627	06-0839705	01/01/1997	Swiss Re Life & Health America Inc.	Connecticut	0	132,700
82627	06-0839705	07/01/1992	Swiss Re Life & Health America Inc.	Connecticut	46,684	0
0299999	Total - Non-Affiliates				1,637,125	2,925,978
0399999	Total - Life and Annuity				1,883,224	3,058,678
0799999	Totals - Life, Annuity and Accident and Health				1,883,224	3,058,678

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

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														
00000	AA-3190773	.12/31/2001	Transamerica International Re (Bermuda) Ltd.....	Bermuda.....	ACOFW/I.....	0	104,725,628	55,408,401	5,558,902	0	0	0	34,725,628	
00000	AA-3190773	.04/01/2002	Transamerica International Re (Bermuda) Ltd.....	Bermuda.....	CO/I.....	586,701,998	1,133,141	0	278,091	0	0	0	0	
67121	95-1060502	.07/01/1984	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	383,333	173	552	2,224	0	0	0	0	
67121	95-1060502	.01/01/1990	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	826,635	211	695	5,913	0	0	0	0	
67121	95-1060502	.09/01/1990	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	1,450,000	700	789	9,857	0	0	0	0	
67121	95-1060502	.01/01/1991	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	8,688,581	3,107	5,471	44,610	0	0	0	0	
67121	95-1060502	.04/01/1993	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	185,680,516	41,933	43,042	495,499	0	0	0	0	
67121	95-1060502	.01/01/1997	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	1,027,926,341	125,232	125,165	947,804	0	0	0	0	
67121	95-1060502	.07/01/1999	Transamerica Occidental Life Ins Co.....	Iowa.....	YRT/I.....	2,614,000	525	514	1,740	0	0	0	0	
0199999	Total - General Account, Affiliates.....						1,814,271,404	106,030,650	55,584,629	7,344,640	0	0	0	34,725,628

General Account, Non-Affiliates

60895	35-0145825	.07/01/1984	American United Life Insurance Company.....	Indiana.....	YRT/I.....	383,333	173	552	2,224	0	0	0	0
61492	44-0188050	.04/01/2002	Business Men's Assurance Company of America..	Missouri.....	YRT/I.....	469,302,941	45,352	0	273	0	0	0	0
62308	06-0303370	.01/01/2000	Connecticut General Life Ins Company.....	Connecticut.....	YRT/I.....	193,568,926	28,742	7,734	166,762	0	0	0	0
90670	43-1178580	.01/01/2000	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	65,863,966	11,979	8,274	83,571	0	0	0	0
90670	43-1178580	.09/01/1990	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	1,450,000	700	789	9,857	0	0	0	0
90670	43-1178580	.01/01/1991	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	7,938,581	2,727	5,172	68,983	0	0	0	0
90670	43-1178580	.04/01/1993	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	185,930,092	42,870	43,859	490,676	0	0	0	0
90670	43-1178580	.01/01/1997	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	1,016,451,793	123,391	124,813	950,569	0	0	0	0
90670	43-1178580	.07/01/1999	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	2,614,000	525	514	1,740	0	0	0	0
90670	43-1178580	.07/01/2001	ERC Life Reinsurance Corporation.....	Missouri.....	YRT/I.....	1,927,102,341	197,879	83,098	95,233	0	0	0	0
86258	13-2572994	.01/01/2000	General & Cologne Life Re of America.....	Connecticut.....	YRT/I.....	114,916,975	18,740	8,681	123,533	0	0	0	0
86258	13-2572994	.04/01/1993	General & Cologne Life Re of America.....	Connecticut.....	YRT/I.....	187,506,733	42,378	43,408	494,947	0	0	0	0
86258	13-2572994	.01/01/1997	General & Cologne Life Re of America.....	Connecticut.....	YRT/I.....	50,300,159	2,428	732	9,580	0	0	0	0
86258	13-2572994	.07/01/2001	General & Cologne Life Re of America.....	Connecticut.....	YRT/I.....	2,207,792,331	225,158	94,108	106,825	0	0	0	0
87017	62-1003368	.01/01/2000	Gerling Global Life Reinsurance Company.....	California.....	YRT/I.....	81,973,336	16,165	13,018	111,358	0	0	0	0
87017	62-1003368	.07/01/1992	Gerling Global Life Reinsurance Company.....	California.....	YRT/G.....	25,667,929	12,039	10,199	148,077	0	0	0	0
00000	AA-3190639	.06/30/1996	Global Preferred Re Limited.....	Bermuda.....	YRT/I.....	2,932,487,870	511,788	521,002	6,280,001	0	0	0	0
00000	AA-3190639	.01/01/1998	Global Preferred Re Limited.....	Bermuda.....	ACOMB/I.....	0	9,197,234	4,815,376	62,601,359	0	0	0	0
00000	AA-3190639	.04/01/1998	Global Preferred Re Limited.....	Bermuda.....	COMB/I.....	1,564,855,845	1,412,605	902,305	19,471,574	0	0	0	0
00000	AA-3190639	.01/01/1999	Global Preferred Re Limited.....	Bermuda.....	YRT/I.....	3,078,064,916	396,312	440,271	8,534,623	0	0	0	0
65676	35-0472300	.01/01/2000	Lincoln National Life Insurance Company.....	Indiana.....	YRT/I.....	60,073,581	9,040	5,249	60,173	0	0	0	0
65676	35-0472300	.01/01/1997	Lincoln National Life Insurance Company.....	Indiana.....	YRT/I.....	966,061,681	124,989	128,300	963,786	0	0	0	0
65676	35-0472300	.07/01/1999	Lincoln National Life Insurance Company.....	Indiana.....	YRT/I.....	2,614,000	525	514	1,740	0	0	0	0
65676	35-0472300	.07/01/2001	Lincoln National Life Insurance Company.....	Indiana.....	YRT/I.....	835,981,156	90,439	72,091	86,347	0	0	0	0
66346	58-0828824	.11/15/2000	Munich American Reassurance Company.....	Georgia.....	YRT/I.....	430,402,737	76,244	35,772	866,382	0	0	0	0
93572	43-1235868	.11/01/1990	RGA Reinsurance Company.....	Missouri.....	YRT/G.....	1,834,450	45,828	38,880	95,986	0	0	0	0
64688	75-6020048	.04/01/2002	Scor Life U.S. Re Insurance Company.....	Texas.....	YRT/I.....	381,088,828	36,920	0	228	0	0	0	0
82627	06-0839705	.12/31/1977	Swiss Re Life & Health America Inc.....	Connecticut.....	CO/I.....	1,405,000	450,083	453,423	22,121	0	0	0	0
82627	06-0839705	.07/01/1987	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	383,333	173	552	2,224	0	0	0	0
82627	06-0839705	.01/01/1990	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	1,653,270	423	1,389	11,827	0	0	0	0
82627	06-0839705	.09/01/1990	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	2,900,000	1,400	1,578	19,715	0	0	0	0
82627	06-0839705	.01/01/1991	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	16,627,163	5,834	10,571	154,896	0	0	0	0
82627	06-0839705	.07/01/1992	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/G.....	34,388,195	12,852	11,499	112,640	0	0	0	0
82627	06-0839705	.04/01/1993	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	404,512,545	90,481	91,915	993,597	0	0	0	0
82627	06-0839705	.01/01/1997	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	1,017,146,219	122,743	125,036	949,147	0	0	0	0
82627	06-0839705	.07/01/1999	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	2,614,000	525	514	1,740	0	0	0	0
82627	06-0839705	.07/01/2001	Swiss Re Life & Health America Inc.....	Connecticut.....	YRT/I.....	1,671,753,953	172,852	72,348	86,444	0	0	0	0

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		
0299999	Total - General Account, Non-Affiliates.....					19,945,612,178	13,530,536	8,173,536	104,180,758	0	0	0	0
0399999	Total - General Account.....					21,759,883,582	119,561,186	63,758,165	111,525,398	0	0	0	34,725,628
0799999	Totals.....					21,759,883,582	119,561,186	63,758,165	111,525,398	0	0	0	34,725,628

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		

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 10 + 11 + 12 + 13 But Not in Excess of Col. 8
GENERAL ACCOUNT, LIFE AND ANNUITY													
Affiliates													
00000.....	AA-3190773...	...12/31/2001	Transamerica International Re (Bermuda) Ltd.....	.....104,725,628	.....0	.....0	.....104,725,628	.....70,000,000	.....0	.....34,725,628	.....0	.....0	.....104,725,628
00000.....	AA-3190773...	...12/31/2001	Transamerica International Re (Bermuda) Ltd.....	.....1,133,141	.....0	.....0	.....1,133,141	.....0	.....0	.....0	.....0	.....0	.....0
0199999.	Total - General Account-Life and Annuity - Affiliates.....			.....105,858,769	.....0	.....0	.....105,858,769	.....70,000,000	.....0	.....34,725,628	.....0	.....0	.....104,725,628
Non-Affiliates													
00000.....	AA-3190639...	...06/30/1996	Global Preferred Re Limited.....	.....511,788	.....647,000	.....0	.....1,158,788	.....1,100,000	.....0	.....0	.....0	.....522,907	.....1,158,788
00000.....	AA-3190639...	...01/01/1998	Global Preferred Re Limited.....	.....9,197,234	.....309,151	.....0	.....9,506,385	.....4,200,000	.....0	.....0	.....0	.....6,504,638	.....9,506,385
00000.....	AA-3190639...	...04/01/1998	Global Preferred Re Limited.....	.....1,412,605	.....409,891	.....0	.....1,822,496	.....2,000,000	.....0	.....0	.....0	.....12,675,578	.....1,822,496
00000.....	AA-3190639...	...01/01/1999	Global Preferred Re Limited.....	.....396,312	.....709,765	.....0	.....1,106,077	.....1,200,000	.....0	.....0	.....0	.....1,219,696	.....1,106,077
0299999.	Total - General Account-Life and Annuity - Non-Affiliates.....			.....11,517,939	.....2,075,807	.....0	.....13,593,746	.....8,500,000	.....0	.....0	.....0	.....20,922,819	.....13,593,746
0399999.	Total - General Account - Life and Annuity.....			.....117,376,708	.....2,075,807	.....0	.....119,452,515	.....78,500,000	.....0	.....34,725,628	.....0	.....20,922,819	.....118,319,374
0799999.	Total - General Account - Life, Annuity and Accident and Health.....			.....117,376,708	.....2,075,807	.....0	.....119,452,515	.....78,500,000	.....0	.....34,725,628	.....0	.....20,922,819	.....118,319,374
1199999.	Total (General Account and Separate Accounts Combined).....			.....117,376,708	.....2,075,807	.....0	.....119,452,515	.....78,500,000	.....0	.....34,725,628	.....0	.....20,922,819	.....118,319,374

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.....	111,525	91,204	33,713	21,281	19,732
2. Commissions and reinsurance expense allowances.....	10,427	(10,789)	1,648	4,178	15,333
3. Contract claims.....	25,461	18,159	9,924	6,725	3,288
4. Surrender benefits and withdrawals for life contracts.....	21,139	12,680	11,082	5,329	1,037
5. Dividends to policyholders.....	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded.....	51,453	11,846	55,535	41,531	65,139
7. Increase in aggregate reserves for life and accident and health contracts.....	55,803	58,630	1,641	638	1,480
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	109	226	0	0	0
9. Aggregate reserves for life and accident and health contracts.....	119,561	63,758	5,128	3,487	2,849
10. Liability for deposit-type contracts.....	0	0	0	0	0
11. Contract claims unpaid.....	3,209	6,065	2,337	1,557	1,003
12. Amounts recoverable on reinsurance.....	1,883	3,946	1,852	1,565	310
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.....	0	0	0	0	0
16. Unauthorized reinsurance offset.....	1,133	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F).....	34,726	40,227	0	0	0
18. Letters of credit (L).....	78,500	78,500	6,000	3,700	3,700
19. Trust agreements (T).....	0	0	0	0	0
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, Col. 3)			
1. Cash and invested assets (Line 11).....	1,083,015,524	0	1,083,015,524
2. Reinsurance ceded (Line 12).....	1,883,225	(1,883,225)	0
3. Life & annuity premiums deferred & uncollected (Line 16).....	3,843,929	109,208	3,953,137
4. A&H premiums due and unpaid (Line 17).....	0	0	0
5. Net credit for ceded reinsurance.....	XXX	123,410,742	123,410,742
6. All other admitted assets (balance).....	84,549,625	0	84,549,625
7. Total assets excluding Separate Accounts (Line 25).....	1,173,292,303	121,636,725	1,294,929,028
8. Separate Account Assets (Line 26).....	6,501,088,509	0	6,501,088,509
9. Total assets (Line 27).....	7,674,380,812	121,636,725	7,796,017,537
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
10. Contract reserves (Lines 1 and 2).....	1,146,186,835	119,561,188	1,265,748,023
11. Liability for deposit-type contracts (Line 3).....	12,723,889	0	12,723,889
12. Claim reserves (Line 4).....	12,973,825	3,208,678	16,182,503
13. Policyholder dividends/reserves (Lines 5 through 7).....	0	0	0
14. Premium & annuity considerations received in advance (Line 8).....	56,200	0	56,200
15. Other contract liabilities (Line 9).....	3,459,421	0	3,459,421
16. Reinsurance in unauthorized companies (Line 24.2).....	1,133,141	(1,133,141)	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3).....	34,725,628	XXX	34,725,628
18. All other liabilities (balance).....	(250,330,547)	0	(250,330,547)
19. Total liabilities excluding Separate Accounts (Line 26).....	960,928,392	121,636,725	1,082,565,117
20. Separate Account liabilities (Line 27).....	6,497,145,942	0	6,497,145,942
21. Total liabilities (Line 28).....	7,458,074,334	121,636,725	7,579,711,059
22. Capital & surplus (Line 38).....	216,306,478	XXX	216,306,478
23. Total liabilities, capital & surplus (Line 39).....	7,674,380,812	121,636,725	7,796,017,537
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves.....	119,561,188		
25. Claim reserves.....	3,208,678		
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.....	1,883,225		
31. Other ceded reinsurance recoverables.....	0		
32. Total ceded reinsurance recoverables.....	124,653,091		
33. Life & annuity premiums deferred & uncollected.....	109,208		
34. A&H premiums due and unpaid.....	0		
35. Reinsurance in unauthorized companies.....	1,133,141		
36. Other ceded reinsurance payables/offsets.....	0		
37. Total ceded reinsurance payables/offsets.....	1,242,349		
38. Total net credit for ceded reinsurance.....	123,410,742		

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE Y (Continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
64130	42-0191090	Life Investors Insurance Co. of America	(60,000,000)	65,000,000	1,333,801	0	(25,616,839)	115,100,232		150,000,000	245,817,194	(267,713,038)
74870	42-6063494	First AUSA Life Insurance Company	124,155,000	(130,484,865)	0	0	(1,446,217)	5,851,074		0	(1,925,008)	(701,511,800)
66281	52-0419790	Monumental Life Insurance Company	(150,000,000)	(43,078,000)	0	0	(38,287,207)	(472,375,002)		0	(703,740,209)	9,841,996,381
87475	86-0580557	Iowa Fidelity Life Insurance Company	0	0	0	0	0	371,914		0	371,914	(248,348)
00000	52-1549874	AUSA Holding Company	29,772,649	(29,001,000)	0	0	(280,153)	0		0	491,496	0
00000	42-1310237	AEGON USA, Inc.	(16,426,973)	1,839,800,000	0	0	(451,772)	0		(425,000,000)	1,397,921,255	0
91413	43-1162657	Western Reserve Life Assurance Co. of Oh.	(7,078,789)	0	0	0	(1,568,385)	(7,344,640)		0	(15,991,814)	106,409,449
00000	95-2775959	Zahorik Company Inc.	0	0	0	0	0	0		0	0	0
86231	39-0989781	Transamerica Life Insurance Company	0	400,000,000	0	0	(43,404,738)	191,034,316		575,000,000	1,122,629,578	(5,200,244,708)
00000	42-1528022	AEGON US Corporation	237,800,000	(209,800,000)	0	0	0	0		0	28,000,000	0
31232	52-0716794	Monumental General Casualty Company	0	0	0	0	(45,814)	0		0	(45,814)	0
00000	59-2476008	Intersecurities, Inc.	0	0	0	0	0	0		0	0	0
00000	13-3350744	AEGON US Holding Corp.	16,426,973	(2,150,000,000)	0	0	0	0		0	(2,133,573,027)	0
00000	42-1470697	AEGON Special Markets Group	0	0	0	0	0	0		0	0	0
00000	42-1333264	AEGON USA Investment Management, Inc.	(67,000,000)	0	0	0	148,940,412	0		0	81,940,412	0
70688	36-6071399	AUSA Life Insurance Company, Inc.	0	130,000,000	(1,333,801)	0	(8,344,012)	(29,457,278)		0	90,864,909	106,665,919
00000	13-3689044	Diversified Investment Advisors, Inc.	0	22,100,000	0	0	0	0		0	22,100,000	0
00000	13-3696753	Diversified Investment Securities Corp.	0	200,000	0	0	0	0		0	200,000	0
00000	75-2269402	Quantra Corp.	0	0	0	0	0	0		0	0	0
00000	23-2421076	AFSG Securities Corporation	0	0	0	0	0	0		0	0	0
00000	42-1205796	AEGON USA Realty Advisors, Inc.	(25,000,000)	0	0	0	60,602,082	0		0	35,602,082	0
00000	59-3403585	AEGON/Transamerica Fund Advisors	(21,693,860)	0	0	0	0	0		0	(21,693,860)	0
00000	51-0108922	Commonwealth General Corp.	10,400,000	(15,354,000)	0	0	0	0		0	(4,954,000)	0
00000	52-1301243	Monumental General Insurance Group	0	0	0	0	0	0		0	0	0
66605	43-0378030	Peoples Benefit Life Insurance Company	0	0	0	0	(15,326,663)	193,024,401		0	177,697,738	(2,774,990,133)
81027	36-2545774	Veterans Life Insurance Company	0	0	0	0	(1,233,575)	(103,274,153)		0	(104,507,728)	26,522
00000	58-1949029	Academy Insurance Group, Inc.	0	0	0	0	0	0		0	0	0
60046	84-0528301	Academy Life Insurance Company	(10,400,000)	0	0	0	(540,866)	(10,809,972)		0	(21,750,838)	89,058,285
67687	22-1731007	Pension Life Insurance Company of Americ.	0	0	0	0	(12,448)	(43,018,932)		0	(43,031,380)	22,480,307
00000	61-1014834	Capital General Development Corporation	(27,955,000)	0	0	0	0	0		0	(27,955,000)	0
00000	61-0989122	Capital Liberty, L.P.	0	43,078,000	0	0	0	0		0	43,078,000	0
98486	86-0455577	Southwest Equity Life Insurance Company	0	0	0	0	(17,929)	2,920,593		0	2,902,664	(4,171,146)
00000	42-1496049	ADB Corporation, LLC	0	0	0	0	0	0		0	0	0
62723	86-0484429	Bankers Financial Life Insurance Company	0	0	0	0	(6,631)	4,048,165		0	4,041,534	(2,933,396)
00000	42-1489646	AEGON Funding Corp.	0	0	0	0	0	0		0	0	0
00000	42-1079580	Money Services, Inc.	0	30,000,000	0	0	0	0		0	30,000,000	0
00000	98-0140083	Commonwealth General LLC	0	0	0	0	0	0		0	0	0
00000	42-1310237	Transamerica Holding Company LLC	67,000,000	8,440,928	0	0	0	0		(300,000,000)	(224,559,072)	0
00000	42-1359672	George Beram & Company, Inc.	0	0	0	0	0	0		0	0	0
00000	94-2195548	Plaza Insurance Sales, Inc.	0	0	0	0	0	0		0	0	0
80829	95-2844555	Transamerica Assurance Company	0	30,000,000	0	0	(1,254,169)	(552,738)		0	28,193,093	0
00000	94-3054228	Transamerica Commercial Finance Corporat.	0	0	0	0	0	0		0	0	0
00000	42-1484983	Transamerica Corporation	10,000,000	(367,316,448)	0	0	(48,639)	0		(200,000,000)	(557,365,087)	0
00000	95-2565208	Transamerica Financial Resources, Inc.	0	0	0	0	0	0		0	0	0
00000	94-3054235	Transamerica Fleet Leasing	0	0	0	0	0	0		0	0	0
00000	95-4390993	Transamerica Home Loan	0	0	0	0	0	0		0	0	0
80446	95-2634355	Transamerica Insurance Corporation	0	0	0	0	(1,067,052)	0		0	(1,067,052)	0

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE Y (Continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	94-1632699	Transamerica Investment Services, Inc.	(10,000,000)	0	0	0	0	0	0	0	(10,000,000)	0
69507	95-6140222	Transamerica Life Insurance and Annuity	0	150,000,000	0	0	(27,474,310)	(49,058,908)	0	0	73,466,782	(1,633,036,443)
00000	00-0000000	Transamerica Life Canada	0	117,316,448	0	0	0	0	0	0	117,316,448	0
83399	93-0913483	Transamerica Life Insurance Co. of New Y	0	50,000,000	0	0	(2,216,673)	(575,579)	0	0	47,207,748	540,909
67121	95-1060502	Transamerica Occidental Life Insurance C.	0	(193,000,000)	0	0	(36,371,741)	(79,510,456)	0	200,000,000	(108,882,197)	2,292,694,113
00000	95-2802547	Transamerica Business Technologies Corp.	0	0	0	0	0	0	0	0	0	0
00000	98-0199561	Transamerica International Re (Bermuda)	0	200,000,000	0	0	0	169,289,109	0	0	369,289,109	(1,198,973,049)
00000	94-3304740	Transamerica Pacific Insurance Company	0	0	0	0	0	110,203,788	0	0	110,203,788	(276,101,662)
00000	95-3141953	Transamerica Capital, Inc.	0	3,000,000	0	0	0	0	0	0	3,000,000	0
00000	48-0933220	USA Administrative Services	0	0	0	0	0	0	0	0	0	0
00000	33-0519486	Endeavor Management Company	0	0	0	0	0	0	0	0	0	0
00000		Edgewood IP LLC	0	13,000,000	0	0	0	0	0	0	13,000,000	0
00000	42-1517005	WRL Insurance Agency	0	0	0	0	0	0	0	0	0	0
00000	61-1098396	AEGON USA Real Estate Services, Inc.	0	0	0	0	0	0	0	0	0	0
00000	39-1884868	AEGON Asset Management Services, Inc.	0	(2,000,000)	0	0	0	0	0	0	(2,000,000)	0
00000	95-3809372	World Financial Group Insurance Agency, Inc.	0	0	0	0	0	0	0	0	0	0
00000	42-1517006	World Group Securities, Inc.	0	2,000,000	0	0	0	0	0	0	2,000,000	0
00000	95-1077235	Transamerica Finance Corporation	0	0	0	0	0	0	0	0	0	0
00000	74-1502783	Fed Financial, Inc.	0	0	0	0	0	0	0	0	0	0
00000	72-1334744	Universal Benefits Corporation	0	0	0	0	0	0	0	0	0	0
00000	23-1720755	Ampac Insurance Agency, Inc.	0	0	0	0	0	0	0	0	0	0
00000	94-3026780	Transamerica Realty Services	0	(520,000)	0	0	(453,749)	0	0	0	(973,749)	0
00000	95-3945408	Transamerica Minerals Corp.	0	0	0	0	(479,275)	0	0	0	(479,275)	0
00000	95-4018101	Transamerica Products, Inc.	0	0	0	0	0	0	0	0	0	0
00000	95-4018095	Transamerica Products I, Inc.	0	0	0	0	0	0	0	0	0	0
00000	42-1477359	AEGON Assignment Corp. of Illinois	0	0	0	0	0	0	0	0	0	0
00000	61-1068209	Commonwealth General Assignment Corp.	0	0	0	0	0	0	0	0	0	0
00000	95-4018098	Transamerica Advisors, Inc.	0	0	0	0	0	0	0	0	0	0
00000	42-1483973	Life Investors Alliance, LLC	0	0	0	0	0	0	0	0	0	0
00000	68-0108252	AEGON Financial Services Group	0	0	0	0	0	0	0	0	0	0
00000	85-0325648	Transamerica Annuity Service Corp.	0	0	0	0	(6,428)	0	0	0	(6,428)	0
00000	04-3017062	Force Financial Group	0	0	0	0	0	0	0	0	0	0
00000	59-3403587	AEGON/Transamerica Fund Services	0	0	0	0	0	0	0	0	0	0
00000	94-1717900	The Gilwell Company	0	260,000	0	0	0	0	0	0	260,000	0
00000	95-4454701	Transamerica South Park Resources, Inc.	0	0	0	0	0	0	0	0	0	0
00000	94-2245323	Bankers Mortgage of California	0	90,000	0	0	0	0	0	0	90,000	0
00000	23-2113311	Ampac, Inc.	0	0	0	0	0	0	0	0	0	0
00000	94-2993381	Transamerica Oakmont Corp.	0	170,000	0	0	0	0	0	0	170,000	0
10952	31-4423946	Stonebridge Casualty Insurance Company	0	0	0	0	(15,621)	0	0	0	(15,621)	0
65021	03-0164230	Stonebridge Life Insurance Company	(100,000,000)	0	0	0	(3,546,229)	(17,789,449)	0	0	(121,335,678)	3,134,272
63703	74-2648800	Stonebridge Insurance Company	0	0	0	0	0	0	0	0	0	0
00000	51-0108922	Commonwealth General	0	0	0	0	0	0	0	0	0	0
00000	75-2548428	Health Benefit Services, Inc.	0	0	0	0	0	0	0	0	0	0
00000	75-2580542	Consumer Membership Services, Inc.	0	0	0	0	0	0	0	0	0	0
00000	AA-1560037	Canadian Premier Life Insurance	0	0	0	0	0	0	0	0	0	0
00000	AA-1560370	Legacy General Insurance Company	0	0	0	0	0	560,113	0	0	560,113	(832,339)
00000	74-2873092	Quest Membership Services, Inc.	0	0	0	0	0	0	0	0	0	0

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE Y (Continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	47-0488460	Insurance Consultants Inc.	0	0	0	0	0	0		0	0	0
00000	98-0198937	Global Premier Reinsurance Company, Ltd.	0	15,354,000	0	0	0	17,060,255		0	32,414,255	(2,026,021)
00000		Aegon DMS BV	0	0	0	0	0	0		0	0	0
00000	59-2476009	I dex Management Inc.	0	2,501,000	0	0	0	0		0	2,501,000	0
00000		WMA Securities of Canada	0	100,000	0	0	0	0		0	100,000	0
00000		WMA of Canada	0	3,266,376	0	0	0	0		0	3,266,376	0
00000	99-0300081	Arc Reinsurance Corporation	0	0	0	0	0	0		0	0	0
00000	94-2873401	Transamerica International Holdings, Inc.	0	(3,366,376)	0	0	0	0		0	(3,366,376)	0
00000		WFG Insurance Agency of Canada	0	1,633,188	0	0	0	0		0	1,633,188	0
00000		WFG Subholding Company of Canada, Inc.	0	(1,633,188)	0	0	0	0		0	(1,633,188)	0
00000		Cornerstone International Holding	0	0	0	0	0	0		0	0	0
00000	42-1154276	Investors Warranty of America, Inc.	0	1,200,000	0	0	0	0		0	1,200,000	0
00000		Cornerstone International Marketing Ltd. UK	0	0	0	0	0	0		0	0	0
00000		Stonebridge International Insurance Ltd. UK	0	0	0	0	0	0		0	0	0
00000		JCPenney Direct Asia Pacific Pty, Ltd.	0	0	0	0	0	0		0	0	0
00000	66-0561161	Monumental General Life Puerto Rico	0	484,865	0	0	0	0		0	484,865	0
00000		JCPenney Direct Marketing Asia Pacific Pty. Ltd. Australia	0	0	0	0	0	0		0	0	0
00000		JCPenney Direct Services Asia Pacific Pty, Ltd. Australia	0	0	0	0	0	0		0	0	0
00000		JCPenney Financial Services Korea	0	0	0	0	0	0		0	0	0
00000		JCPenney DMS Japan	0	0	0	0	0	0		0	0	0
00000	00-0000000	Transamerica International Reins. Ireland Ltd.	0	0	0	0	(25,359)	4,303,147		0	4,277,788	(400,224,074)
00000		AUSACAN, L. P.	0	16,559,072	0	0	0	0		0	16,559,072	0
9999999		Control Totals	0	0	0	0	0	0	XXX	0	0	0

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

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

RESPONSES

	NO
	NO
	YES
	NO
	YES
	YES
	YES
	YES
	YES
	YES
	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?
13. Will Management's Discussion and Analysis be filed by April 1?
14. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
16. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?
17. Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?
18. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
19. Will the Investment Risk Interrogatories be filed by April 1?

	NO
	YES
	YES
	NO
	YES
	YES
	NO
	YES

JUNE FILING

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

	YES
	YES

EXPLANATIONS:

BAR CODE:



Overflow Page for Write-Ins

Additional Write-ins for Summary of Operations:

	1 Current Year	2 Prior Year
5304.	0	0
5397. Summary of remaining write-ins for Line 53.....	0	0

Additional Write-ins for Exhibit 2:

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
09.304. Policy issue fees.....	2,686,043	0	0	0	2,686,043
09.305.	0	0	0	0	0
09.306.	0	0	0	0	0
09.307.	0	0	0	0	0
09.308.	0	0	0	0	0
09.309.	0	0	0	0	0
09.310.	0	0	0	0	0
09.311.	0	0	0	0	0
09.312.	0	0	0	0	0
09.313.	0	0	0	0	0
09.314.	0	0	0	0	0
09.315.	0	0	0	0	0
09.316.	0	0	0	0	0
09.317.	0	0	0	0	0
09.318.	0	0	0	0	0
09.319.	0	0	0	0	0
09.320.	0	0	0	0	0
09.397. Summary of remaining write-ins for Line 9.3.....	2,686,043	0	0	0	2,686,043

Overflow Page for Write-Ins



LONG-TERM CARE INSURANCE EXHIBIT

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

OF..... WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

ADDRESS (City, State and Zip Code).....Columbus OH 43215

NAIC Group Code.....0468 NAIC Company Code.....91413

To be filed on or before March 1

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group & Ind.)	11 Other	
Part A For the Current Year												
1. Premiums and Annuity Considerations (Page 6, Line 1)												
1.0 Statement.....	1,742,616,766	0	610,207,153	1,086,372,633	0	0	560,694	45,476,286	0	0	0	0
1.1 Long-Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	0
2. Death Benefits (Page 6, Line 10)												
2.0 Statement.....	60,472,999	0	60,378,334	0	0	0	94,665	0	0	0	0	0
2.1 Applied to Provide Long-Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	0
3. Matured Endowments (Page 6, Line 11)												
3.0 Statement.....	141,513	0	141,513	0	0	0	0	0	0	0	0	0
3.1 Applied to Provide Long-Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	0
4. Annuity Benefits (Page 6, Line 12)												
4.0 Statement.....	37,226,933	0	0	37,220,466	0	0	0	6,467	0	0	0	0
4.1 Applied To Provide Long-Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	0
5. Disability Benefits and Benefits Under Accident and Health Contracts (Page 6, Line 13)												
5.0 Statement.....	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Long-Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	0
6. Surrender Benefits (Page 6, Line 15)												
6.0 Statement.....	816,174,091	0	95,170,960	700,503,476	5,056	0	4,692,105	15,802,494	0	0	0	0
6.1 Applied to Provide Long-Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	0
Part B As of December 31, Current Year												
1. Aggregate Reserves for Life Insurance and Annuity Contracts (Page 7, Line 15)												
1.0 Statement.....	1,146,186,832	0	395,828,229	671,379,578	9,106,230	0	13,059,787	56,813,009	0	0	0	0
1.1 Long-Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	0
2. Active Life Reserves for Accident and Health Insurance Contracts (Exhibit 6, Active Life, Line 9)												
2.0 Statement.....	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Long-Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	0
3. Deposit-type Contracts (Exhibit 7, Line 14)												
3.0 Statement.....	12,723,888	0	4,863,926	1,289,218	6,570,744	0	0	0	0	0	0	0
3.1 Long-Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	0

LTCE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Arizona

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.AZ

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....California

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413
 Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002				
										11	12		14	15	16		18
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name		Premiums Earned	Amount			Percent of Premiums Earned	Number of Covered Lives	
NONE																	

MED.CA

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - 2.1 Address.....
 - 2.2 Contact person and phone number.....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - 3.1 Address.....
 - 3.2 Contact person and phone number.....
4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Georgia

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.GA

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Iowa

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.IA

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Illinois

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002		
											12 Incurring Claims Amount		14 Number of Covered Lives	15 Premiums Earned	16 Incurring Claims Amount		18 Number of Covered Lives
											13 Percent of Premiums Earned				17 Percent of Premiums Earned	

MED.I.L

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Kentucky

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.KY

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Maryland

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002				
										11	12		14	15	16		18
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name		Premiums Earned	Amount			Percent of Premiums Earned	Number of Covered Lives	
NONE																	

MED.MD

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....North Carolina

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.NC

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....New Jersey

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.NJ

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....New Mexicc

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	

MED.NM

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Ohio

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.OH

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Rhode Island

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	18 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.RI

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Wisconsin

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurring Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
NONE																	

MED.WI

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....West Virginia

NAIC Group Code.....0468
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....91413

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Inurred Claims		14 Number of Covered Lives	15 Premiums Earned	18 Inurred Claims		
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	

MED.WV

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address.....

2.2 Contact person and phone number.....

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address.....

3.2 Contact person and phone number.....

4. Explain any policies identified as policy type "O".

NONE