56413201120100100

ANNUAL STATEMENT

For the Year Ended December 31, 2011

of the Condition and Affairs of the

United Transportation Union Insurance Association

NAIC Group Code.....0000, 0000 (Current Period) (Prior Period) | NAIC Company Code..... 56413 | Employer's ID Number..... 23-7131460

Organized under the Laws of Ohio | State of Domicile or Port of Entry Ohio | Country of Domicile US

Incorporated/Organized..... November 16, 1970 | Commenced Business..... March 10, 1971

Statutory Home Office	24950 Country Club Blvd Ste 340….. North Olmsted ..... OH ..... 44070-5333 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	24950 Country Club Blvd Ste 340….. North Olmsted ..... OH ..... 44070-5333 *(Street and Number) (City or Town, State and Zip Code)*	216-228-9400 *(Area Code) (Telephone Number)*
Mail Address	24950 Country Club Blvd Ste 340….. North Olmsted ..... OH ..... 44070-5333 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	24950 Country Club Blvd Ste 340….. North Olmsted ..... OH ..... 44070-5333 *(Street and Number) (City or Town, State and Zip Code)*	216-228-9400 *(Area Code) (Telephone Number)*
Internet Web Site Address	utu.org	
Statutory Statement Contact	Richard A Kusnic *(Name)*	216-228-9400 *(Area Code) (Telephone Number) (Extension)*
	R_Kusnic@utu.org *(E-Mail Address)*	216-228-0411 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Malcolm Brown Futhey Jr	President	2. Kim Nels Thompson	Secretary
3. Kim Nels Thompson	Treasurer	4. Arthur Martin III	Assistant President

OTHER

DIRECTORS OR TRUSTEES

Malcolm Brown Futhey Jr	Arthur Martin III	Kim Nels Thompson	Frank James Riha
Nicholas J Dicicco Jr	James Arbin Stem Jr	William Jennings Thompson	William B Ryan #

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)
Malcolm Brown Futhey Jr	Kim Nels Thompson	Kim Nels Thompson
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ________ day of ______________ 2012

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

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	155
2. Annuity considerations	6,000
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	6,155
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	
10. Matured endowments	
11. Annuity benefits	
12. Surrender values. and withdrawals for life contracts	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	
15. Total	0

DETAILS OF WRITE-INS

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

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year		
Settled during current year:		
18.1 By payment in full		
18.2 By payment on compromised claims		
18.3 Total paid	0	0
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year		
21. Issued during year		
22. Other changes to in force (net)		
23. In force December 31, current year	0	0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	69	68			
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	69	68	0	0	0
26. Totals (Line 24 + 25.7)	69	68	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	107,084
2.	Annuity considerations	1,209
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	108,293
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	154,988
10.	Matured endowments	
11.	Annuity benefits	58,998
12.	Surrender values. and withdrawals for life contracts	30,211
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	8,615
15.	Total	252,812

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	2	67,156
17.	Incurred during current year	11	127,818
	Settled during current year:		
18.1	By payment in full	7	154,988
18.2	By payment on compromised claims		
18.3	Total paid	7	154,988
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	7	154,988
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	39,986
	POLICY EXHIBIT		
20.	In force December 31, prior year	417	10,640,521
21.	Issued during year	4	450,000
22.	Other changes to in force (net)	(19)	(866,339)
23.	In force December 31, current year	402	10,224,182

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	42,769	41,991		70,113	67,286
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	42,769	41,991	0	70,113	67,286
26.	Totals (Line 24 + 25.7)	42,769	41,991	0	70,113	67,286

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	163,866
2.	Annuity considerations	93,230
3.	Deposit-type contract funds	52
4.	Other considerations	
5.	Total (Lines 1 to 4)	257,148
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	52
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	52
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	52
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	156,536
10.	Matured endowments	3,554
11.	Annuity benefits	70,954
12.	Surrender values. and withdrawals for life contracts	34,634
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	6,008
15.	Total	271,686

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	1	3,000
17.	Incurred during current year	19	212,496
	Settled during current year:		
18.1	By payment in full	16	160,090
18.2	By payment on compromised claims		
18.3	Total paid	16	160,090
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	16	160,090
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	55,406
	POLICY EXHIBIT		
20.	In force December 31, prior year	444	18,734,332
21.	Issued during year	8	495,000
22.	Other changes to in force (net)	(25)	(1,130,108)
23.	In force December 31, current year	427	18,099,224

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	59,269	58,191		7,825	7,510
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	59,269	58,191	0	7,825	7,510
26.	Totals (Line 24 + 25.7)	59,269	58,191	0	7,825	7,510

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1 Life and Annuities
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1. Life insurance	83,000
2. Annuity considerations	73,206
3. Deposit-type contract funds	101
4. Other considerations	
5. Total (Lines 1 to 4)	156,307
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	101
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	101
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	101
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	15,000
10. Matured endowments	2,897
11. Annuity benefits	95,096
12. Surrender values. and withdrawals for life contracts	60,473
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	4,883
15. Total	178,349

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	1	500
17. Incurred during current year	4	17,897
Settled during current year:		
18.1 By payment in full	4	17,897
18.2 By payment on compromised claims		
18.3 Total paid	4	17,897
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	4	17,897
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	500
POLICY EXHIBIT		
20. In force December 31, prior year	222	11,083,813
21. Issued during year	9	595,000
22. Other changes to in force (net)	(6)	(498,926)
23. In force December 31, current year	225	11,179,887

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	82,782	81,277		10,301	9,886
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	82,782	81,277	0	10,301	9,886
26. Totals (Line 24 + 25.7)	82,782	81,277	0	10,301	9,886

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	727,708
2.	Annuity considerations	445,969
3.	Deposit-type contract funds	738
4.	Other considerations	
5.	Total (Lines 1 to 4)	1,174,415
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	738
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	738
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	738
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	272,441
10.	Matured endowments	
11.	Annuity benefits	319,974
12.	Surrender values. and withdrawals for life contracts	285,651
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	23,501
15.	Total	901,567
	DETAILS OF WRITE-INS	
1301.		
1302.		
1303.		
1398.	Summary of remaining write-ins for Line 13 from overflow page	0
1399.	Totals (Items 1301 thru 1303 plus 1398) (Line 13 above)	0

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	4	9,621
17.	Incurred during current year	34	285,170
	Settled during current year:		
18.1	By payment in full	34	272,441
18.2	By payment on compromised claims		
18.3	Total paid	34	272,441
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	34	272,441
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	22,350
	POLICY EXHIBIT		
20.	In force December 31, prior year	2,273	84,742,220
21.	Issued during year	96	6,250,107
22.	Other changes to in force (net)	(171)	(8,720,385)
23.	In force December 31, current year	2,198	82,271,942

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	321,565	315,719		165,160	158,504
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	321,565	315,719	0	165,160	158,504
26.	Totals (Line 24 + 25.7)	321,565	315,719	0	165,160	158,504

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	109,375
2.	Annuity considerations	42,776
3.	Deposit-type contract funds	124
4.	Other considerations	
5.	Total (Lines 1 to 4)	152,275
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	124
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	124
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	124
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	53,690
10.	Matured endowments	
11.	Annuity benefits	102,323
12.	Surrender values. and withdrawals for life contracts	20,922
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	176,935

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year	6	13,006
17.	Incurred during current year	9	69,964
	Settled during current year:		
18.1	By payment in full	8	53,690
18.2	By payment on compromised claims		
18.3	Total paid	8	53,690
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	8	53,690
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	7	29,280
	POLICY EXHIBIT		
20.	In force December 31, prior year	383	13,225,358
21.	Issued during year	21	1,620,000
22.	Other changes to in force (net)	(22)	(1,189,924)
23.	In force December 31, current year	382	13,655,434

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	78,801	77,368		4,500	4,319
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	78,801	77,368	0	4,500	4,319
26.	Totals (Line 24 + 25.7)	78,801	77,368	0	4,500	4,319

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	7,657
2. Annuity considerations	30,466
3. Deposit-type contract funds	48
4. Other considerations	
5. Total (Lines 1 to 4)	38,171
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	48
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	48
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	48
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	
10. Matured endowments	
11. Annuity benefits	14,893
12. Surrender values. and withdrawals for life contracts	7,016
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	2,304
15. Total	24,213

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year		
Settled during current year:		
18.1 By payment in full		
18.2 By payment on compromised claims		
18.3 Total paid	0	0
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year	26	385,032
21. Issued during year	1	100,000
22. Other changes to in force (net)	(1)	(29,389)
23. In force December 31, current year	26	455,643

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	5,901	5,794			
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	5,901	5,794	0	0	0
26. Totals (Line 24 + 25.7)	5,901	5,794	0	0	0

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LIFE INSURANCE

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

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	8,903
2. Annuity considerations	
3. Deposit-type contract funds	41
4. Other considerations	
5. Total (Lines 1 to 4)	8,944
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	41
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	41
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	41
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	14,315
10. Matured endowments	
11. Annuity benefits	
12. Surrender values. and withdrawals for life contracts	10,022
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	190
15. Total	24,527

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	2	9,087
17. Incurred during current year	3	14,315
Settled during current year:		
18.1 By payment in full	3	14,315
18.2 By payment on compromised claims		
18.3 Total paid	3	14,315
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	3	14,315
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	9,087
POLICY EXHIBIT		
20. In force December 31, prior year	40	855,563
21. Issued during year	3	700,000
22. Other changes to in force (net)	(5)	(555,161)
23. In force December 31, current year	38	1,000,402

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	10,708	10,513		1,474	1,415
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	10,708	10,513	0	1,474	1,415
26. Totals (Line 24 + 25.7)	10,708	10,513	0	1,474	1,415

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	8,715
2.	Annuity considerations	25
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	8,740
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	
10.	Matured endowments	
11.	Annuity benefits	6,834
12.	Surrender values. and withdrawals for life contracts	8,377
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	656
15.	Total	15,867

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
	Settled during current year:		
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid	0	0
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year	48	953,239
21.	Issued during year	1	200,000
22.	Other changes to in force (net)	(3)	(83,521)
23.	In force December 31, current year	46	1,069,718

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	5,251	5,156		8,416	8,077
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	5,251	5,156	0	8,416	8,077
26.	Totals (Line 24 + 25.7)	5,251	5,156	0	8,416	8,077

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	103,041
2. Annuity considerations	264,926
3. Deposit-type contract funds	15
4. Other considerations	
5. Total (Lines 1 to 4)	367,982
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	15
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	15
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	15
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	4,546
10. Matured endowments	
11. Annuity benefits	302,192
12. Surrender values. and withdrawals for life contracts	76,529
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	6,547
15. Total	389,814

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	2	4,482
17. Incurred during current year	9	6,104
Settled during current year:		
18.1 By payment in full	8	4,546
18.2 By payment on compromised claims		
18.3 Total paid	8	4,546
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	8	4,546
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	6,040
POLICY EXHIBIT		
20. In force December 31, prior year	361	8,860,934
21. Issued during year	2	250,000
22. Other changes to in force (net)	(24)	(833,331)
23. In force December 31, current year	339	8,277,603

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	44,517	43,707		27,199	26,102
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	44,517	43,707	0	27,199	26,102
26. Totals (Line 24 + 25.7)	44,517	43,707	0	27,199	26,102

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	298,701
2.	Annuity considerations	285,450
3.	Deposit-type contract funds	70
4.	Other considerations	
5.	Total (Lines 1 to 4)	584,221
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	70
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	70
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	70
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	130,391
10.	Matured endowments	
11.	Annuity benefits	531,393
12.	Surrender values. and withdrawals for life contracts	106,557
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	44,278
15.	Total	812,619

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	3	9,456
17.	Incurred during current year	21	122,544
	Settled during current year:		
18.1	By payment in full	23	130,391
18.2	By payment on compromised claims		
18.3	Total paid	23	130,391
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	23	130,391
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,609
	POLICY EXHIBIT		
20.	In force December 31, prior year	906	27,362,768
21.	Issued during year	11	575,000
22.	Other changes to in force (net)	(62)	(2,744,756)
23.	In force December 31, current year	855	25,193,012

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	169,071	165,996		103,905	99,716
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	169,071	165,996	0	103,905	99,716
26.	Totals (Line 24 + 25.7)	169,071	165,996	0	103,905	99,716

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LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	6,195,769
2.	Annuity considerations	6,345,935
3.	Deposit-type contract funds	7,702
4.	Other considerations	
5.	Total (Lines 1 to 4)	12,549,406
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	7,702
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	7,702
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	7,702
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	3,315,868
10.	Matured endowments	173,006
11.	Annuity benefits	9,752,513
12.	Surrender values. and withdrawals for life contracts	2,387,083
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	288,843
15.	Total	15,917,313

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	96	922,413
17.	Incurred during current year	501	3,661,120
	Settled during current year:		
18.1	By payment in full	486	3,488,874
18.2	By payment on compromised claims		
18.3	Total paid	486	3,488,874
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	486	3,488,874
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	111	1,094,659
	POLICY EXHIBIT		
20.	In force December 31, prior year	22,956	661,836,428
21.	Issued during year	508	41,829,504
22.	Other changes to in force (net)	(1,412)	(58,143,745)
23.	In force December 31, current year	22,052	645,522,187

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	3,534,846	3,470,561		1,508,561	1,447,741
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	3,534,846	3,470,561	0	1,508,561	1,447,741
26.	Totals (Line 24 + 25.7)	3,534,846	3,470,561	0	1,508,561	1,447,741

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

NONE

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

DETAILS OF WRITE-INS

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

NONE

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year		
17. Incurred during current year		
Settled during current year:		
18.1 By payment in full		
18.2 By payment on compromised claims		
18.3 Total paid	0	0
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year		
21. Issued during year		
22. Other changes to in force (net)		
23. In force December 31, current year	0	0

ACCIDENT AND HEALTH INSURANCE

NONE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26. Totals (Line 24 + 25.7)	0	0	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	117,027
2.	Annuity considerations	2,960
3.	Deposit-type contract funds	54
4.	Other considerations	
5.	Total (Lines 1 to 4)	120,041
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	54
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	54
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	54
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	52,660
10.	Matured endowments	1,464
11.	Annuity benefits	131,374
12.	Surrender values. and withdrawals for life contracts	47,043
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	7,559
15.	Total	240,100

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	3	3,658
17.	Incurred during current year	12	51,216
	Settled during current year:		
18.1	By payment in full	14	54,124
18.2	By payment on compromised claims		
18.3	Total paid	14	54,124
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	14	54,124
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	750
	POLICY EXHIBIT		
20.	In force December 31, prior year	512	13,375,715
21.	Issued during year	1	10,000
22.	Other changes to in force (net)	(44)	(1,100,541)
23.	In force December 31, current year	469	12,285,174

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	58,137	57,080		9,005	8,642
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	58,137	57,080	0	9,005	8,642
26.	Totals (Line 24 + 25.7)	58,137	57,080	0	9,005	8,642

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	59,976
2. Annuity considerations	100
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	60,076
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	48,826
10. Matured endowments	2,015
11. Annuity benefits	30,791
12. Surrender values. and withdrawals for life contracts	10,581
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	3,535
15. Total	95,748

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year	14	55,056
Settled during current year:		
18.1 By payment in full	12	50,841
18.2 By payment on compromised claims		
18.3 Total paid	12	50,841
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	12	50,841
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	4,215
POLICY EXHIBIT		
20. In force December 31, prior year	234	4,218,041
21. Issued during year	11	1,005,000
22. Other changes to in force (net)	(19)	(753,299)
23. In force December 31, current year	226	4,469,742

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	72,949	71,622		23,125	22,193
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	72,949	71,622	0	23,125	22,193
26. Totals (Line 24 + 25.7)	72,949	71,622	0	23,125	22,193

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	592,741
2. Annuity considerations	83,400
3. Deposit-type contract funds	885
4. Other considerations	
5. Total (Lines 1 to 4)	677,026
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	885
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	885
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	885
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	179,645
10. Matured endowments	
11. Annuity benefits	365,340
12. Surrender values. and withdrawals for life contracts	182,077
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	15,810
15. Total	742,872

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	5	113,388
17. Incurred during current year	33	193,350
Settled during current year:		
18.1 By payment in full	33	179,645
18.2 By payment on compromised claims		
18.3 Total paid	33	179,645
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	33	179,645
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	127,093
POLICY EXHIBIT		
20. In force December 31, prior year	1,979	54,924,289
21. Issued during year	37	3,230,000
22. Other changes to in force (net)	(123)	(6,165,447)
23. In force December 31, current year	1,893	51,988,842

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	350,880	344,499		137,785	132,230
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	350,880	344,499	0	137,785	132,230
26. Totals (Line 24 + 25.7)	350,880	344,499	0	137,785	132,230

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	224,269
2.	Annuity considerations	173,079
3.	Deposit-type contract funds	519
4.	Other considerations	
5.	Total (Lines 1 to 4)	397,867
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	519
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	519
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	519
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	104,709
10.	Matured endowments	13,303
11.	Annuity benefits	248,317
12.	Surrender values. and withdrawals for life contracts	96,929
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	9,166
15.	Total	472,424

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	8	108,492
17.	Incurred during current year	18	90,592
	Settled during current year:		
18.1	By payment in full	18	118,012
18.2	By payment on compromised claims		
18.3	Total paid	18	118,012
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	18	118,012
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	8	81,072
	POLICY EXHIBIT		
20.	In force December 31, prior year	794	17,274,504
21.	Issued during year	51	2,660,000
22.	Other changes to in force (net)	(44)	(1,180,520)
23.	In force December 31, current year	801	18,753,984

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	131,948	129,548		60,799	58,348
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	131,948	129,548	0	60,799	58,348
26.	Totals (Line 24 + 25.7)	131,948	129,548	0	60,799	58,348

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	221,417
2. Annuity considerations	57,859
3. Deposit-type contract funds	126
4. Other considerations	
5. Total (Lines 1 to 4)	279,402
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	126
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	126
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	126
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	71,121
10. Matured endowments	29,870
11. Annuity benefits	203,265
12. Surrender values. and withdrawals for life contracts	125,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	4,436
15. Total	434,140

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	1	29,870
17. Incurred during current year	13	71,881
Settled during current year:		
18.1 By payment in full	13	100,991
18.2 By payment on compromised claims		
18.3 Total paid	13	100,991
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	13	100,991
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	760
POLICY EXHIBIT		
20. In force December 31, prior year	874	24,164,251
21. Issued during year	11	987,500
22. Other changes to in force (net)	(48)	(1,364,045)
23. In force December 31, current year	837	23,787,706

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	114,422	112,341		9,230	8,858
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	114,422	112,341	0	9,230	8,858
26. Totals (Line 24 + 25.7)	114,422	112,341	0	9,230	8,858

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	215,798
2.	Annuity considerations	65,562
3.	Deposit-type contract funds	16
4.	Other considerations	
5.	Total (Lines 1 to 4)	281,376
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	16
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	16
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	16
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	170,452
10.	Matured endowments	9,010
11.	Annuity benefits	202,324
12.	Surrender values. and withdrawals for life contracts	93,139
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	18,994
15.	Total	493,919

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year	1	10,000
17.	Incurred during current year	19	172,462
	Settled during current year:		
18.1	By payment in full	19	179,462
18.2	By payment on compromised claims		
18.3	Total paid	19	179,462
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	19	179,462
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	3,000
	POLICY EXHIBIT		
20.	In force December 31, prior year	659	21,285,664
21.	Issued during year	4	700,000
22.	Other changes to in force (net)	(44)	(1,708,599)
23.	In force December 31, current year	619	20,277,065

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	67,941	66,705		39,841	38,235
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	67,941	66,705	0	39,841	38,235
26.	Totals (Line 24 + 25.7)	67,941	66,705	0	39,841	38,235

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	122,631
2. Annuity considerations	14,726
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	137,357
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	37,066
10. Matured endowments	
11. Annuity benefits	66,834
12. Surrender values. and withdrawals for life contracts	25,200
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	6,473
15. Total	135,573

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	2	24,557
17. Incurred during current year	7	17,573
Settled during current year:		
18.1 By payment in full	8	37,066
18.2 By payment on compromised claims		
18.3 Total paid	8	37,066
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	8	37,066
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	5,064
POLICY EXHIBIT		
20. In force December 31, prior year	394	13,643,977
21. Issued during year	18	1,795,000
22. Other changes to in force (net)	(39)	(1,918,791)
23. In force December 31, current year	373	13,520,186

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	92,981	91,290		33,221	31,882
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	92,981	91,290	0	33,221	31,882
26. Totals (Line 24 + 25.7)	92,981	91,290	0	33,221	31,882

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	16,433
2.	Annuity considerations	
3.	Deposit-type contract funds	41
4.	Other considerations	
5.	Total (Lines 1 to 4)	16,474
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	41
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	41
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	41
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	1,500
10.	Matured endowments	
11.	Annuity benefits	21,176
12.	Surrender values. and withdrawals for life contracts	42,095
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	244
15.	Total	65,015

DETAILS OF WRITE-INS

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

		1 Number of Certificates	2 Amount
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		
16.	Unpaid December 31, prior year	2	6,718
17.	Incurred during current year	1	1,000
	Settled during current year:		
18.1	By payment in full	1	1,500
18.2	By payment on compromised claims		
18.3	Total paid	1	1,500
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	1	1,500
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	6,218
	POLICY EXHIBIT		
20.	In force December 31, prior year	65	1,347,548
21.	Issued during year		
22.	Other changes to in force (net)	(7)	(114,486)
23.	In force December 31, current year	58	1,233,062

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	7,138	7,008		2,827	2,713
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	7,138	7,008	0	2,827	2,713
26.	Totals (Line 24 + 25.7)	7,138	7,008	0	2,827	2,713

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	76,698
2.	Annuity considerations	1,103,816
3.	Deposit-type contract funds	236
4.	Other considerations	
5.	Total (Lines 1 to 4)	1,180,750
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	236
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	236
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	236
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	48,712
10.	Matured endowments	
11.	Annuity benefits	1,241,671
12.	Surrender values. and withdrawals for life contracts	49,941
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	5,318
15.	Total	1,345,642

DETAILS OF WRITE-INS

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

		1 Number of Certificates	2 Amount
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		
16.	Unpaid December 31, prior year	2	4,932
17.	Incurred during current year	11	47,780
	Settled during current year:		
18.1	By payment in full	11	48,712
18.2	By payment on compromised claims		
18.3	Total paid	11	48,712
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	11	48,712
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	4,000
	POLICY EXHIBIT		
20.	In force December 31, prior year	333	8,481,328
21.	Issued during year	4	160,000
22.	Other changes to in force (net)	(17)	(571,867)
23.	In force December 31, current year	320	8,069,461

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	23,302	22,878		68,132	65,385
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	23,302	22,878	0	68,132	65,385
26.	Totals (Line 24 + 25.7)	23,302	22,878	0	68,132	65,385

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	6,177
2.	Annuity considerations	4,171
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	10,348
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	10,861
10.	Matured endowments	2,863
11.	Annuity benefits	6,824
12.	Surrender values. and withdrawals for life contracts	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	20,548

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	4	13,724
	Settled during current year:		
18.1	By payment in full	4	13,724
18.2	By payment on compromised claims		
18.3	Total paid	4	13,724
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	4	13,724
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year	31	547,070
21.	Issued during year		
22.	Other changes to in force (net)	(2)	(21,876)
23.	In force December 31, current year	29	525,194

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	926	909		600	576
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	926	909	0	600	576
26.	Totals (Line 24 + 25.7)	926	909	0	600	576

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	71,828
2.	Annuity considerations	47,071
3.	Deposit-type contract funds	201
4.	Other considerations	
5.	Total (Lines 1 to 4)	119,100
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	201
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	201
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	201
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	51,249
10.	Matured endowments	1,792
11.	Annuity benefits	183,537
12.	Surrender values. and withdrawals for life contracts	14,364
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	3,536
15.	Total	254,478

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	3	10,063
17.	Incurred during current year	11	62,819
	Settled during current year:		
18.1	By payment in full	11	53,041
18.2	By payment on compromised claims		
18.3	Total paid	11	53,041
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	11	53,041
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	19,841
	POLICY EXHIBIT		
20.	In force December 31, prior year	449	6,778,164
21.	Issued during year	2	60,000
22.	Other changes to in force (net)	(14)	(344,307)
23.	In force December 31, current year	437	6,493,857

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	23,651	23,221		6,407	6,149
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	23,651	23,221	0	6,407	6,149
26.	Totals (Line 24 + 25.7)	23,651	23,221	0	6,407	6,149

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	86,619
2.	Annuity considerations	251,184
3.	Deposit-type contract funds	47
4.	Other considerations	
5.	Total (Lines 1 to 4)	337,850
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	47
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	47
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	47
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	46,955
10.	Matured endowments	
11.	Annuity benefits	304,160
12.	Surrender values. and withdrawals for life contracts	38,813
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	3,329
15.	Total	393,257

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	4	18,276
17.	Incurred during current year	7	41,763
	Settled during current year:		
18.1	By payment in full	8	46,955
18.2	By payment on compromised claims		
18.3	Total paid	8	46,955
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	8	46,955
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	13,084
	POLICY EXHIBIT		
20.	In force December 31, prior year	437	9,517,818
21.	Issued during year	4	850,000
22.	Other changes to in force (net)	(18)	(48,061)
23.	In force December 31, current year	423	10,319,757

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	25,116	24,659		2,332	2,238
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	25,116	24,659	0	2,332	2,238
26.	Totals (Line 24 + 25.7)	25,116	24,659	0	2,332	2,238

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	282,054
2. Annuity considerations	160,426
3. Deposit-type contract funds	241
4. Other considerations	
5. Total (Lines 1 to 4)	442,721
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	241
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	241
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	241
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	95,158
10. Matured endowments	7,737
11. Annuity benefits	262,830
12. Surrender values. and withdrawals for life contracts	95,403
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	11,597
15. Total	472,725

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	1	2,483
17. Incurred during current year	9	213,859
Settled during current year:		
18.1 By payment in full	7	102,895
18.2 By payment on compromised claims		
18.3 Total paid	7	102,895
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	7	102,895
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	113,447
POLICY EXHIBIT		
20. In force December 31, prior year	1,050	28,549,838
21. Issued during year	13	1,255,000
22. Other changes to in force (net)	(35)	(1,937,452)
23. In force December 31, current year	1,028	27,867,386

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	150,950	148,205		59,234	56,846
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	150,950	148,205	0	59,234	56,846
26. Totals (Line 24 + 25.7)	150,950	148,205	0	59,234	56,846

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	38,247
2.	Annuity considerations	59,500
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	97,747
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	63,820
10.	Matured endowments	
11.	Annuity benefits	42,460
12.	Surrender values. and withdrawals for life contracts	17,523
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	2,291
15.	Total	126,094

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	2	14,247
17.	Incurred during current year	5	66,353
	Settled during current year:		
18.1	By payment in full	6	63,820
18.2	By payment on compromised claims		
18.3	Total paid	6	63,820
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	6	63,820
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	16,780
	POLICY EXHIBIT		
20.	In force December 31, prior year	125	3,859,954
21.	Issued during year		
22.	Other changes to in force (net)	(15)	(889,649)
23.	In force December 31, current year	110	2,970,305

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	23,914	23,479		4,143	3,976
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	23,914	23,479	0	4,143	3,976
26.	Totals (Line 24 + 25.7)	23,914	23,479	0	4,143	3,976

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	33,065
2.	Annuity considerations	4,475
3.	Deposit-type contract funds	67
4.	Other considerations	
5.	Total (Lines 1 to 4)	37,607
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	67
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	67
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	67
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	3,042
10.	Matured endowments	1,000
11.	Annuity benefits	2,476
12.	Surrender values. and withdrawals for life contracts	6,153
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	4,302
15.	Total	16,973

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	1	3,042
17.	Incurred during current year	1	1,000
	Settled during current year:		
18.1	By payment in full	2	4,042
18.2	By payment on compromised claims		
18.3	Total paid	2	4,042
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	4,042
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year	152	4,434,172
21.	Issued during year	6	260,001
22.	Other changes to in force (net)	(8)	(511,383)
23.	In force December 31, current year	150	4,182,790

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	20,339	19,969		3,700	3,551
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	20,339	19,969	0	3,700	3,551
26.	Totals (Line 24 + 25.7)	20,339	19,969	0	3,700	3,551

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1.	Life insurance	130,617
2.	Annuity considerations	5,180
3.	Deposit-type contract funds	25
4.	Other considerations	
5.	Total (Lines 1 to 4)	135,822
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	25
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	25
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	25
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	64,023
10.	Matured endowments	
11.	Annuity benefits	121,592
12.	Surrender values. and withdrawals for life contracts	87,063
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	5,016
15.	Total	277,694

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	10	87,976
	Settled during current year:		
18.1	By payment in full	8	64,023
18.2	By payment on compromised claims		
18.3	Total paid	8	64,023
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	8	64,023
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	23,953
	POLICY EXHIBIT		
20.	In force December 31, prior year	402	13,915,772
21.	Issued during year	19	1,320,000
22.	Other changes to in force (net)	(47)	(1,781,537)
23.	In force December 31, current year	374	13,454,235

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	47,938	47,066		26,538	25,468
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	47,938	47,066	0	26,538	25,468
26.	Totals (Line 24 + 25.7)	47,938	47,066	0	26,538	25,468

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	102,936
2. Annuity considerations	17,267
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	120,203
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	77,863
10. Matured endowments	37,673
11. Annuity benefits	141,775
12. Surrender values. and withdrawals for life contracts	45,973
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	4,046
15. Total	307,330

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	1	15,728
17. Incurred during current year	11	172,219
Settled during current year:		
18.1 By payment in full	10	115,536
18.2 By payment on compromised claims		
18.3 Total paid	10	115,536
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	10	115,536
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	72,411
POLICY EXHIBIT		
20. In force December 31, prior year	503	11,601,143
21. Issued during year	3	30,000
22. Other changes to in force (net)	(26)	(1,028,512)
23. In force December 31, current year	480	10,602,631

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	38,243	37,548		9,445	9,064
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	38,243	37,548	0	9,445	9,064
26. Totals (Line 24 + 25.7)	38,243	37,548	0	9,445	9,064

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	181,860
2.	Annuity considerations	207,060
3.	Deposit-type contract funds	41
4.	Other considerations	
5.	Total (Lines 1 to 4)	388,961
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	41
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	41
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	41
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	62,934
10.	Matured endowments	
11.	Annuity benefits	250,542
12.	Surrender values. and withdrawals for life contracts	21,525
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	2,747
15.	Total	337,748

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	7	62,934
	Settled during current year:		
18.1	By payment in full	7	62,934
18.2	By payment on compromised claims		
18.3	Total paid	7	62,934
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	7	62,934
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year	472	26,961,264
21.	Issued during year	31	5,115,003
22.	Other changes to in force (net)	(27)	(2,856,082)
23.	In force December 31, current year	476	29,220,185

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	175,149	171,964		58,340	55,988
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	175,149	171,964	0	58,340	55,988
26.	Totals (Line 24 + 25.7)	175,149	171,964	0	58,340	55,988

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	
2.	Annuity considerations	
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	0
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	
10.	Matured endowments	
11.	Annuity benefits	7,000
12.	Surrender values. and withdrawals for life contracts	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	7,000

DETAILS OF WRITE-INS

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

NONE

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
	Settled during current year:		
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid	0	0
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year		
21.	Issued during year		
22.	Other changes to in force (net)		
23.	In force December 31, current year	0	0

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	221	217			
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	221	217	0	0	0
26.	Totals (Line 24 + 25.7)	221	217	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	169,218
2. Annuity considerations	313,742
3. Deposit-type contract funds	386
4. Other considerations	
5. Total (Lines 1 to 4)	483,346
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	386
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	386
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	386
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	73,940
10. Matured endowments	
11. Annuity benefits	64,701
12. Surrender values. and withdrawals for life contracts	39,853
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	1,249
15. Total	179,743

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	1	6,435
17. Incurred during current year	8	129,246
Settled during current year:		
18.1 By payment in full	6	73,940
18.2 By payment on compromised claims		
18.3 Total paid	6	73,940
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	6	73,940
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	61,741
POLICY EXHIBIT		
20. In force December 31, prior year	387	16,478,860
21. Issued during year	9	965,000
22. Other changes to in force (net)	(31)	(932,439)
23. In force December 31, current year	365	16,511,421

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	257,027	252,353		149,702	143,667
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	257,027	252,353	0	149,702	143,667
26. Totals (Line 24 + 25.7)	257,027	252,353	0	149,702	143,667

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	27,116
2.	Annuity considerations	5,650
3.	Deposit-type contract funds	84
4.	Other considerations	
5.	Total (Lines 1 to 4)	32,850
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	84
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	84
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	84
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	26,110
10.	Matured endowments	3,758
11.	Annuity benefits	215,002
12.	Surrender values. and withdrawals for life contracts	19,694
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	581
15.	Total	265,145

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year	2	29,868
	Settled during current year:		
18.1	By payment in full	2	29,868
18.2	By payment on compromised claims		
18.3	Total paid	2	29,868
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	2	29,868
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year	71	2,984,103
21.	Issued during year	4	950,000
22.	Other changes to in force (net)	(6)	(153,777)
23.	In force December 31, current year	69	3,780,326

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	19,353	19,001		265	254
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	19,353	19,001	0	265	254
26.	Totals (Line 24 + 25.7)	19,353	19,001	0	265	254

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	14,558
2. Annuity considerations	1,000
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	15,558
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	11,251
10. Matured endowments	
11. Annuity benefits	140,410
12. Surrender values. and withdrawals for life contracts	25,733
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	3,045
15. Total	180,439

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year	3	11,251
Settled during current year:		
18.1 By payment in full	3	11,251
18.2 By payment on compromised claims		
18.3 Total paid	3	11,251
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	3	11,251
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year	85	1,147,649
21. Issued during year		5,071
22. Other changes to in force (net)		
23. In force December 31, current year	85	1,152,720

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	5,087	4,994		5,230	5,019
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	5,087	4,994	0	5,230	5,019
26. Totals (Line 24 + 25.7)	5,087	4,994	0	5,230	5,019

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	211,017
2.	Annuity considerations	276,817
3.	Deposit-type contract funds	371
4.	Other considerations	
5.	Total (Lines 1 to 4)	488,205
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	371
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	371
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	371
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	69,063
10.	Matured endowments	17,585
11.	Annuity benefits	551,855
12.	Surrender values. and withdrawals for life contracts	41,343
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	23,096
15.	Total	702,942

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	5	60,508
17.	Incurred during current year	19	81,671
	Settled during current year:		
18.1	By payment in full	20	86,648
18.2	By payment on compromised claims		
18.3	Total paid	20	86,648
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	20	86,648
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	55,531
	POLICY EXHIBIT		
20.	In force December 31, prior year	708	19,555,271
21.	Issued during year	12	1,120,000
22.	Other changes to in force (net)	(27)	(1,308,853)
23.	In force December 31, current year	693	19,366,418

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	102,440	100,577		35,186	33,767
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	102,440	100,577	0	35,186	33,767
26.	Totals (Line 24 + 25.7)	102,440	100,577	0	35,186	33,767

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	295,531
2. Annuity considerations	1,102,558
3. Deposit-type contract funds	789
4. Other considerations	
5. Total (Lines 1 to 4)	1,398,878
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	789
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	789
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	789
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	474,781
10. Matured endowments	17,165
11. Annuity benefits	1,412,446
12. Surrender values. and withdrawals for life contracts	69,351
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	7,087
15. Total	1,980,830

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	9	157,821
17. Incurred during current year	55	484,895
Settled during current year:		
18.1 By payment in full	53	491,946
18.2 By payment on compromised claims		
18.3 Total paid	53	491,946
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	53	491,946
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	11	150,770
POLICY EXHIBIT		
20. In force December 31, prior year	1,704	40,990,742
21. Issued during year	23	1,452,000
22. Other changes to in force (net)	(107)	(3,462,533)
23. In force December 31, current year	1,620	38,980,209

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	125,577	123,293		64,631	62,025
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	125,577	123,293	0	64,631	62,025
26. Totals (Line 24 + 25.7)	125,577	123,293	0	64,631	62,025

LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	60,268
2. Annuity considerations	1,212
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	61,480
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	10,000
10. Matured endowments	6,740
11. Annuity benefits	44,055
12. Surrender values. and withdrawals for life contracts	30,261
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	2,528
15. Total	93,584

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	2	20,253
17. Incurred during current year	3	8,229
Settled during current year:		
18.1 By payment in full	3	16,740
18.2 By payment on compromised claims		
18.3 Total paid	3	16,740
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	3	16,740
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	11,742
POLICY EXHIBIT		
20. In force December 31, prior year	204	7,458,201
21. Issued during year	1	99,999
22. Other changes to in force (net)	(13)	(708,666)
23. In force December 31, current year	192	6,849,534

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	16,972	16,663			
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	16,972	16,663	0	0	0
26. Totals (Line 24 + 25.7)	16,972	16,663	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	23,771
2.	Annuity considerations	
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	23,771
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	42,810
10.	Matured endowments	1,486
11.	Annuity benefits	17,763
12.	Surrender values. and withdrawals for life contracts	5,675
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	1,295
15.	Total	69,029

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year	2	30,614
17.	Incurred during current year	5	42,810
	Settled during current year:		
18.1	By payment in full	6	44,296
18.2	By payment on compromised claims		
18.3	Total paid	6	44,296
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	6	44,296
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	29,128
	POLICY EXHIBIT		
20.	In force December 31, prior year	124	3,353,549
21.	Issued during year		
22.	Other changes to in force (net)	(10)	(579,300)
23.	In force December 31, current year	114	2,774,249

ACCIDENT AND HEALTH INSURANCE

		1	2	3	4	5
		Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	15,495	15,213		5,803	5,569
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	15,495	15,213	0	5,803	5,569
26.	Totals (Line 24 + 25.7)	15,495	15,213	0	5,803	5,569

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	163,332
2. Annuity considerations	312,369
3. Deposit-type contract funds	443
4. Other considerations	
5. Total (Lines 1 to 4)	476,144
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	443
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	443
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	443
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	198,450
10. Matured endowments	368
11. Annuity benefits	379,928
12. Surrender values. and withdrawals for life contracts	48,538
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	6,412
15. Total	633,696

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	6	79,421
17. Incurred during current year	30	147,550
Settled during current year:		
18.1 By payment in full	30	198,818
18.2 By payment on compromised claims		
18.3 Total paid	30	198,818
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	30	198,818
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	6	28,153
POLICY EXHIBIT		
20. In force December 31, prior year	914	16,672,230
21. Issued during year	15	845,000
22. Other changes to in force (net)	(60)	(1,570,760)
23. In force December 31, current year	869	15,946,470

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	158,739	155,852		41,130	39,472
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	158,739	155,852	0	41,130	39,472
26. Totals (Line 24 + 25.7)	158,739	155,852	0	41,130	39,472

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	
2.	Annuity considerations	25
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	25
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	
10.	Matured endowments	
11.	Annuity benefits	
12.	Surrender values. and withdrawals for life contracts	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	0

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
	Settled during current year:		
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid	0	0
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year		
21.	Issued during year		
22.	Other changes to in force (net)		
23.	In force December 31, current year	0	0

NONE

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable					
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	0	0	0	0	0
26.	Totals (Line 24 + 25.7)	0	0	0	0	0

NONE

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	93,978
2. Annuity considerations	100
3. Deposit-type contract funds	29
4. Other considerations	
5. Total (Lines 1 to 4)	94,107
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	29
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	29
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	29
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	16,000
10. Matured endowments	
11. Annuity benefits	16,194
12. Surrender values. and withdrawals for life contracts	74,985
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	2,593
15. Total	109,772

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	1	1,419
17. Incurred during current year	4	16,000
Settled during current year:		
18.1 By payment in full	4	16,000
18.2 By payment on compromised claims		
18.3 Total paid	4	16,000
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	4	16,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	1,419
POLICY EXHIBIT		
20. In force December 31, prior year	389	9,954,673
21. Issued during year	2	150,000
22. Other changes to in force (net)	(24)	(814,010)
23. In force December 31, current year	367	9,290,663

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	57,670	56,621		10,712	10,280
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	57,670	56,621	0	10,712	10,280
26. Totals (Line 24 + 25.7)	57,670	56,621	0	10,712	10,280

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1 Life and Annuities
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1. Life insurance	10,475
2. Annuity considerations	2,450
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	12,925
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	
10. Matured endowments	
11. Annuity benefits	41,896
12. Surrender values. and withdrawals for life contracts	6,150
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	
15. Total	48,046

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year		
Settled during current year:		
18.1 By payment in full		
18.2 By payment on compromised claims		
18.3 Total paid	0	0
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year	48	1,252,927
21. Issued during year	4	400,000
22. Other changes to in force (net)	(4)	(101,751)
23. In force December 31, current year	48	1,551,176

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	10,069	9,886			
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	10,069	9,886	0	0	0
26. Totals (Line 24 + 25.7)	10,069	9,886	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	135,225
2.	Annuity considerations	310,792
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	446,017
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	35,749
10.	Matured endowments	
11.	Annuity benefits	469,201
12.	Surrender values. and withdrawals for life contracts	117,235
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	5,592
15.	Total	627,777

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year	4	24,258
17.	Incurred during current year	7	32,303
	Settled during current year:		
18.1	By payment in full	9	35,749
18.2	By payment on compromised claims		
18.3	Total paid	9	35,749
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	9	35,749
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	2	20,812
	POLICY EXHIBIT		
20.	In force December 31, prior year	510	14,538,897
21.	Issued during year	4	400,000
22.	Other changes to in force (net)	(42)	(1,514,949)
23.	In force December 31, current year	472	13,423,948

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	68,422	67,178		39,437	37,847
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	68,422	67,178	0	39,437	37,847
26.	Totals (Line 24 + 25.7)	68,422	67,178	0	39,437	37,847

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	266,944
2. Annuity considerations	359,591
3. Deposit-type contract funds	759
4. Other considerations	
5. Total (Lines 1 to 4)	627,294
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	759
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	759
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	759
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	177,651
10. Matured endowments	4,275
11. Annuity benefits	435,335
12. Surrender values. and withdrawals for life contracts	109,222
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	8,332
15. Total	734,815

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year	3	10,366
17. Incurred during current year	30	185,407
Settled during current year:		
18.1 By payment in full	28	181,926
18.2 By payment on compromised claims		
18.3 Total paid	28	181,926
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	28	181,926
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	5	13,847
POLICY EXHIBIT		
20. In force December 31, prior year	1,021	29,209,185
21. Issued during year	26	1,650,000
22. Other changes to in force (net)	(71)	(2,209,694)
23. In force December 31, current year	976	28,649,491

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	148,577	145,875		18,666	17,908
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	148,577	145,875	0	18,666	17,908
26. Totals (Line 24 + 25.7)	148,577	145,875	0	18,666	17,908

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1.	Life insurance	45,024
2.	Annuity considerations	
3.	Deposit-type contract funds	414
4.	Other considerations	
5.	Total (Lines 1 to 4)	45,438
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	414
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	414
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	414
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	16,464
10.	Matured endowments	4,775
11.	Annuity benefits	4,715
12.	Surrender values. and withdrawals for life contracts	29,140
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	884
15.	Total	55,978

DETAILS OF WRITE-INS

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

		1	2
	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16.	Unpaid December 31, prior year	1	2,916
17.	Incurred during current year	7	31,210
	Settled during current year:		
18.1	By payment in full	5	21,239
18.2	By payment on compromised claims		
18.3	Total paid	5	21,239
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	5	21,239
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	12,887
	POLICY EXHIBIT		
20.	In force December 31, prior year	250	4,617,924
21.	Issued during year	2	550,000
22.	Other changes to in force (net)	(14)	(253,596)
23.	In force December 31, current year	238	4,914,328

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	22,932	22,515		400	384
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	22,932	22,515	0	400	384
26.	Totals (Line 24 + 25.7)	22,932	22,515	0	400	384

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	132,058
2. Annuity considerations	28,050
3. Deposit-type contract funds	214
4. Other considerations	
5. Total (Lines 1 to 4)	160,322
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	214
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	214
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	214
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	65,680
10. Matured endowments	
11. Annuity benefits	125,829
12. Surrender values. and withdrawals for life contracts	42,014
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	7,343
15. Total	240,866

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	2	29,679
17. Incurred during current year	9	57,722
Settled during current year:		
18.1 By payment in full	8	65,680
18.2 By payment on compromised claims		
18.3 Total paid	8	65,680
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	8	65,680
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	3	21,721
POLICY EXHIBIT		
20. In force December 31, prior year	515	12,545,525
21. Issued during year	9	425,000
22. Other changes to in force (net)	(26)	(494,176)
23. In force December 31, current year	498	12,476,349

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	53,544	52,570		27,866	26,743
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	53,544	52,570	0	27,866	26,743
26. Totals (Line 24 + 25.7)	53,544	52,570	0	27,866	26,743

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

		1 Life and Annuities
	DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1.	Life insurance	587
2.	Annuity considerations	
3.	Deposit-type contract funds	
4.	Other considerations	
5.	Total (Lines 1 to 4)	587
	DIRECT REFUNDS TO MEMBERS	
	Life Insurance:	
6.1	Paid in cash or left on deposit	
6.2	Applied to pay renewal premiums	
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4	Other	
6.5	Total (Sum of Lines 6.1 to 6.4)	0
	Annuities:	
7.1	Paid in cash or left on deposit	
7.2	Applied to provide paid-up annuities	
7.3	Other	
7.4	Total (Sum of Lines 7.1 to 7.3)	0
8.	Total (Line 6.5 plus Line 7.4)	0
	DIRECT CLAIMS AND BENEFITS PAID	
9.	Death benefits	
10.	Matured endowments	
11.	Annuity benefits	
12.	Surrender values. and withdrawals for life contracts	
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14.	All other benefits, except accident & health	
15.	Total	0

DETAILS OF WRITE-INS

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

	DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16.	Unpaid December 31, prior year		
17.	Incurred during current year		
	Settled during current year:		
18.1	By payment in full		
18.2	By payment on compromised claims		
18.3	Total paid	0	0
18.4	Reduction by compromise		
18.5	Amount rejected		
18.6	Total settlements	0	0
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
	POLICY EXHIBIT		
20.	In force December 31, prior year	7	77,312
21.	Issued during year	1	9,822
22.	Other changes to in force (net)		
23.	In force December 31, current year	8	87,134

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Collectively Renewable Certificates					
	Other Individual Certificates:					
25.1	Non-cancelable	196	192			
25.2	Guaranteed renewable					
25.3	Non-renewable for stated reasons only					
25.4	Other accident only					
25.5	Medicare Title XVIII exempt from state taxes or fees					
25.6	All Other					
25.7	Totals (sum of Lines 25.1 to 25.6)	196	192	0	0	0
26.	Totals (Line 24 + 25.7)	196	192	0	0	0

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1 Life and Annuities
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1. Life insurance	39,925
2. Annuity considerations	65,920
3. Deposit-type contract funds	103
4. Other considerations	
5. Total (Lines 1 to 4)	105,948
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	103
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	103
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	103
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	
10. Matured endowments	
11. Annuity benefits	126,154
12. Surrender values. and withdrawals for life contracts	29,768
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	1,539
15. Total	157,461

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year		
Settled during current year:		
18.1 By payment in full		
18.2 By payment on compromised claims		
18.3 Total paid	0	0
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year	158	4,668,615
21. Issued during year		
22. Other changes to in force (net)	(7)	(233,501)
23. In force December 31, current year	151	4,435,114

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	31,258	30,690		1,668	1,601
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	31,258	30,690	0	1,668	1,601
26. Totals (Line 24 + 25.7)	31,258	30,690	0	1,668	1,601

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	96,419
2. Annuity considerations	43,179
3. Deposit-type contract funds	288
4. Other considerations	
5. Total (Lines 1 to 4)	139,886
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	288
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	288
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	288
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	64,941
10. Matured endowments	3,676
11. Annuity benefits	139,388
12. Surrender values. and withdrawals for life contracts	22,897
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	2,510
15. Total	233,412

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	2	6,532
17. Incurred during current year	9	80,457
Settled during current year:		
18.1 By payment in full	7	68,617
18.2 By payment on compromised claims		
18.3 Total paid	7	68,617
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	7	68,617
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	4	18,372
POLICY EXHIBIT		
20. In force December 31, prior year	508	9,411,717
21. Issued during year	4	500,000
22. Other changes to in force (net)	(30)	(1,373,095)
23. In force December 31, current year	482	8,538,622

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	37,247	36,570		3,048	2,925
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	37,247	36,570	0	3,048	2,925
26. Totals (Line 24 + 25.7)	37,247	36,570	0	3,048	2,925

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

	1
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Life and Annuities
1. Life insurance	92,556
2. Annuity considerations	5,450
3. Deposit-type contract funds	134
4. Other considerations	
5. Total (Lines 1 to 4)	98,140
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	134
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	134
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	134
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	32,992
10. Matured endowments	
11. Annuity benefits	174,614
12. Surrender values. and withdrawals for life contracts	19,646
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	7,026
15. Total	234,278

DETAILS OF WRITE-INS

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

	1	2
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Number of Certificates	Amount
16. Unpaid December 31, prior year	1	10,429
17. Incurred during current year	6	35,153
Settled during current year:		
18.1 By payment in full	6	32,992
18.2 By payment on compromised claims		
18.3 Total paid	6	32,992
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	6	32,992
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	1	12,590
POLICY EXHIBIT		
20. In force December 31, prior year	392	7,761,705
21. Issued during year	1	75,000
22. Other changes to in force (net)	(16)	(471,816)
23. In force December 31, current year	377	7,364,889

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	54,740	53,744		46,371	44,501
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	54,740	53,744	0	46,371	44,501
26. Totals (Line 24 + 25.7)	54,740	53,744	0	46,371	44,501

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LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0000 NAIC Society Code.....56413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance	119,169
2. Annuity considerations	15,937
3. Deposit-type contract funds	
4. Other considerations	
5. Total (Lines 1 to 4)	135,106
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit	
6.2 Applied to pay renewal premiums	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	
6.4 Other	
6.5 Total (Sum of Lines 6.1 to 6.4)	0
Annuities:	
7.1 Paid in cash or left on deposit	
7.2 Applied to provide paid-up annuities	
7.3 Other	
7.4 Total (Sum of Lines 7.1 to 7.3)	0
8. Total (Line 6.5 plus Line 7.4)	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits	7,483
10. Matured endowments	
11. Annuity benefits	56,082
12. Surrender values. and withdrawals for life contracts	15,916
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0
14. All other benefits, except accident & health	2,350
15. Total	81,831

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year		
17. Incurred during current year	1	7,483
Settled during current year:		
18.1 By payment in full	1	7,483
18.2 By payment on compromised claims		
18.3 Total paid	1	7,483
18.4 Reduction by compromise		
18.5 Amount rejected		
18.6 Total settlements	1	7,483
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6)	0	0
POLICY EXHIBIT		
20. In force December 31, prior year	376	17,433,051
21. Issued during year	20	1,560,001
22. Other changes to in force (net)	(9)	(1,012,535)
23. In force December 31, current year	387	17,980,517

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates					
Other Individual Certificates:					
25.1 Non-cancelable	102,653	100,786		104,849	100,622
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 Medicare Title XVIII exempt from state taxes or fees					
25.6 All Other					
25.7 Totals (sum of Lines 25.1 to 25.6)	102,653	100,786	0	104,849	100,622
26. Totals (Line 24 + 25.7)	102,653	100,786	0	104,849	100,622

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	2,399,964
2. Current year's realized pre-tax capital gains/(losses) of $.....2,312,425 transferred into the reserve net of taxes of $..........0	2,312,425
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	4,712,389
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	442,556
6. Reserve as of December 31, current year (Line 4 minus Line 5)	4,269,833

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. 2011	291,184	151,372		442,556
2. 2012	296,820	309,116		605,936
3. 2013	277,020	292,455		569,475
4. 2014	277,156	256,115		533,271
5. 2015	264,382	219,270		483,652
6. 2016	227,744	179,185		406,929
7. 2017	199,122	149,838		348,960
8. 2018	179,195	130,281		309,476
9. 2019	161,543	108,944		270,487
10. 2020	114,212	87,934		202,146
11. 2021	68,047	65,303		133,350
12. 2022	38,486	51,668		90,154
13. 2023	9,848	47,653		57,501
14. 2024	(5,632)	43,394		37,762
15. 2025	(7,207)	39,252		32,045
16. 2026	(7,057)	33,907		26,850
17. 2027	(5,442)	29,940		24,498
18. 2028	(5,214)	25,499		20,285
19. 2029	(2,146)	20,945		18,799
20. 2030	5,073	16,595		21,668
21. 2031	8,351	11,371		19,722
22. 2032	3,686	8,461		12,147
23. 2033	(2,047)	7,503		5,456
24. 2034	(3,430)	6,454		3,024
25. 2035	(1,366)	5,538		4,172
26. 2036	1,502	4,398		5,900
27. 2037	3,643	3,499		7,142
28. 2038	5,973	2,772		8,745
29. 2039	4,951	2,046		6,997
30. 2040	1,569	1,320		2,889
31. 2041 and Later		396		396
32. Total (Lines 1 to 31)	2,399,966	2,312,424	0	4,712,390

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	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)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	82,180		82,180	3,043,416	184,017	3,227,433	3,309,613
2. Realized capital gains/(losses) net of taxes - General Account	(206,422)		(206,422)	145,537		145,537	(60,885)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account			0	(1,207,483)		(1,207,483)	(1,207,483)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	104,050		104,050			0	104,050
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7)	(20,192)	0	(20,192)	1,981,470	184,017	2,165,487	2,145,295
9. Maximum reserve	625,251		625,251	2,936,625	178,481	3,115,106	3,740,357
10. Reserve objective	455,872		455,872	2,936,625	178,481	3,115,106	3,570,978
11. 20% of (Line 10 minus Line 8)	95,213	0	95,213	191,031	(1,107)	189,924	285,137
12. Balance before transfers (Lines 8 + 11)	75,020	0	75,020	2,172,501	182,910	2,355,411	2,430,431
13. Transfers			0			0	XXX
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0		(4,429)	(4,429)	(4,429)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	75,020	0	75,020	2,172,501	178,481	2,350,982	2,426,002

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 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1		Exempt obligations	30,358,718	XXX	XXX	30,358,718	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality	134,969,361	XXX	XXX	134,969,361	0.0004	53,988	0.0023	310,430	0.0030	404,908
3	2	High quality	15,564,947	XXX	XXX	15,564,947	0.0019	29,573	0.0058	90,277	0.0090	140,085
4	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
5	4	Low quality	680,000	XXX	XXX	680,000	0.0213	14,484	0.0530	36,040	0.0750	51,000
6	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8) (Page 2, Line 1, Column 3 plus Schedule DL, Part 1, Column 6, Line 6599999)	181,573,026	XXX	XXX	181,573,026	XXX	98,045	XXX	436,746	XXX	595,993
		PREFERRED STOCKS										
10	1	Highest quality	737,035	XXX	XXX	737,035	0.0004	295	0.0023	1,695	0.0030	2,211
11	2	High quality	3,005,221	XXX	XXX	3,005,221	0.0019	5,710	0.0058	17,430	0.0090	27,047
12	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16) (Page 3, Line 2.1, Column 3 plus Schedule DL, Part 1, Column 6, Line 7099999)	3,742,256	XXX	XXX	3,742,256	XXX	6,005	XXX	19,125	XXX	29,258
		SHORT-TERM BONDS										
18		Exempt obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig-nation	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 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		DERIVATIVE INSTRUMENTS										
26		Exchange-traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33)	185,315,282	XXX	XXX	185,315,282	XXX	104,050	XXX	455,872	XXX	625,251
		MORTGAGE LOANS										
		In good standing:										
35		Farm mortgages			XXX	0	(a)	0	(a)	0	(a)	0
36		Residential mortgages-insured or guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other			XXX	0	0.0013	0	0.0030	0	0.0040	0
38		Commercial mortgages-insured or guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other			XXX	0	(a)	0	(a)	0	(a)	0
40		In good standing with restructured terms			XXX	0	(b)	0	(b)	0	(b)	0
		Overdue, not in process:										
41		Farm mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
42		Residential mortgages-insured or guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other			XXX	0	0.0025	0	0.0058	0	0.0090	0
44		Commercial mortgages-insured or guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In process of foreclosure:										
46		Farm mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
47		Residential mortgages-insured or guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other			XXX	0	0.0000	0	0.0130	0	0.0130	0
49		Commercial mortgages-insured or guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other			XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Total Schedule B mortgages (sum of Lines 35 through 50) (Page 2, Line 3, Column 3 plus Schedule DL, Part 1, Column 6, Line 8799999)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Schedule DA mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53		Total mortgage loans on real estate (Lines 51 + 52)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

(b) Column 9 is the greater of 6.4% 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 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public	14,683,126	XXX	XXX	14,683,126	0.0000	0	(d) 0.2000	2,936,625	(d) 0.2000	2,936,625
2		Unaffiliated private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations				0	XXX		XXX		XXX	
6		Fixed income highest quality				0	XXX		XXX		XXX	
7		Fixed income high quality				0	XXX		XXX		XXX	
8		Fixed income medium quality				0	XXX		XXX		XXX	
9		Fixed income low quality				0	XXX		XXX		XXX	
10		Fixed income lower quality				0	XXX		XXX		XXX	
11		Fixed income in or near default				0	XXX		XXX		XXX	
12		Unaffiliated common stock public				0	0.0000	0	(d)	0	(d)	0
13		Unaffiliated common stock private				0	0.0000	0	0.1600	0	0.1600	0
14		Mortgage loans				0	(c)	0	(c)	0	(c)	0
15		Real estate				0	(e)	0	(e)	0	(e)	0
16		Affiliated - certain other (see SVO Purposes and Procedures manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
17		Affiliated - all other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
18		Total common stock (sum of Lines 1 through 17) (Page 2, Line 2.2, Column 3 plus Schedule DL, Column 6, Line 7599999)	14,683,126	0	0	14,683,126	XXX	0	XXX	2,936,625	XXX	2,936,625
		REAL ESTATE										
19		Home office property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
20		Investment properties	2,379,745			2,379,745	0.0000	0	0.0750	178,481	0.0750	178,481
21		Properties acquired in satisfaction of debt				0	0.0000	0	0.1100	0	0.1100	0
22		Total real estate (sum of Lines 19 through 21)	2,379,745	0	0	2,379,745	XXX	0	XXX	178,481	XXX	178,481
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
23		Exempt obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
24	1	Highest quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
25	2	High quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
26	3	Medium quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
27	4	Low quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
28	5	Lower quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
29	6	In or near default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30		Total with bond characteristics (sum of Lines 23 through 29)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

AVR-Equity Component (Lines 31-55) (Cont.)
NONE

AVR-Equity Component (Lines 56-74) (Cont.)
NONE

AVR-Replications (Synthetic) Assets
NONE

Sch. F
NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

					Other Individual Contracts									
	Total		Collectively Renewable		Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS														
1. Premiums written	3,472,000	XXX		XXX		XXX	3,472,000	XXX		XXX		XXX		XXX
2. Premiums earned	3,470,561	XXX		XXX		XXX	3,470,561	XXX		XXX		XXX		XXX
3. Incurred claims	1,447,741	41.7		0.0		0.0	1,447,741	41.7		0.0		0.0		0.0
4. Cost containment expenses	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,447,741	41.7	0	0.0	0	0.0	1,447,741	41.7	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	(76,128)	(2.2)		0.0		0.0	(76,128)	(2.2)		0.0		0.0		0.0
7. Commissions (a)	382,972	11.0		0.0		0.0	382,972	11.0		0.0		0.0		0.0
8. Other general insurance expenses	1,645,968	47.4		0.0		0.0	1,645,968	47.4		0.0		0.0		0.0
9. Taxes, licenses and fees	252,140	7.3		0.0		0.0	252,140	7.3		0.0		0.0		0.0
10. Total other expenses incurred	2,281,080	65.7	0	0.0	0	0.0	2,281,080	65.7	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(182,132)	(5.2)	0	0.0	0	0.0	(182,132)	(5.2)	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(182,132)	(5.2)	0	0.0	0	0.0	(182,132)	(5.2)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS														
1101.	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
1102.	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
1103.	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Contracts				
			3	4	5	6	7
	Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES							
A. Premium Reserves:							
1. Unearned premiums	0						
2. Advance premiums	145,200			145,200			
3. Reserve for rate credits	0						
4. Total premium reserves, current year	145,200	0	0	145,200	0	0	0
5. Total premium reserves, prior year	143,761			143,761			
6. Increase in total premium reserves	1,439	0	0	1,439	0	0	0
B. Contract Reserves:							
1. Additional reserves (a)	6,524,408			6,524,408			
2. Reserve for future contingent benefits	0						
3. Total contract reserves, current year	6,524,408	0	0	6,524,408	0	0	0
4. Total contract reserves, prior year	6,600,536			6,600,536			
5. Increase in contract reserves	(76,128)	0	0	(76,128)	0	0	0
C. Claim Reserves and Liabilities:							
1. Total current year	1,062,907			1,062,907			
2. Total prior year	1,063,730			1,063,730			
3. Increase	(823)	0	0	(823)	0	0	0

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

	1	2	3	4	5	6	7
1. Claims Paid During the Year:							
1.1 On claims incurred prior to current year	630,259			630,259			
1.2 On claims incurred during current year	818,305			818,305			
2. Claim Reserves and Liabilities, Dec. 31, Current Year:							
2.1 On claims incurred prior to current year	379,349			379,349			
2.2 On claims incurred during current year	683,558			683,558			
3. Test:							
3.1 Line 1.1 plus 2.1	1,009,608	0	0	1,009,608	0	0	0
3.2 Claim reserves and liabilities, Dec. 31, prior year	1,063,730			1,063,730			
3.3 Line 3.1 minus Line 3.2	(54,122)	0	0	(54,122)	0	0	0

PART 4 - REINSURANCE

	1	2	3	4	5	6	7
A. Reinsurance Assumed:							
1. Premiums written	0						
2. Premiums earned	0						
3. Incurred claims	0						
4. Commissions	0						
B. Reinsurance Ceded:							
1. Premiums written	76,685			76,685			
2. Premiums earned	76,685			76,685			
3. Incurred claims	60,000			60,000			
4. Commissions	0						

(a) Includes $..........0 premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims	1,507,741			1,507,741
2. Beginning claim reserves and liabilities	1,063,730			1,063,730
3. Ending claim reserves and liabilities	1,062,907			1,062,907
4. Claims paid	1,508,564	0	0	1,508,564
B. Assumed Reinsurance:				
5. Incurred claims				0
6. Beginning claim reserves and liabilities				0
7. Ending claim reserves and liabilities				0
8. Claims paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims	60,000			60,000
10. Beginning claim reserves and liabilities				0
11. Ending claim reserves and liabilities				0
12. Claims paid	60,000	0	0	60,000
D. Net:				
13. Incurred claims	1,447,741	0	0	1,447,741
14. Beginning claim reserves and liabilities	1,063,730	0	0	1,063,730
15. Ending claim reserves and liabilities	1,062,907	0	0	1,062,907
16. Claims paid	1,448,564	0	0	1,448,564
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses	1,447,741			1,447,741
18. Beginning reserves and liabilities	1,063,730			1,063,730
19. Ending reserves and liabilities	1,062,907			1,062,907
20. Paid claims and cost containment expenses	1,448,564	0	0	1,448,564

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

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

Sch. S-Pt. 2
NONE

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	2	3	4	5	6	7	Reserve Credit Taken		10	Outstanding Surplus Relief		13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Amount In Force at End of Year	8 Current Year	9 Prior Year	Premiums	11 Current Year	12 Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
88099	75-1608507	05/15/1994	Optimum Re Ins Co	TX	YRT/I	41,729,094	173,073	133,161	142,412				
88099	75-1608507	05/15/1994	Optimum Re Ins Co	TX	CO/I	676,195	8,357	7,929	2,308				
93572	43-1235868	12/08/1998	Reinsurance Group of America, Inc	MO	YRT/I	12,449,084	41,668	33,819	55,022				
0499999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates					54,854,373	223,098	174,909	199,742	0	0	0	0
0699999.	Total - General Account - Authorized - Non-Affiliates					54,854,373	223,098	174,909	199,742	0	0	0	0
0799999.	Total - General Account - Authorized					54,854,373	223,098	174,909	199,742	0	0	0	0
1599999.	Total - General Account - Authorized and Unauthorized					54,854,373	223,098	174,909	199,742	0	0	0	0
3199999.	Total U.S.					54,854,373	223,098	174,909	199,742	0	0	0	0
3399999.	Total					54,854,373	223,098	174,909	199,742	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief 10 Current Year	Outstanding Surplus Relief 11 Prior Year	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates												
88099	75-1608507	01/01/2008	Optimum Re Ins Co	TX	OTH/I	76,685						
0499999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates					76,685	0	0	0	0	0	0
0699999.	Total - General Account - Authorized - Non-Affiliates					76,685	0	0	0	0	0	0
0799999.	Total - General Account - Authorized					76,685	0	0	0	0	0	0
1599999.	Total - General Account - Authorized and Unauthorized					76,685	0	0	0	0	0	0
3199999.	Total - U.S.					76,685	0	0	0	0	0	0
3399999.	Total					76,685	0	0	0	0	0	0

Sch. S-Pt. 4
NONE

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

		1 2011	2 2010	3 2009	4 2008	5 2007
A.	**OPERATIONS ITEMS**					
1.	Premiums and annuity considerations for life and accident and health contracts	276	250	318	231	167
2.	Commissions and reinsurance expense allowances					
3.	Contract claims	106	143	63	86	155
4.	Surrender benefits and withdrawals for life contracts					
5.	Refunds to members					
6.	Reserve adjustments on reinsurance ceded					
7.	Increase in aggregate reserves for life and accident and health contracts					
B.	**BALANCE SHEET ITEMS**					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9.	Aggregate reserves for life and accident and health contracts	223	175	169	245	240
10.	Liability for deposit-type contracts					
11.	Contract claims unpaid					
12.	Amounts recoverable on reinsurance					
13.	Experience rating refunds due or unpaid					
14.	Refunds to members (not included in Line 10)					
15.	Commissions and reinsurance expense allowances unpaid					
16.	Unauthorized reinsurance offset					
C.	**UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)**					
17.	Funds deposited by and withheld from (F)					
18.	Letters of credit (L)					
19.	Trust agreements (T)					
20.	Other (O)					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	214,408,595		214,408,595
2. Reinsurance (Line 16)			0
3. Premiums and considerations (Line 15)	230,039		230,039
4. Net credit for ceded reinsurance	XXX	223,098	223,098
5. All other admitted assets (balance)	2,262,591		2,262,591
6. Total assets excluding separate accounts (Line 26)	216,901,225	223,098	217,124,323
7. Separate account assets (Line 27)			0
8. Total assets (Line 28)	216,901,225	223,098	217,124,323
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2)	171,226,546	223,098	171,449,644
10. Liability for deposit-type contracts (Line 3)	7,763,752		7,763,752
11. Claim reserves (Line 4)	1,633,200		1,633,200
12. Member refunds/reserves (Lines 5 through 6)	13,999		13,999
13. Premium & annuity considerations received in advance (Line 7)	444,558		444,558
14. Other contract liabilities (Line 8)	4,575,856		4,575,856
15. Reinsurance in unauthorized companies (Line 21.2)			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3)			0
17. All other liabilities (balance)	3,652,169		3,652,169
18. Total liabilities excluding Separate Accounts (Line 23)	189,310,080	223,098	189,533,178
19. Separate Account liabilities (Line 24)			0
20. Total liabilities (Line 25)	189,310,080	223,098	189,533,178
21. Capital & surplus (Line 30)	27,591,145	XXX	27,591,145
22. Total liabilities, capital & surplus (Line 31)	216,901,225	223,098	217,124,323
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	223,098		
24. Claim reserves	0		
25. Member refunds/reserves	0		
26. Premium & annuity considerations received in advance	0		
27. Liability for deposit-type contracts	0		
28. Other contract liabilities	0		
29. Reinsurance ceded assets	0		
30. Other ceded reinsurance recoverables	0		
31. Total ceded reinsurance recoverables	223,098		
32. Premiums and considerations	0		
33. Reinsurance in unauthorized companies	0		
34. Funds held under reinsurance treaties with unauthorized reinsurers	0		
35. Other ceded reinsurance payables/offsets	0		
36. Total ceded reinsurance payables/offsets	0		
37. Total net credit for ceded reinsurance	223,098		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		Direct Business Only					
	States, Etc.	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1.	Alabama AL	107,084	1,209	19,131			127,424
2.	Alaska AK	155	6,000	31			6,186
3.	Arizona AZ	83,000	73,206	37,029		101	193,336
4.	Arkansas AR	163,866	93,230	26,512		52	283,660
5.	California CA	727,708	445,969	143,839		738	1,318,254
6.	Colorado CO	109,375	42,776	35,248		124	187,523
7.	Connecticut CT	7,657	30,466	2,640		48	40,811
8.	Delaware DE	8,715	25	2,349			11,089
9.	District of Columbia DC	8,903		4,790		41	13,734
10.	Florida FL	103,041	264,926	19,913		15	387,895
11.	Georgia GA	298,701	285,450	75,627		70	659,848
12.	Hawaii HI						0
13.	Idaho ID	59,976	100	32,631			92,707
14.	Illinois IL	592,741	83,400	156,952		885	833,978
15.	Indiana IN	224,269	173,079	59,022		519	456,889
16.	Iowa IA	117,027	2,960	26,005		54	146,046
17.	Kansas KS	221,417	57,859	51,182		126	330,584
18.	Kentucky KY	215,798	65,562	30,391		16	311,767
19.	Louisiana LA	122,631	14,726	41,591			178,948
20.	Maine ME	6,177	4,171	414			10,762
21.	Maryland MD	76,698	1,103,816	10,423		236	1,191,173
22.	Massachusetts MA	16,433		3,193		41	19,667
23.	Michigan MI	71,828	47,071	10,579		201	129,679
24.	Minnesota MN	86,619	251,184	11,235		47	349,085
25.	Mississippi MS	38,247	59,500	10,697			108,444
26.	Missouri MO	282,054	160,426	67,521		241	510,242
27.	Montana MT	33,065	4,475	9,098		67	46,705
28.	Nebraska NE	181,860	207,060	78,346		41	467,307
29.	Nevada NV	14,558	1,000	2,275			17,833
30.	New Hampshire NH			99			99
31.	New Jersey NJ	169,218	313,742	114,971		386	598,317
32.	New Mexico NM	27,116	5,650	8,657		84	41,507
33.	New York NY	211,017	276,817	45,822		371	534,027
34.	North Carolina NC	130,617	5,180	21,443		25	157,265
35.	North Dakota ND	102,936	17,267	17,106			137,309
36.	Ohio OH	295,531	1,102,558	56,172		789	1,455,050
37.	Oklahoma OK	60,268	1,212	7,592			69,072
38.	Oregon OR	23,771		6,931			30,702
39.	Pennsylvania PA	163,332	312,369	71,006		443	547,150
40.	Rhode Island RI		25				25
41.	South Carolina SC	93,978	100	25,796		29	119,903
42.	South Dakota SD	10,475	2,450	4,504			17,429
43.	Tennessee TN	135,225	310,792	30,606			476,623
44.	Texas TX	266,944	359,591	66,460		759	693,754
45.	Utah UT	45,024		10,258		414	55,696
46.	Vermont VT	587		88			675
47.	Virginia VA	132,058	28,050	23,951		214	184,273
48.	Washington WA	39,925	65,920	13,982		103	119,930
49.	West Virginia WV	92,556	5,450	24,486		134	122,626
50.	Wisconsin WI	96,419	43,179	16,661		288	156,547
51.	Wyoming WY	119,169	15,937	45,918			181,024
52.	American Samoa AS						0
53.	Guam GU						0
54.	Puerto Rico PR						0
55.	US Virgin Islands VI						0
56.	Northern Mariana Islands MP						0
57.	Canada CN						0
58.	Aggregate Other Alien OT						0
59.	Totals	6,195,769	6,345,935	1,581,171	0	7,702	14,130,577

Sch. Y-Pt. 1A
NONE

Sch. Y-Pt. 2
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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.

	Question	Responses
	MARCH FILING	
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will an actuarial opinion be filed with this statement by March 1?	YES
3.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
4.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
	APRIL FILING	
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
	JUNE FILING	
7.	Will an audited financial report be filed by June 1?	YES
8.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
	AUGUST FILING	
9.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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.

	Question	Responses
	MARCH FILING	
10.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
11.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
12.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
13.	Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be field with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
23.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
34.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
	APRIL FILING	
35.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
37.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
38.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
39.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
40.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
41.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
	AUGUST FILING	
42.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

	EXPLANATIONS:	BARCODES:
1.		
2.		
3.		
4.		
5.		
6.		
7.		
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10.		* 5 6 4 1 3 2 0 1 1 3 6 0 0 0 0 0 0 *
11.		* 5 6 4 1 3 2 0 1 1 4 9 0 0 0 0 0 0 *
12.		
13.		
14.		
15.		* 5 6 4 1 3 2 0 1 1 4 4 3 0 0 0 0 0 *
16.		* 5 6 4 1 3 2 0 1 1 4 4 4 0 0 0 0 0 *
17.		* 5 6 4 1 3 2 0 1 1 4 4 5 0 0 0 0 0 *
18.		* 5 6 4 1 3 2 0 1 1 4 4 6 0 0 0 0 0 *
19.		* 5 6 4 1 3 2 0 1 1 4 4 7 0 0 0 0 0 *
20.		* 5 6 4 1 3 2 0 1 1 4 4 8 0 0 0 0 0 *
21.		* 5 6 4 1 3 2 0 1 1 4 4 9 0 0 0 0 0 *
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23.		* 5 6 4 1 3 2 0 1 1 4 5 1 0 0 0 0 0 *
24.		* 5 6 4 1 3 2 0 1 1 4 5 2 0 0 0 0 0 *
25.		* 5 6 4 1 3 2 0 1 1 4 5 3 0 0 0 0 0 *
26.		* 5 6 4 1 3 2 0 1 1 4 3 6 0 0 0 0 0 *
27.		* 5 6 4 1 3 2 0 1 1 4 3 7 0 0 0 0 0 *
28.		* 5 6 4 1 3 2 0 1 1 4 3 8 0 0 0 0 0 *
29.		* 5 6 4 1 3 2 0 1 1 4 3 9 0 0 0 0 0 *
30.		* 5 6 4 1 3 2 0 1 1 4 5 4 0 0 0 0 0 *
31.		* 5 6 4 1 3 2 0 1 1 3 6 5 0 0 0 0 0 *
32.		* 5 6 4 1 3 2 0 1 1 2 2 4 0 0 0 0 0 *
33.		* 5 6 4 1 3 2 0 1 1 2 2 5 0 0 0 0 0 *
34.		* 5 6 4 1 3 2 0 1 1 2 2 6 0 0 0 0 0 *
35.		* 5 6 4 1 3 2 0 1 1 3 0 6 0 0 0 0 0 *
36.		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

37.

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39.

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NONE

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SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	Letter of Credit Issuing or Confirming Bank (a)			13	14	15	16	17
									10	11	12					
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	American Bankers Association (ABA) Routing Number	Letter of Credit Code	Bank Name	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 13 + 14 + 15 + 16 But Not in Excess of Col. 8

NONE

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*

NONE