



QUARTERLY STATEMENT

As of March 31, 2011
of the Condition and Affairs of the

Family Heritage Life Insurance Company of
America

NAIC Group Code.....0000, 0000
(Current Period) (Prior Period)

NAIC Company Code..... 77968

Employer's ID Number..... 34-1626521

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized..... August 22, 1989

Commenced Business..... November 17, 1989

Statutory Home Office

6001 East Royalton Road, Suite 200..... Cleveland OH 44147-3529
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office

6001 East Royalton Road, Suite 200..... Cleveland OH 44147-3529
(Street and Number) (City or Town, State and Zip Code)

440-922-5200
(Area Code) (Telephone Number)

Mail Address

P. O. Box 470608..... Cleveland OH 44147-0608
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records

6001 East Royalton Road, Suite 200..... Cleveland OH 44147-3529
(Street and Number) (City or Town, State and Zip Code)

440-922-5200
(Area Code) (Telephone Number)

Internet Web Site Address

www.FamilyHeritageLife.com

Statutory Statement Contact

John A. Wise
(Name)

440-922-5200
(Area Code) (Telephone Number) (Extension)

acctdept@familyheritagelife.com
(E-Mail Address)

440-922-5120
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Howard L. Lewis	President/Chief Executive Officer	2. Ronald L. Sarosy	Treasurer/Chief Financial Officer
3. Edward J. Rocheck	Secretary/Chief Operations Officer	4. Jeffrey S. Morris	Actuary

OTHER

Jeffrey S. Morris	Senior Vice President	Edward J. Rocheck	Senior Vice President
Henry G. Grendell	Vice President	Douglas B. Kelly	Vice President
Ronald L. Sarosy	Vice President		

DIRECTORS OR TRUSTEES

Henry E. Bedford	Howard L. Lewis	Edward J. Rocheck	Cynthia D. Johnstone
Jeffrey S. Morris			

State of..... Ohio
County of..... Cuyahoga

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)	(Signature)	(Signature)
Howard L. Lewis	Ronald L. Sarosy	Edward J. Rocheck
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President/Chief Executive Officer	Treasurer/Chief Financial Officer	Secretary/Chief Operations Officer
(Title)	(Title)	(Title)

Subscribed and sworn to before me

a. Is this an original filing? Yes [X] No []

This _____ day of _____ May, 2011

b. If no:

1. State the amendment number _____

2. Date filed _____

3. Number of pages attached _____

ASSETS

	Current Statement Date			4
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1. Bonds.....	430,896,378		430,896,378	417,703,247
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....(904,848)), cash equivalents (\$.....7,062,094) and short-term investments (\$.....41,267).....	6,198,513		6,198,513	7,132,463
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....	650,477		650,477	628,443
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	437,745,368	0	437,745,368	425,464,153
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	1,551,930		1,551,930	1,118,060
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,665,355		1,665,355	1,618,154
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	134,330		134,330	142,735
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	112,098		112,098	292,098
18.2 Net deferred tax asset.....	17,720,561	14,445,561	3,275,000	3,175,000
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	393,968	293,210	100,758	124,601
21. Furniture and equipment, including health care delivery assets (\$.....0).....	107,972	107,972	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	8,476,454	8,476,454	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	467,908,036	23,323,197	444,584,839	431,934,801
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	467,908,036	23,323,197	444,584,839	431,934,801

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Agent Balances.....	7,932,502	7,932,502	0	
2502. Prepaid Expenses.....	503,455	503,455	0	
2503. Other Assets Non-Admitted.....	40,497	40,497	0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	8,476,454	8,476,454	0	0

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....	.....	.....	.....
2. Ordinary life insurance.....	112,705	124,035	570,695
3. Ordinary individual annuities.....	.....	.....	.....
4. Credit life (group and individual).....	.....	.....	.....
5. Group life insurance.....	.....	.....	.....
6. Group annuities.....	.....	.....	.....
7. A&H - group.....	222,645	.....	.....189,527
8. A&H - credit (group and individual).....	.....	.....	.....
9. A&H - other.....	38,503,603	34,989,452	145,145,319
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	38,838,953	35,113,487	145,905,541
12. Deposit-type contracts.....	.....	.....	.....
13. Total.....	38,838,953	35,113,487	145,905,541

DETAILS OF WRITE-INS

1001. ....	.....	.....	.....
1002. ....	.....	.....	.....
1003. ....	.....	.....	.....
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0

Family Heritage Life Insurance Company of America
Overflow Page for Write-Ins

NONE

