



ANNUAL STATEMENT  
For the Year Ended December 31, 2011  
OF THE CONDITION AND AFFAIRS OF THE  
UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code	0000 (Current Period)	0535 (Prior Period)	NAIC Company Code	63819	Employer's ID Number	23-1640528
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States of America					
Incorporated/Organized	05/06/1964		Commenced Business	05/06/1964		
Statutory Home Office	4675 Cornell Road, Suite 160 (Street and Number)		Cincinnati, OH 45241 (City or Town, State and Zip Code)			
Main Administrative Office	Cincinnati, OH 45241 (City or Town, State and Zip Code)		4675 Cornell Road, Suite 160 (Street and Number)	(513)247-0711 (Area Code) (Telephone Number)		
Mail Address	P.O. Box 625700 (Street and Number or P.O. Box)		Cincinnati, OH 45262-5700 (City or Town, State and Zip Code)			
Primary Location of Books and Records	Cincinnati, OH 45241 (City or Town, State and Zip Code)		4675 Cornell Road, Suite 160 (Street and Number)	(513)247-0711 (Area Code) (Telephone Number)		
Internet Website Address	www.uflife.com					
Statutory Statement Contact	Beth Adkins (Name)		(513)824-6764 (Area Code)(Telephone Number)(Extension)			
	badkins@uflife.com (E-Mail Address)		(513)247-5040 (Fax Number)			

OFFICERS

Name	Title
Thomas Cresson Hardy	Chairman/President/CEO
Janeen Rene Rutherford	Secretary
Beth Anne Adkins	Treasurer
	#

VICE-PRESIDENTS

Beth Anne Adkins, Vice President # Janeen Rene Rutherford, Assistant Vice President  
Jay Cresson Hardy, Senior Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham # Thomas Cresson Hardy  
Alexander Meeker Clark John Joseph Waller #  
Jay Cresson Hardy John Bernard Yanko

State of Ohio  
County of Hamilton ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures 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)
Thomas Hardy	Janeen Rutherford	Beth Adkins
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this	a. Is this an original filing?	Yes[X] No[ ]
20th day of February, 2012	b. If no,	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	
(Notary Public Signature)		



DIRECT BUSINESS IN THE STATE OF ALABAMA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	268,496		825,414		1,093,910
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	268,496		825,414		1,093,910
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	93,175		462,675		555,850
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	10,568		950		11,519
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	103,743		463,626		567,369

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....					3	11,317			3	11,317
17.	Incurred during current year .....	19	109,318			119	476,519			138	585,837
	Settled during current year:										
18.1	By payment in full .....	15	93,175			119	462,675			134	555,850
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	15	93,175			119	462,675			134	555,850
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	15	93,175			119	462,675			134	555,850
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	4	16,143			3	25,161			7	41,304
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	627	5,355,375		(a).....	1,577	6,624,115			2,204	11,979,490
21.	Issued during year .....	74	902,500			170	702,652			244	1,605,152
22.	Other changes to in force (Net) .....	(80)	(1,004,226)			(125)	(309,654)			(205)	(1,313,880)
23.	In force December 31 of current year .....	621	5,253,649		(a).....	1,622	7,017,113			2,243	12,270,762

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF ALASKA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	1,990				1,990
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	1,990				1,990
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	6,684				6,684
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	6,684				6,684

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	1	6,684							1	6,684
Settled during current year:											
18.1	By payment in full .....	1	6,684							1	6,684
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	1	6,684							1	6,684
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	1	6,684							1	6,684
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	7	69,684		(a).....	1	6,678			8	76,362
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	1	8,769				81			1	8,850
23.	In force December 31 of current year .....	8	78,453		(a).....	1	6,759			9	85,212

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF ARIZONA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	146,394		87,133		233,527
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	146,394		87,133		233,527
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	116,338		11,676		128,014
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	7,841				7,841
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	124,180		11,676		135,856

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	4	5,618							4	5,618
17.	Incurred during current year .....	24	115,722			2	11,676			26	127,398
	Settled during current year:										
18.1	By payment in full .....	27	116,338			2	11,676			29	128,014
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	27	116,338			2	11,676			29	128,014
18.4	Reduction by compromise .....										
18.5	Amount rejected .....	1	2,500							1	2,500
18.6	Total settlements .....	28	118,838			2	11,676			30	130,514
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....		2,502								2,502
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	420	2,410,937	(a)		62	552,836			482	2,963,773
21.	Issued during year .....					12	76,046			12	76,046
22.	Other changes to in force (Net) .....	(29)	(296,732)			(4)	(30,545)			(33)	(327,277)
23.	In force December 31 of current year .....	391	2,114,205	(a)		70	598,337			461	2,712,542

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF ARKANSAS

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life Insurance .....	234,662		65,286		299,948
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	234,662		65,286		299,948
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	148,734		38,769		187,503
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	2,917				2,917
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	151,650		38,769		190,419

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	1	5,000							1	5,000
17.	Incurred during current year .....	26	168,734			7	46,809			33	215,543
	Settled during current year:										
18.1	By payment in full .....	26	148,734			6	38,769			32	187,503
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	26	148,734			6	38,769			32	187,503
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	26	148,734			6	38,769			32	187,503
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	25,000			1	8,040			2	33,040
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	583	4,443,309		(a).....	48	285,604			631	4,728,913
21.	Issued during year .....	2	55,000			18	73,448			20	128,448
22.	Other changes to in force (Net) .....	(36)	(366,965)			(13)	(54,532)			(49)	(421,497)
23.	In force December 31 of current year .....	549	4,131,344		(a).....	53	304,520			602	4,435,864

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

ACCIDENT AND HEALTH INSURANCE

		1	2	3	4	5
		Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF CALIFORNIA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	34,263		299,186		333,448
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	34,263		299,186		333,448
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	10,000		63,842		73,842
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	11,298		2,658		13,956
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	21,298		66,500		87,798

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....					1	2,010			1	2,010
17.	Incurred during current year .....	2	25,000			15	61,832			17	86,832
	Settled during current year:										
18.1	By payment in full .....	1	10,000			16	63,842			17	73,842
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	1	10,000			16	63,842			17	73,842
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	1	10,000			16	63,842			17	73,842
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	15,000							1	15,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	109	782,425		(a).....	190	795,642			299	1,578,067
21.	Issued during year .....	8	111,000			73	256,587			81	367,587
22.	Other changes to in force (Net) .....	(13)	(131,420)			(20)	(108,745)			(33)	(240,165)
23.	In force December 31 of current year .....	104	762,005		(a).....	243	943,484			347	1,705,489

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF COLORADO

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	18,628		140,026		158,654
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	18,628		140,026		158,654
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	2,165		38,470		40,635
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	2,165		38,470		40,635

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	4	2,165			5	38,470			9	40,635
	Settled during current year:										
18.1	By payment in full .....	4	2,165			5	38,470			9	40,635
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	4	2,165			5	38,470			9	40,635
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	4	2,165			5	38,470			9	40,635
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	51	303,923	(a)		93	428,034			144	731,957
21.	Issued during year .....	5	75,000			16	96,448			21	171,448
22.	Other changes to in force (Net) .....	(1)	(27,631)			(5)	(26,146)			(6)	(53,778)
23.	In force December 31 of current year .....	55	351,292	(a)		104	498,336			159	849,628

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF CONNECTICUT

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	12,732		2,462		15,195
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	12,732		2,462		15,195
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	10,000				10,000
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	10,000				10,000
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of remaining write-ins for Line 13 from overflow page .....					
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above) .....					

1  DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certificates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....									
17.	Incurred during current year .....	4	10,000						4	10,000
	Settled during current year:									
18.1	By payment in full .....	4	10,000						4	10,000
18.2	By payment on compromised claims .....									
18.3	Totals paid .....	4	10,000						4	10,000
18.4	Reduction by compromise .....									
18.5	Amount rejected .....									
18.6	Total settlements .....	4	10,000						4	10,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year .....	33	240,040	(a)					33	240,040
21.	Issued during year .....				2	2,292			2	2,292
22.	Other changes to in force (Net) .....	2	64,155			213			2	64,368
23.	In force December 31 of current year .....	35	304,195	(a)	2	2,505			37	306,700

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....				
24.1	Federal Employees Health Benefits Program Premium (b) .....				
24.2	Credit (Group and Individual) .....				
24.3	Collectively Renewable Policies (b) .....				
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....				
25.1	Non-cancelable (b) .....				
25.2	Guaranteed renewable (b) .....				
25.3	Non-renewable for stated reasons only (b) .....				
25.4	Other accident only .....				
25.5	All other (b) .....				
25.6	Totals (sum of Lines 25.1 to 25.5) .....				
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....				

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.

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DIRECT BUSINESS IN THE STATE OF DELAWARE

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	68,876		1,631		70,507
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	68,876		1,631		70,507
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	47,745		52,525		100,269
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	367				367
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	48,112		52,525		100,637

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	1	10,000							1	10,000
17.	Incurred during current year .....	8	37,745			23	52,525			31	90,269
	Settled during current year:										
18.1	By payment in full .....	9	47,745			23	52,525			32	100,269
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	9	47,745			23	52,525			32	100,269
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	9	47,745			23	52,525			32	100,269
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	253	1,511,371	(a)		300	735,556			553	2,246,927
21.	Issued during year .....	2	25,000							2	25,000
22.	Other changes to in force (Net) .....	(14)	(81,439)			(23)	(43,206)			(37)	(124,645)
23.	In force December 31 of current year .....	241	1,454,932	(a)		277	692,350			518	2,147,282

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA

NAIC Group Code: LIFE INSURANCE

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	152,488		530		153,018
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	152,488		530		153,018
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	32,000				32,000
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	5,350				5,350
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	37,350				37,350

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	1	7,000							1	7,000
17.	Incurred during current year .....	4	37,000							4	37,000
	Settled during current year:										
18.1	By payment in full .....	3	32,000							3	32,000
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	3	32,000							3	32,000
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	3	32,000							3	32,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	2	12,000							2	12,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	294	2,534,733	(a)		3	19,468			297	2,554,201
21.	Issued during year .....	6	137,800							6	137,800
22.	Other changes to in force (Net) .....	(19)	(357,521)				1,022			(19)	(356,499)
23.	In force December 31 of current year .....	281	2,315,012	(a)		3	20,490			284	2,335,502

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF FLORIDA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	5,890,294		87,458		5,977,752
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	5,890,294		87,458		5,977,752
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	2,383,729				2,383,729
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	283,793		883		284,676
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	2,667,522		883		2,668,405

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	41	262,050							41	262,050
17.	Incurred during current year .....	294	2,400,624							294	2,400,624
	Settled during current year:										
18.1	By payment in full .....	294	2,383,729							294	2,383,729
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	294	2,383,729							294	2,383,729
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	294	2,383,729							294	2,383,729
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	41	278,945							41	278,945
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	11,377	101,218,731	(a)		73	414,236			11,450	101,632,967
21.	Issued during year .....	1,123	12,097,090							1,123	12,097,090
22.	Other changes to in force (Net) .....	(1,720)	(19,033,022)			9	36,492			(1,711)	(18,996,530)
23.	In force December 31 of current year .....	10,780	94,282,799	(a)		82	450,728			10,862	94,733,527

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF GEORGIA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life Insurance .....	1,739,050		663,987		2,403,037
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	1,739,050		663,987		2,403,037
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	494,796		486,962		981,759
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	32,817				32,817
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	527,614		486,962		1,014,576

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	12	65,233			4	22,131			16	87,364
17.	Incurred during current year .....	68	505,563			87	470,690			155	976,254
	Settled during current year:										
18.1	By payment in full .....	73	494,796			89	486,962			162	981,759
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	73	494,796			89	486,962			162	981,759
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	73	494,796			89	486,962			162	981,759
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	7	76,000			2	5,859			9	81,859
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	3,347	34,399,146		(a).....	1,089	6,272,098			4,436	40,671,244
21.	Issued during year .....	1,150	16,371,123			93	494,341			1,243	16,865,464
22.	Other changes to in force (Net) .....	(1,102)	(15,126,200)			(85)	(291,490)			(1,187)	(15,417,690)
23.	In force December 31 of current year .....	3,395	35,644,069		(a).....	1,097	6,474,949			4,492	42,119,018

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

ACCIDENT AND HEALTH INSURANCE

		1	2	3	4	5
		Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF HAWAII

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	712		1,990		2,702
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	712		1,990		2,702
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	2	20,000	(a)						2	20,000
21.	Issued during year .....										
22.	Other changes to in force (Net) .....					1	2,083			1	2,083
23.	In force December 31 of current year .....	2	20,000	(a)		1	2,083			3	22,083

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF IDAHO

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	1,524		15,000		16,524
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	1,524		15,000		16,524
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	6	56,005	(a)		2	30,150			8	86,155
21.	Issued during year .....					1	13,958			1	13,958
22.	Other changes to in force (Net) .....	(1)	(30,000)				1,418			(1)	(28,582)
23.	In force December 31 of current year .....	5	26,005	(a)		3	45,526			8	71,531

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF ILLINOIS

NAIC Group Code:

LIFE INSURANCE

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	529,432		2,435,917		2,965,349
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	529,432		2,435,917		2,965,349
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	302,114		383,423		685,537
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	29,014				29,014
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	331,128		383,423		714,551

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	2	26,582							2	26,582
17.	Incurred during current year .....	40	283,459			46	407,395			86	690,854
	Settled during current year:										
18.1	By payment in full .....	39	302,114			44	383,423			83	685,537
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	39	302,114			44	383,423			83	685,537
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	39	302,114			44	383,423			83	685,537
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	3	7,927			2	23,972			5	31,899
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	942	9,084,425		(a).....	270	2,158,937			1,212	11,243,362
21.	Issued during year .....	132	2,058,771			324	2,340,640			456	4,399,411
22.	Other changes to in force (Net) .....	(131)	(1,798,167)			(50)	(140,025)			(181)	(1,938,192)
23.	In force December 31 of current year .....	943	9,345,029		(a).....	544	4,359,552			1,487	13,704,580

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF INDIANA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	201,302		788,590		989,892
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	201,302		788,590		989,892
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	80,637		81,135		161,772
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	11,983				11,983
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	92,620		81,135		173,755

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	1	3,000							1	3,000
17.	Incurred during current year .....	15	83,265			13	81,135			28	164,400
	Settled during current year:										
18.1	By payment in full .....	13	80,637			13	81,135			26	161,772
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	13	80,637			13	81,135			26	161,772
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	13	80,637			13	81,135			26	161,772
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	3	5,628							3	5,628
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	428	3,614,272	(a)		73	590,553			501	4,204,825
21.	Issued during year .....	6	82,663			192	937,348			198	1,020,011
22.	Other changes to in force (Net) .....	(30)	(326,487)			(28)	(76,768)			(58)	(403,255)
23.	In force December 31 of current year .....	404	3,370,448	(a)		237	1,451,133			641	4,821,581

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.





DIRECT BUSINESS IN THE STATE OF IOWA

NAIC Group Code: LIFE INSURANCE DURING THE YEAR 2011 NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	7,016		69,015		76,031
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	7,016		69,015		76,031
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

DETAILS OF WRITE-INS

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

1  DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	19	85,146	(a).....		2	15,607			21	100,753
21.	Issued during year .....					9	63,310			9	63,310
22.	Other changes to in force (Net) .....	4	3,093				6,228			4	9,321
23.	In force December 31 of current year .....	23	88,239	(a).....		11	85,145			34	173,384

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF KANSAS

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	214,327		239,247		453,573
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	214,327		239,247		453,573
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	111,208				111,208
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	11,090				11,090
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	122,297				122,297

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	1	10,000							1	10,000
17.	Incurred during current year .....	20	111,208							20	111,208
	Settled during current year:										
18.1	By payment in full .....	20	111,208							20	111,208
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	20	111,208							20	111,208
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	20	111,208							20	111,208
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	10,000							1	10,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	357	3,021,055	(a)		74	301,422			431	3,322,477
21.	Issued during year .....	19	126,432			6	41,111			25	167,543
22.	Other changes to in force (Net) .....	(31)	(271,949)			13	156,423			(18)	(115,527)
23.	In force December 31 of current year .....	345	2,875,538	(a)		93	498,955			438	3,374,493

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF KENTUCKY

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	258,891		99,054		357,945
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	258,891		99,054		357,945
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	49,500		6,278		55,778
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	2,868				2,868
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	52,368		6,278		58,646

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	2	11,000							2	11,000
17.	Incurred during current year .....	10	45,500			2	6,278			12	51,778
	Settled during current year:										
18.1	By payment in full .....	11	49,500			2	6,278			13	55,778
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	11	49,500			2	6,278			13	55,778
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	11	49,500			2	6,278			13	55,778
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	7,000							1	7,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	515	5,099,519	(a)		151	983,445			666	6,082,964
21.	Issued during year .....	169	1,921,307			1	5,917			170	1,927,224
22.	Other changes to in force (Net) .....	(156)	(1,842,221)			(1)	14,975			(157)	(1,827,246)
23.	In force December 31 of current year .....	528	5,178,605	(a)		151	1,004,336			679	6,182,941

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF LOUISIANA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	239,159		1,960,843		2,200,003
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	239,159		1,960,843		2,200,003
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	704,771		807,616		1,512,387
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	2,167		1,062		3,230
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	706,939		808,678		1,515,617

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	6	28,605			3	5,909			9	34,514
17.	Incurred during current year .....	126	729,910			151	862,228			277	1,592,138
	Settled during current year:										
18.1	By payment in full .....	124	704,771			144	807,616			268	1,512,387
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	124	704,771			144	807,616			268	1,512,387
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	124	704,771			144	807,616			268	1,512,387
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	8	53,744			10	60,521			18	114,265
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	1,496	10,134,440		(a).....	724	4,475,834			2,220	14,610,274
21.	Issued during year .....	36	403,999			351	2,066,470			387	2,470,468
22.	Other changes to in force (Net) .....	(189)	(1,448,136)			(165)	(701,498)			(354)	(2,149,634)
23.	In force December 31 of current year .....	1,343	9,090,303		(a).....	910	5,840,805			2,253	14,931,108

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MAINE

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	121,226				121,226
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	121,226				121,226
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	89,000				89,000
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	2,925				2,925
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	91,925				91,925

DETAILS OF WRITE-INS

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

1  DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16.	Unpaid December 31, prior year .....	2	17,000							2	17,000
17.	Incurred during current year .....	9	72,000							9	72,000
	Settled during current year:										
18.1	By payment in full .....	11	89,000							11	89,000
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	11	89,000							11	89,000
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	11	89,000							11	89,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	246	2,200,028	(a)		1	11,454			247	2,211,482
21.	Issued during year .....	1	3,000							1	3,000
22.	Other changes to in force (Net) .....	(19)	(215,658)				188			(19)	(215,470)
23.	In force December 31 of current year .....	228	1,987,370	(a)		1	11,642			229	1,999,012

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MARYLAND

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	858,123				858,123
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	858,123				858,123
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	850,836				850,836
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	39,372				39,372
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	890,208				890,208

DETAILS OF WRITE-INS

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

1  DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16.	Unpaid December 31, prior year .....	11	94,828							11	94,828
17.	Incurred during current year .....	146	772,340							146	772,340
	Settled during current year:										
18.1	By payment in full .....	153	850,836							153	850,836
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	153	850,836							153	850,836
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	153	850,836							153	850,836
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	4	16,332							4	16,332
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	2,186	16,520,194	1	(a)..... 3,461	9	51,089			2,196	16,574,744
21.	Issued during year .....	147	849,610							147	849,610
22.	Other changes to in force (Net) .....	(252)	(2,640,016)				891			(252)	(2,639,125)
23.	In force December 31 of current year .....	2,081	14,729,787	1	(a)..... 3,461	9	51,980			2,091	14,785,229

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS

NAIC Group Code: LIFE INSURANCE

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	9,877		305,574		315,452
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	9,877		305,574		315,452
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	2,500		46,707		49,207
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	362				362
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	2,862		46,707		49,569

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	1	2,500			5	46,707			6	49,207
	Settled during current year:										
18.1	By payment in full .....	1	2,500			5	46,707			6	49,207
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	1	2,500			5	46,707			6	49,207
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	1	2,500			5	46,707			6	49,207
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	38	248,670	(a)		4	30,279			42	278,949
21.	Issued during year .....	1	30,000			34	300,146			35	330,146
22.	Other changes to in force (Net) .....	(4)	(48,441)			(7)	(34,445)			(11)	(82,886)
23.	In force December 31 of current year .....	35	230,229	(a)		31	295,979			66	526,209

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MICHIGAN

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	20,675		57,925		78,601
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	20,675		57,925		78,601
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	8,000				8,000
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	5,409				5,409
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	13,409				13,409

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	3	8,000							3	8,000
	Settled during current year:										
18.1	By payment in full .....	3	8,000							3	8,000
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	3	8,000							3	8,000
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	3	8,000							3	8,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	60	530,004	(a)		3	19,475			63	549,479
21.	Issued during year .....	1	25,000							1	25,000
22.	Other changes to in force (Net) .....	2	(5,726)			8	53,994			10	48,268
23.	In force December 31 of current year .....	63	549,278	(a)		11	73,469			74	622,747

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.





DIRECT BUSINESS IN THE STATE OF MINNESOTA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	665,360		106,087		771,447
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	665,360		106,087		771,447
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	547,945				547,945
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	5,768				5,768
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	553,713				553,713

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	2	32,025							2	32,025
17.	Incurred during current year .....	89	536,510							89	536,510
	Settled during current year:										
18.1	By payment in full .....	87	547,945							87	547,945
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	87	547,945							87	547,945
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	87	547,945							87	547,945
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	4	20,590							4	20,590
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	1,146	10,059,838	(a)		6	30,480			1,152	10,090,318
21.	Issued during year .....	63	226,633			5	36,622			68	263,254
22.	Other changes to in force (Net) .....	(108)	(584,849)			8	63,836			(100)	(521,013)
23.	In force December 31 of current year .....	1,101	9,701,622	(a)		19	130,938			1,120	9,832,560

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI

NAIC Group Code:

LIFE INSURANCE

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1.	Life Insurance .....	184,207		3,470,685		3,654,892
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	184,207		3,470,685		3,654,892
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	108,766		924,023		1,032,789
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	4,705		20,054		24,759
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	113,471		944,077		1,057,548

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....					11	36,269			11	36,269
17.	Incurred during current year .....	13	108,766			208	928,239			221	1,037,004
	Settled during current year:										
18.1	By payment in full .....	13	108,766			209	924,023			222	1,032,789
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	13	108,766			209	924,023			222	1,032,789
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	13	108,766			209	924,023			222	1,032,789
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....					10	40,485			10	40,485
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	487	4,222,184		(a).....	2,017	9,596,179			2,504	13,818,363
21.	Issued during year .....	7	69,520			1,030	3,940,562			1,037	4,010,082
22.	Other changes to in force (Net) .....	(18)	(355,474)			(262)	(633,117)			(280)	(988,591)
23.	In force December 31 of current year .....	476	3,936,230		(a).....	2,785	12,903,624			3,261	16,839,854

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

ACCIDENT AND HEALTH INSURANCE

		1	2	3	4	5
		Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MISSOURI

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	1,204,811		420,794		1,625,605
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	1,204,811		420,794		1,625,605
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	722,751		171,153		893,904
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	66,561		558		67,119
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	789,313		171,711		961,023

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	8	43,045			1	2,475			9	45,520
17.	Incurred during current year .....	110	742,424			57	180,035			167	922,459
	Settled during current year:										
18.1	By payment in full .....	106	722,751			56	171,153			162	893,904
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	106	722,751			56	171,153			162	893,904
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	106	722,751			56	171,153			162	893,904
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	12	62,717			2	11,357			14	74,075
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	2,718	21,111,943		(a).....	524	1,413,186			3,242	22,525,129
21.	Issued during year .....	92	1,181,441			162	635,781			254	1,817,222
22.	Other changes to in force (Net) .....	(283)	(3,074,206)			(85)	(313,686)			(368)	(3,387,892)
23.	In force December 31 of current year .....	2,527	19,219,178		(a).....	601	1,735,281			3,128	20,954,458

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF MONTANA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	3,111		5,000		8,111
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	3,111		5,000		8,111
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	10	65,384	(a)						10	65,384
21.	Issued during year .....										
22.	Other changes to in force (Net) .....					1	5,025			1	5,025
23.	In force December 31 of current year .....	10	65,384	(a)		1	5,025			11	70,409

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NEBRASKA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	34,957				34,957
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	34,957				34,957
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	20,928				20,928
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	1,432				1,432
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	22,359				22,359

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	6	20,928							6	20,928
	Settled during current year:										
18.1	By payment in full .....	6	20,928							6	20,928
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	6	20,928							6	20,928
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	6	20,928							6	20,928
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	80	564,081		(a)					80	564,081
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	(11)	(75,415)							(11)	(75,415)
23.	In force December 31 of current year .....	69	488,666		(a)					69	488,666

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NEVADA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	72,383		482		72,865
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	72,383		482		72,865
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	10,000				10,000
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	967				967
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	10,967				10,967

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16.	Unpaid December 31, prior year .....		1								1
17.	Incurred during current year .....	2	10,608							2	10,608
Settled during current year:											
18.1	By payment in full .....	1	10,000							1	10,000
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	1	10,000							1	10,000
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	1	10,000							1	10,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	609							1	609
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	149	1,143,469	(a)		5	12,130			154	1,155,599
21.	Issued during year .....	4	14,708							4	14,708
22.	Other changes to in force (Net) .....	(6)	(39,744)			(2)	(1,679)			(8)	(41,423)
23.	In force December 31 of current year .....	147	1,118,433	(a)		3	10,451			150	1,128,884

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	2,953		7,835		10,788
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	2,953		7,835		10,788
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
<b>Life Insurance:</b>						
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	Totals (sum of Lines 6.1 to 6.4) .....					
<b>Annuities:</b>						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	9	47,123	(a)						9	47,123
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	2	11,134			1	8,035			3	19,169
23.	In force December 31 of current year .....	11	58,257	(a)		1	8,035			12	66,292

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

		1	2	3	4	5
		Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees .....					
	Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NEW JERSEY

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	853,791		227,592		1,081,383
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	853,791		227,592		1,081,383
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	568,082		667,463		1,235,545
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	53,380				53,380
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	621,462		667,463		1,288,925

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	4	26,000			1	8,814			5	34,814
17.	Incurred during current year .....	80	564,558			95	667,880			175	1,232,438
	Settled during current year:										
18.1	By payment in full .....	78	568,082			95	667,463			173	1,235,545
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	78	568,082			95	667,463			173	1,235,545
18.4	Reduction by compromise .....										
18.5	Amount rejected .....	1	218							1	218
18.6	Total settlements .....	79	568,300			95	667,463			174	1,235,763
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	5	22,258			1	9,231			6	31,489
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	2,591	21,203,638	(a)		929	6,207,803			3,520	27,411,441
21.	Issued during year .....	82	1,135,000			49	212,388			131	1,347,388
22.	Other changes to in force (Net) .....	(240)	(2,796,358)			(97)	(498,784)			(337)	(3,295,142)
23.	In force December 31 of current year .....	2,433	19,542,280	(a)		881	5,921,408			3,314	25,463,688

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.





DIRECT BUSINESS IN THE STATE OF NEW MEXICO

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	34,458		186,712		221,170
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	34,458		186,712		221,170
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	2,500		32,089		34,589
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	866		1,095		1,961
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	3,366		33,184		36,550

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....						1				1
17.	Incurred during current year .....	1	2,500			15	32,089			16	34,589
	Settled during current year:										
18.1	By payment in full .....	1	2,500			15	32,089			16	34,589
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	1	2,500			15	32,089			16	34,589
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	1	2,500			15	32,089			16	34,589
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....						1				1
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	126	518,378		(a).....	205	408,427			331	926,805
21.	Issued during year .....					54	200,229			54	200,229
22.	Other changes to in force (Net) .....	(5)	(18,889)			9	14,370			4	(4,520)
23.	In force December 31 of current year .....	121	499,489		(a).....	268	623,025			389	1,122,514

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NEW YORK

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	61,652		575		62,226
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	61,652		575		62,226
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	17,000				17,000
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	6,673				6,673
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	23,673				23,673

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	2	10,000							2	10,000
17.	Incurred during current year .....	4	8,094							4	8,094
	Settled during current year:										
18.1	By payment in full .....	5	17,000							5	17,000
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	5	17,000							5	17,000
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	5	17,000							5	17,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	1,094							1	1,094
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	160	1,228,271	(a)		8	50,464			168	1,278,735
21.	Issued during year .....	1	12,000							1	12,000
22.	Other changes to in force (Net) .....	11	150,879				1,609			11	152,488
23.	In force December 31 of current year .....	172	1,391,150	(a)		8	52,073			180	1,443,223

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	6,834,031		1,762,066		8,596,097
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	6,834,031		1,762,066		8,596,097
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	2,787,455		681,281		3,468,736
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	242,939				242,939
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	3,030,394		681,281		3,711,675

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	35	231,007			2	19,975			37	250,982
17.	Incurred during current year .....	403	2,851,978			146	666,444			549	3,518,422
	Settled during current year:										
18.1	By payment in full .....	400	2,787,455			147	681,281			547	3,468,736
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	400	2,787,455			147	681,281			547	3,468,736
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	400	2,787,455			147	681,281			547	3,468,736
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	38	295,529			1	5,138			39	300,667
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	13,657	125,704,651	(a)		1,127	5,698,278			14,784	131,402,929
21.	Issued during year .....	1,610	18,086,203			408	1,893,705			2,018	19,979,908
22.	Other changes to in force (Net) .....	(1,872)	(21,029,298)			(170)	(553,429)			(2,042)	(21,582,727)
23.	In force December 31 of current year .....	13,395	122,761,556	(a)		1,365	7,038,554			14,760	129,800,110

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	6,364				6,364
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	6,364				6,364
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	12	130,749	(a)						12	130,749
21.	Issued during year .....										
22.	Other changes to in force (Net) .....										
23.	In force December 31 of current year .....	12	130,749	(a)						12	130,749

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF OHIO

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	444,626		3,829,714		4,274,340
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	444,626		3,829,714		4,274,340
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	967,342		1,287,698		2,255,040
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	24,010		491		24,501
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	991,351		1,288,189		2,279,540

DETAILS OF WRITE-INS

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

1  DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi-ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	5	34,031			1	1,457			6	35,488
17.	Incurred during current year .....	202	981,276			256	1,304,628			458	2,285,904
	Settled during current year:										
18.1	By payment in full .....	197	967,342			255	1,287,698			452	2,255,040
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	197	967,342			255	1,287,698			452	2,255,040
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	197	967,342			255	1,287,698			452	2,255,040
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	10	47,966			2	18,387			12	66,353
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	2,761	15,401,906	(a)		1,782	7,728,264			4,543	23,130,170
21.	Issued during year .....	8	137,517			822	3,688,551			830	3,826,069
22.	Other changes to in force (Net) .....	(234)	(1,488,305)			(269)	(883,580)			(503)	(2,371,885)
23.	In force December 31 of current year .....	2,535	14,051,118	(a)		2,335	10,533,235			4,870	24,584,353

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF OKLAHOMA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	120,738		82,124		202,861
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	120,738		82,124		202,861
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	43,151		2,907		46,058
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	6,403				6,403
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	49,554		2,907		52,461

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	2	15,000							2	15,000
17.	Incurred during current year .....	9	32,151			2	2,907			11	35,058
	Settled during current year:										
18.1	By payment in full .....	10	43,151			2	2,907			12	46,058
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	10	43,151			2	2,907			12	46,058
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	10	43,151			2	2,907			12	46,058
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	4,000							1	4,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	295	1,804,592	(a)		23	68,783			318	1,873,375
21.	Issued during year .....	(1)	(861)			12	70,674			11	69,812
22.	Other changes to in force (Net) .....	(10)	(58,847)			(3)	9,531			(13)	(49,316)
23.	In force December 31 of current year .....	284	1,744,883	(a)		32	148,988			316	1,893,871

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF OREGON

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	34,545		146,568		181,114
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	34,545		146,568		181,114
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	20,341		13,155		33,496
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	170				170
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	20,511		13,155		33,666

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	4	20,341			5	13,155			9	33,496
	Settled during current year:										
18.1	By payment in full .....	4	20,341			5	13,155			9	33,496
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	4	20,341			5	13,155			9	33,496
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	4	20,341			5	13,155			9	33,496
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	98	631,261	(a)		14	30,066			112	661,327
21.	Issued during year .....					71	178,123			71	178,123
22.	Other changes to in force (Net) .....	(6)	(7,525)			(9)	3,764			(15)	(3,761)
23.	In force December 31 of current year .....	92	623,736	(a)		76	211,953			168	835,689

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	847,551	(802)	1,044,904		1,891,652
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	847,551	(802)	1,044,904		1,891,652
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	494,677	6,411	872,477		1,373,564
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	144,948		332		145,279
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	639,624	6,411	872,809		1,518,844

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	6	34,745			2	9,696			8	44,441
17.	Incurred during current year .....	84	515,173	1	6,411	170	895,822			255	1,417,406
	Settled during current year:										
18.1	By payment in full .....	81	494,677	1	6,411	169	872,477			251	1,373,564
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	81	494,677	1	6,411	169	872,477			251	1,373,564
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	81	494,677	1	6,411	169	872,477			251	1,373,564
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	9	55,241			3	33,041			12	88,282
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	6,226	33,197,342	104	(a) 504,732	1,473	7,187,948			7,803	40,890,022
21.	Issued during year .....	51	729,000			127	975,414			178	1,704,414
22.	Other changes to in force (Net) .....	(465)	(3,428,552)	(49)	(376,802)	(165)	(670,091)			(679)	(4,475,445)
23.	In force December 31 of current year .....	5,812	30,497,790	55	(a) 127,930	1,435	7,493,270			7,302	38,118,991

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.





DIRECT BUSINESS IN THE STATE OF RHODE ISLAND

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....					
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....					
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....			(a).....		2	18,335			2	18,335
21.	Issued during year .....										
22.	Other changes to in force (Net) .....						356				356
23.	In force December 31 of current year .....			(a).....		2	18,691			2	18,691

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	2,430,925		137,500		2,568,425
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	2,430,925		137,500		2,568,425
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	889,354				889,354
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	64,368				64,368
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	953,721				953,721

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	10	76,118							10	76,118
17.	Incurred during current year .....	120	914,035							120	914,035
	Settled during current year:										
18.1	By payment in full .....	119	889,354							119	889,354
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	119	889,354							119	889,354
18.4	Reduction by compromise .....										
18.5	Amount rejected .....	1	20,000							1	20,000
18.6	Total settlements .....	120	909,354							120	909,354
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	10	80,799							10	80,799
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	4,525	44,543,150	(a)		30	155,879			4,555	44,699,029
21.	Issued during year .....	429	5,101,764			9	45,203			438	5,146,967
22.	Other changes to in force (Net) .....	(451)	(5,709,931)			10	86,503			(441)	(5,623,428)
23.	In force December 31 of current year .....	4,503	43,934,983	(a)		49	287,585			4,552	44,222,568

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	5,778				5,778
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	5,778				5,778
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....					
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	733				733
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	733				733

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	21	109,469	(a)						21	109,469
21.	Issued during year .....										
22.	Other changes to in force (Net) .....		(6,916)								(6,916)
23.	In force December 31 of current year .....	21	102,553	(a)						21	102,553

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF TENNESSEE

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	494,054		1,240,517		1,734,572
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	494,054		1,240,517		1,734,572
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	276,392		664,952		941,344
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	15,543		1,770		17,313
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	291,935		666,722		958,657

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	7	33,151			9	25,982			16	59,133
17.	Incurred during current year .....	41	261,241			141	646,656			182	907,897
	Settled during current year:										
18.1	By payment in full .....	45	276,392			146	664,952			191	941,344
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	45	276,392			146	664,952			191	941,344
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	45	276,392			146	664,952			191	941,344
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	3	18,000			4	7,687			7	25,686
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	1,157	9,623,498	(a)		1,228	6,710,679			2,385	16,334,177
21.	Issued during year .....	83	1,019,419			373	1,380,159			456	2,399,578
22.	Other changes to in force (Net) .....	(122)	(1,302,171)			(165)	(516,528)			(287)	(1,818,699)
23.	In force December 31 of current year .....	1,118	9,340,746	(a)		1,436	7,574,310			2,554	16,915,056

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF TEXAS

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	2,948,514		10,132,166		13,080,680
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	2,948,514		10,132,166		13,080,680
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	1,540,702		2,140,884		3,681,586
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	75,950		18,633		94,582
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	1,616,651		2,159,517		3,776,168

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	34	132,672			23	56,828			57	189,500
17.	Incurred during current year .....	390	1,517,859			684	2,203,050			1,074	3,720,908
	Settled during current year:										
18.1	By payment in full .....	389	1,540,702			655	2,140,884			1,044	3,681,586
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	389	1,540,702			655	2,140,884			1,044	3,681,586
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	389	1,540,702			655	2,140,884			1,044	3,681,586
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	35	109,829			52	118,994			87	228,823
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	7,589	36,338,292		(a).....	5,018	17,335,459			12,607	53,673,751
21.	Issued during year .....	130	2,465,640			3,955	11,325,672			4,085	13,791,313
22.	Other changes to in force (Net) .....	(672)	(3,506,501)			(1,146)	(2,097,866)			(1,818)	(5,604,367)
23.	In force December 31 of current year .....	7,047	35,297,431		(a).....	7,827	26,563,265			14,874	61,860,696

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF UTAH

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	85,042		1,523		86,565
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	85,042		1,523		86,565
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	6,506				6,506
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	6,506				6,506

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	1	5,000							1	5,000
17.	Incurred during current year .....	3	1,506							3	1,506
	Settled during current year:										
18.1	By payment in full .....	4	6,506							4	6,506
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	4	6,506							4	6,506
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	4	6,506							4	6,506
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	23	156,303	(a)		2	5,688			25	161,991
21.	Issued during year .....	11	50,221							11	50,221
22.	Other changes to in force (Net) .....	(3)	27,666			(1)	(3,354)			(4)	24,313
23.	In force December 31 of current year .....	31	234,190	(a)		1	2,334			32	236,524

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF VERMONT

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	3,161				3,161
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	3,161				3,161
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....					
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	936				936
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	936				936

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	11	59,600	(a)						11	59,600
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	2	2,893							2	2,893
23.	In force December 31 of current year .....	13	62,493	(a)						13	62,493

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF VIRGINIA

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	527,149		101,040		628,189
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	527,149		101,040		628,189
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	227,608				227,608
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	39,782				39,782
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	267,390				267,390

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	4	34,500							4	34,500
17.	Incurred during current year .....	34	201,108							34	201,108
	Settled during current year:										
18.1	By payment in full .....	36	227,608							36	227,608
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	36	227,608							36	227,608
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	36	227,608							36	227,608
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	2	8,000							2	8,000
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	1,175	10,226,825	(a)		22	122,319			1,197	10,349,144
21.	Issued during year .....	84	839,493			4	34,898			88	874,391
22.	Other changes to in force (Net) .....	(112)	(1,187,871)			8	58,511			(104)	(1,129,360)
23.	In force December 31 of current year .....	1,147	9,878,447	(a)		34	215,728			1,181	10,094,175

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.





DIRECT BUSINESS IN THE STATE OF WASHINGTON

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	10,329		11,435		21,764
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	10,329		11,435		21,764
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....					
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	96				96
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	96				96

DETAILS OF WRITE-INS

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

1  DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1 Number	2 Amount	3 No. of Ind.Pols & Group Certifs.	4 Amount	5 No. of Certi- ficates	6 Amount	7 Number	8 Amount	9 Number	10 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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	20	206,805	(a).....		11	22,006			31	228,811
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	5	24,974			5	5,612			10	30,586
23.	In force December 31 of current year .....	25	231,779	(a).....		16	27,618			41	259,397

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	62,723		349,460		412,183
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	62,723		349,460		412,183
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....			40,494		40,494
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....			40,494		40,494

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....					3	40,494			3	40,494
	Settled during current year:										
18.1	By payment in full .....					3	40,494			3	40,494
18.2	By payment on compromised claims .....										
18.3	Totals paid .....					3	40,494			3	40,494
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....					3	40,494			3	40,494
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	110	813,798	(a)		25	78,710			135	892,508
21.	Issued during year .....	52	469,000			115	325,213			167	794,213
22.	Other changes to in force (Net) .....	(3)	(44,801)			(3)	(13,088)			(6)	(57,890)
23.	In force December 31 of current year .....	159	1,237,997	(a)		137	390,835			296	1,628,832

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF WISCONSIN

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	340,649		3,386,301		3,726,950
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	340,649		3,386,301		3,726,950
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	248,216		362,515		610,732
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	17,549				17,549
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	265,765		362,515		628,280

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	24	258,216			43	367,541			67	625,757
	Settled during current year:										
18.1	By payment in full .....	23	248,216			42	362,515			65	610,732
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	23	248,216			42	362,515			65	610,732
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	23	248,216			42	362,515			65	610,732
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	1	10,000			1	5,025			2	15,025
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	559	6,461,893		(a).....	480	4,063,677			1,039	10,525,570
21.	Issued during year .....	8	94,000			358	3,215,976			366	3,309,976
22.	Other changes to in force (Net) .....	(55)	(786,201)			(45)	(72,224)			(100)	(858,425)
23.	In force December 31 of current year .....	512	5,769,692		(a).....	793	7,207,429			1,305	12,977,121

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF WYOMING

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	3,137		6,000		9,137
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	3,137		6,000		9,137
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	8	58,000	(a)						8	58,000
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	(1)	(15,000)			1	6,030				(8,970)
23.	In force December 31 of current year .....	7	43,000	(a)		1	6,030			8	49,030

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....					
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		XXX		XXX	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
<b>Life Insurance:</b>						
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	Totals (sum of Lines 6.1 to 6.4) .....					
<b>Annuities:</b>						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

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

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

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

		1	2	3	4	5
		Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees .....					
	Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF GUAM

DURING THE YEAR 2011

NAIC Group Code: LIFE INSURANCE NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....					
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....					
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					
DETAILS OF WRITE-INS						
1301.	.....					
1302.	.....					
1303.	.....					
1398.	Summary of remaining write-ins for Line 13 from overflow page .....					
1399.	Totals (Lines 1301 through 1303 plus 1398) (Line 13 above) .....					

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF NORTH MARIANA ISL.  
NAIC Group Code:

LIFE INSURANCE

DURING THE YEAR 2011  
NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....					
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....					
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF PUERTO RICO

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	1,236				1,236
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	1,236				1,236
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....					
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	239				239
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	239				239

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	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	Totals paid .....										
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....										
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	4	25,384	(a)						4	25,384
21.	Issued during year .....										
22.	Other changes to in force (Net) .....		(2,000)								(2,000)
23.	In force December 31 of current year .....	4	23,384	(a)						4	23,384

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.





DIRECT BUSINESS IN THE STATE OF U.S. VIRGIN ISLANDS

NAIC Group Code:

LIFE INSURANCE

DURING THE YEAR 2011

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....					
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....					
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....					

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF CANADA

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	382				382
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	382				382
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....					
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	2,221				2,221
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	2,221				2,221

DETAILS OF WRITE-INS

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF OTHER ALIEN

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	561				561
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	561				561
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	7,000				7,000
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 .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	7,000				7,000

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....										
17.	Incurred during current year .....	3	7,000							3	7,000
	Settled during current year:										
18.1	By payment in full .....	3	7,000							3	7,000
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	3	7,000							3	7,000
18.4	Reduction by compromise .....										
18.5	Amount rejected .....										
18.6	Total settlements .....	3	7,000							3	7,000
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....										
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	2	10,952	(a)						2	10,952
21.	Issued during year .....										
22.	Other changes to in force (Net) .....	(1)	(10,000)							(1)	(10,000)
23.	In force December 31 of current year .....	1	952	(a)						1	952

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of  
persons insured under indemnity only products .....0.



DIRECT BUSINESS IN THE STATE OF GRAND TOTAL

DURING THE YEAR 2011

NAIC Group Code:

LIFE INSURANCE

NAIC Company Code: 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1.	Life Insurance .....	29,349,316	(802)	34,803,349		64,151,863
2.	Annuity considerations .....					
3.	Deposit-type contract funds .....		X X X		X X X	
4.	Other considerations .....					
5.	Totals (sum of Lines 1 to 4) .....	29,349,316	(802)	34,803,349		64,151,863
DIRECT DIVIDENDS TO POLICYHOLDERS						
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	Totals (sum of Lines 6.1 to 6.4) .....					
Annuities:						
7.1	Paid in cash or left on deposit .....					
7.2	Applied to provide paid-up annuities .....					
7.3	Other .....					
7.4	Totals (sum of Lines 7.1 to 7.3) .....					
8.	Grand Totals (Lines 6.5 plus 7.4) .....					
DIRECT CLAIMS AND BENEFITS PAID						
9.	Death benefits .....	15,050,645	6,411	10,341,169		25,398,224
10.	Matured endowments .....					
11.	Annuity benefits .....					
12.	Surrender values and withdrawals for life contracts .....	1,236,381		48,486		1,284,867
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14.	All other benefits, except accident and health .....					
15.	Totals .....	16,287,026	6,411	10,389,655		26,683,091

DETAILS OF WRITE-INS

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

1		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Number	Amount	No. of Ind.Pols & Group Certifs.	Amount	No. of Certi- ficates	Amount	Number	Amount	Number	Amount
16.	Unpaid December 31, prior year .....	205	1,253,211			61	202,864			266	1,456,075
17.	Incurred during current year .....	2,446	15,083,004	1	6,411	2,300	10,511,204			4,747	25,600,619
	Settled during current year:										
18.1	By payment in full .....	2,440	15,050,645	1	6,411	2,267	10,341,169			4,708	25,398,224
18.2	By payment on compromised claims .....										
18.3	Totals paid .....	2,440	15,050,645	1	6,411	2,267	10,341,169			4,708	25,398,224
18.4	Reduction by compromise .....										
18.5	Amount rejected .....	3	22,718							3	22,718
18.6	Total settlements .....	2,443	15,073,364	1	6,411	2,267	10,341,169			4,711	25,420,943
19.	Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6) .....	208	1,262,852			94	372,900			302	1,635,752
POLICY EXHIBIT						No. of Policies					
20.	In force December 31, prior year .....	69,125	549,552,211	105	(a)..... 508,193	19,680	91,747,272			88,910	641,807,676
21.	Issued during year .....	5,596	66,905,992			8,856	35,629,882			14,452	102,535,874
22.	Other changes to in force (Net) .....	(8,476)	(90,287,249)	(49)	(376,802)	(2,874)	(7,537,294)			(11,399)	(98,201,345)
23.	In force December 31 of current year .....	66,245	526,170,954	56	(a)..... 131,391	25,662	119,839,860			91,963	646,142,205

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24.	Group Policies (b) .....					
24.1	Federal Employees Health Benefits Program Premium (b) .....					
24.2	Credit (Group and Individual) .....					
24.3	Collectively Renewable Policies (b) .....					
24.4	Medicare Title XVIII exempt from state taxes or fees Other Individual Policies .....					
25.1	Non-cancelable (b) .....					
25.2	Guaranteed renewable (b) .....					
25.3	Non-renewable for stated reasons only (b) .....					
25.4	Other accident only .....					
25.5	All other (b) .....					
25.6	Totals (sum of Lines 25.1 to 25.5) .....					
26.	Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0, and number of persons insured under indemnity only products .....0.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE  
INTEREST MAINTENANCE RESERVE

		1
		Amount
1.	Reserve as of December 31, Prior Year .....	904,630
2.	Current Year's Realized Pre-Tax capital gains/(losses) of \$.....459,048 Transferred into the Reserve Net of Taxes of \$.....91,810. ....	367,238
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) .....	1,271,868
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	168,131
6.	Reserve as of December 31, current year (Line 4 minus Line 5) .....	1,103,737

AMORTIZATION

		1	2	3	4
		Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Columns 1 + 2 + 3)
Year of Amortization					
1.	2011 .....	131,971	36,160		168,131
2.	2012 .....	114,571	67,064		181,635
3.	2013 .....	106,156	56,666		162,822
4.	2014 .....	89,915	48,507		138,422
5.	2015 .....	72,459	40,222		112,681
6.	2016 .....	59,792	31,176		90,968
7.	2017 .....	49,026	24,380		73,406
8.	2018 .....	36,670	19,532		56,202
9.	2019 .....	27,192	14,314		41,506
10.	2020 .....	17,684	9,089		26,773
11.	2021 .....	13,683	3,525		17,208
12.	2022 .....	14,557	609		15,166
13.	2023 .....	15,756	637		16,393
14.	2024 .....	17,399	702		18,101
15.	2025 .....	18,924	720		19,644
16.	2026 .....	19,467	753		20,220
17.	2027 .....	19,421	889		20,310
18.	2028 .....	18,849	1,089		19,938
19.	2029 .....	16,463	1,336		17,799
20.	2030 .....	12,436	1,563		13,999
21.	2031 .....	8,347	1,830		10,177
22.	2032 .....	5,273	1,812		7,085
23.	2033 .....	2,680	1,499		4,179
24.	2034 .....	1,695	1,158		2,853
25.	2035 .....	2,509	827		3,336
26.	2036 .....	3,333	459		3,792
27.	2037 .....	3,323	252		3,575
28.	2038 .....	2,779	200		2,979
29.	2039 .....	1,725	147		1,872
30.	2040 .....	575	95		670
31.	2041 and later .....		29		29
32.	TOTAL (Lines 1 to 31) .....	904,630	367,241		1,271,871

ASSET VALUATION RESERVE

		Default Component			Equity Component			7
		1	2	3	4	5	6	
		Other than Mortgage Loans	Mortgage Loans	Total (Columns 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Columns 4 + 5)	Total Amount (Columns 3 + 6)
1.	Reserve as of December 31, prior year .....	245,402		245,402				245,402
2.	Realized Capital Gains/(Losses) Net of Taxes - General Account .....							
3.	Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts .....							
4.	Unrealized Capital Gains/(Losses) Net of Deferred Taxes - General Account .....							
5.	Unrealized Capital Gains/(Losses) Net of Deferred Taxes - Separate Accounts .....							
6.	Capital gains credited/(losses charged) to contract benefits, payments or reserves ..							
7.	Basic Contribution .....	79,209		79,209				79,209
8.	Accumulated Balances (Lines 1 through 5, minus 6 plus 7) .....	324,611		324,611				324,611
9.	Maximum Reserve .....	468,317		468,317				468,317
10.	Reserve Objective .....	332,695		332,695				332,695
11.	20% of (Line 10 - Line 8) .....	1,617		1,617				1,617
12.	Balance Before Transfers (Lines 8 + 11) .....	326,228		326,228				326,228
13.	Transfers .....							X X X
14.	Voluntary Contribution .....							
15.	Adjustment down to Maximum/up to Zero .....							
16.	Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15) .....	326,228		326,228				326,228

ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Columns 4 x 5)	Factor	Amount (Columns 4 x 7)	Factor	Amount (Columns 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations .....	11,132,542	X X X .....	X X X .....	11,132,542	0.0000 .....		0.0000 .....		0.0000 .....	
2.	1	Highest Quality .....	83,834,615	X X X .....	X X X .....	83,834,615	0.0004 .....	33,534	0.0023 .....	192,820	0.0030 .....	251,504
3.	2	High Quality .....	23,952,952	X X X .....	X X X .....	23,952,952	0.0019 .....	45,511	0.0058 .....	138,927	0.0090 .....	215,577
4.	3	Medium Quality .....		X X X .....	X X X .....		0.0093 .....		0.0230 .....		0.0340 .....	
5.	4	Low Quality .....		X X X .....	X X X .....		0.0213 .....		0.0530 .....		0.0750 .....	
6.	5	Lower Quality .....		X X X .....	X X X .....		0.0432 .....		0.1100 .....		0.1700 .....	
7.	6	In or Near Default .....		X X X .....	X X X .....		0.0000 .....		0.2000 .....		0.2000 .....	
8.		TOTAL Unrated Multi-class Securities Acquired by Conversion .....		X X X .....	X X X .....		X X X .....		X X X .....		X X X .....	
9.		TOTAL Bonds (sum of Lines 1 through 8) .....	118,920,109	X X X .....	X X X .....	118,920,109	X X X .....	79,044	X X X .....	331,747	X X X .....	467,080
PREFERRED STOCKS												
10.	1	Highest Quality .....		X X X .....	X X X .....		0.0004 .....		0.0023 .....		0.0030 .....	
11.	2	High Quality .....		X X X .....	X X X .....		0.0019 .....		0.0058 .....		0.0090 .....	
12.	3	Medium Quality .....		X X X .....	X X X .....		0.0093 .....		0.0230 .....		0.0340 .....	
13.	4	Low Quality .....		X X X .....	X X X .....		0.0213 .....		0.0530 .....		0.0750 .....	
14.	5	Lower Quality .....		X X X .....	X X X .....		0.0432 .....		0.1100 .....		0.1700 .....	
15.	6	In or Near Default .....		X X X .....	X X X .....		0.0000 .....		0.2000 .....		0.2000 .....	
16.		Affiliated Life with AVR .....		X X X .....	X X X .....		0.0000 .....		0.0000 .....		0.0000 .....	
17.		TOTAL Preferred Stocks (sum of Lines 10 through 16) .....		X X X .....	X X X .....		X X X .....		X X X .....		X X X .....	
SHORT-TERM BONDS												
18.		Exempt Obligations .....		X X X .....	X X X .....		0.0000 .....		0.0000 .....		0.0000 .....	
19.	1	Highest Quality .....	412,201	X X X .....	X X X .....	412,201	0.0004 .....	165	0.0023 .....	948	0.0030 .....	1,237
20.	2	High Quality .....		X X X .....	X X X .....		0.0019 .....		0.0058 .....		0.0090 .....	
21.	3	Medium Quality .....		X X X .....	X X X .....		0.0093 .....		0.0230 .....		0.0340 .....	
22.	4	Low Quality .....		X X X .....	X X X .....		0.0213 .....		0.0530 .....		0.0750 .....	
23.	5	Lower Quality .....		X X X .....	X X X .....		0.0432 .....		0.1100 .....		0.1700 .....	
24.	6	In or Near Default .....		X X X .....	X X X .....		0.0000 .....		0.2000 .....		0.2000 .....	
25.		TOTAL Short-term Bonds (sum of Lines 18 through 24) .....	412,201	X X X .....	X X X .....	412,201	X X X .....	165	X X X .....	948	X X X .....	1,237

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 (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
							Factor	Amount (Columns 4 x 5)	Factor	Amount (Columns 4 x 7)	Factor	Amount (Columns 4 x 9)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded .....		X X X	X X X		0.0004		0.0023		0.0030	
27.	1	Highest Quality .....		X X X	X X X		0.0004		0.0023		0.0030	
28.	2	High Quality .....		X X X	X X X		0.0019		0.0058		0.0090	
29.	3	Medium Quality .....		X X X	X X X		0.0093		0.0230		0.0340	
30.	4	Low Quality .....		X X X	X X X		0.0213		0.0530		0.0750	
31.	5	Lower Quality .....		X X X	X X X		0.0432		0.1100		0.1700	
32.	6	In or Near Default .....		X X X	X X X		0.0000		0.2000		0.2000	
33.		TOTAL Derivative Instruments .....		X X X	X X X		X X X		X X X		X X X	
34.		TOTAL (Lines 9 + 17 + 25 + 33) .....	119,332,310	X X X	X X X	119,332,310	X X X	79,209	X X X	332,695	X X X	468,317
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages .....			X X X		0.0063 (a)		0.0120 (a)		0.0190 (a)	
36.		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0003		0.0006		0.0010	
37.		Residential Mortgages - All Other .....			X X X		0.0013		0.0030		0.0040	
38.		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0003		0.0006		0.0010	
39.		Commercial Mortgages - All Other .....			X X X		0.0063 (a)		0.0120 (a)		0.0190 (a)	
40.		In Good Standing With Restructured Terms .....			X X X		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41.		Farm Mortgages .....			X X X		0.0420		0.0760		0.1200	
42.		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0005		0.0012		0.0020	
43.		Residential Mortgages - All Other .....			X X X		0.0025		0.0058		0.0090	
44.		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0005		0.0012		0.0020	
45.		Commercial Mortgages - All Other .....			X X X		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
46.		Farm Mortgages .....			X X X		0.0000		0.1700		0.1700	
47.		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0000		0.0040		0.0040	
48.		Residential Mortgages - All Other .....			X X X		0.0000		0.0130		0.0130	
49.		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0000		0.0040		0.0040	
50.		Commercial Mortgages - All Other .....			X X X		0.0000		0.1700		0.1700	
51.		TOTAL Schedule B Mortgages (sum of Lines 35 through 50) ..			X X X		X X X		X X X		X X X	
52.		Schedule DA Mortgages .....			X X X		(c)		(c)		(c)	
53.		TOTAL Mortgage Loans on Real Estate (Lines 51 + 52) .....			X X X		X X X		X X X		X X X	

(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.



32	Asset Valuation Reserve - Equity Component - #1 .....	NONE
33	Asset Valuation Reserve - Equity Component - #2 .....	NONE
34	Asset Valuation Reserve - Equity Component - #3 .....	NONE
35	Asset Valuation Reserve - Replications .....	NONE
36	Schedule F .....	NONE
37	Schedule H Part 1 A & H Exhibit .....	NONE
38	Schedule H Parts 2, 3 & 4 - A & H Exh Cont .....	NONE
39	Schedule H Part 5 Health Claims .....	NONE
40	Schedule S - Part 1 - Section 1 .....	NONE
41	Schedule S - Part 1 - Section 2 .....	NONE

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by  
Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4  Name of Company	5  Domiciliary Jurisdiction	6  Paid Losses	7  Unpaid Losses
Life and Annuity - Affiliates - Non-U.S. Affiliates						
62103 ....	15-0274455 ...	01/01/2002	COLUMBIAN MUT LIFE INS CO .....	NY .....		940,822
88340 ....	59-2859797 ...	01/01/1998	HANNOVER LIFE REASSUR CO OF AMER .....	FL .....		37,443
88340 ....	59-2859797 ...	01/01/2001	HANNOVER LIFE REASSUR CO OF AMER .....	FL .....		454
69418 ....	59-2403689 ...	07/01/2007	SOUTHERN FINANCIAL LIFE INS CO .....	LA .....		180,252
0299999 Subtotal - Life and Annuity - Affiliates - Non-U.S. Affiliates .....						1,158,971
0399999 Total - Life and Annuity - Affiliates .....						1,158,971
0799999 Total - Life and Annuity .....						1,158,971
1499999 Total - Accident and Health .....						
1599999 Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999) .....						
1699999 Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999) .....						1,158,971
1799999 Total (Sum of 0799999 and 1499999) .....						1,158,971

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	Federal				Type of	Amount in	8	9		11	12	Modified	Funds Withheld
Company	ID	Effective	Name of Company	Domiciliary	Reinsurance	Force at End	Current	Prior	Premiums	Current	Prior	Coinsurance	Under
Code	Number	Date		Jurisdiction	Ceded	of Year	Year	Year		Year	Year	Reserve	Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	CO/I	370,581,456	52,290,098	46,233,372	19,995,352				
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	ADB/I		497,709	451,509					
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	DIS/I		475,661	405,738					
62103	15-0274455	01/01/2002	COLUMBIAN MUT LIFE INS CO	NY	ACO/I		16,686	10,209					
88340	59-2859797	01/01/1998	HANNOVER LIFE REASSUR CO OF AMER	FL	CO/I	2,474,109	661,411	686,990	154,909				
62596	31-0252460	10/10/1996	UNION FIDELITY LIFE INS CO	IL	CO/G	131,391	1,674	13,540	(802)				
62596	31-0252460	10/10/1996	UNION FIDELITY LIFE INS CO	IL	CO/I	20,363,251	3,400,394	3,456,436	154,665				
0499999 Subtotal - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates						393,550,207	57,343,633	51,257,794	20,304,124				
0699999 Total - General Account - Authorized - Non-Affiliates						393,550,207	57,343,633	51,257,794	20,304,124				
0799999 Total - General Account - Authorized						393,550,207	57,343,633	51,257,794	20,304,124				
General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates													
69418	59-2403689	07/01/2007	SOUTHERN FINANCIAL LIFE INS CO	LA	CO/I	77,280,352	3,753,800	2,335,513	3,967,861				
1199999 Subtotal - General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates						77,280,352	3,753,800	2,335,513	3,967,861				
1399999 Total - General Account - Unauthorized - Non-Affiliates						77,280,352	3,753,800	2,335,513	3,967,861				
1499999 Total - General Account - Unauthorized						77,280,352	3,753,800	2,335,513	3,967,861				
1599999 Total - General Account - Authorized and Unauthorized						470,830,559	61,097,433	53,593,307	24,271,985				
2299999 Total - Separate Accounts - Authorized													
2999999 Total - Separate Accounts - Unauthorized													
3099999 Total - Separate Accounts - Authorized and Unauthorized													
3199999 Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999, 1999999, 2399999 and 2699999)						470,830,559	61,097,433	53,593,307	24,271,985				
3299999 Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999, 2099999, 2499999 and 2799999)													
3399999 Total (Sum of 1599999 and 3099999)						470,830,559	61,097,433	53,593,307	24,271,985				

SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	Outstanding Surplus Relief		12	13
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type	Premiums	Unearned Premiums (estimated)	Reserve Credit Taken Other than for Unearned Premiums	10	11	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
									Current Year	Prior Year		
NONE												
3399999 Total (Sum of 1599999 and 3099999)												

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	Totals (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
General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates																
69418	59-2403689	07/01/2007	SOUTHERN FINANCIAL LIFE INS CO	3,753,800	180,252		3,934,052		0			3,842,855	91,197			3,934,052
0499999 Subtotal - General Account - Life and Annuity - Non-Affiliates - U.S.																
Non-Affiliates				3,753,800	180,252		3,934,052		X X X	X X X	X X X	3,842,855	91,197			3,934,052
0699999 Total - General Account - Life and Annuity - Non-Affiliates				3,753,800	180,252		3,934,052		X X X	X X X	X X X	3,842,855	91,197			3,934,052
0799999 Total - General Account - Life and Annuity				3,753,800	180,252		3,934,052		X X X	X X X	X X X	3,842,855	91,197			3,934,052
1499999 Total - General Account - Accident and Health									X X X	X X X	X X X					
1599999 Total - General Account				3,753,800	180,252		3,934,052		X X X	X X X	X X X	3,842,855	91,197			3,934,052
2299999 Total - Separate Accounts									X X X	X X X	X X X					
2399999 Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)				3,753,800	180,252		3,934,052		X X X	X X X	X X X	3,842,855	91,197			3,934,052
2499999 Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)									X X X	X X X	X X X					
2599999 Total (Sum of 1599999 and 2299999)				3,753,800	180,252		3,934,052		X X X	X X X	X X X	3,842,855	91,197			3,934,052

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(a)		
Code	American Bankers Association (ABA) Routing Number	Bank Name

SCHEDULE S - PART 5

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

	1 2011	2 2010	3 2009	4 2008	5 2007
<b>A. OPERATIONS ITEMS:</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	24,272	25,626	24,052	23,053	23,458
2. Commissions and reinsurance expense allowances .....	8,994	8,799	7,837	7,174	12,472
3. Contract claims .....	10,449	9,389	8,931	8,155	7,208
4. Surrender benefits and withdrawals for life contracts .....	1,182	922	668	405	239
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserves for life and accident and health contracts .....	7,494	7,663	8,566	3,546	7,962
<b>B. BALANCE SHEETS ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	11,166	12,458	11,649	11,027	10,692
9. Aggregate reserves for life and accident and health contracts ....	61,081	53,583	45,921	37,355	33,809
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	1,159	1,115	1,522	1,582	1,502
12. Amounts recoverable on reinsurance .....					
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances unpaid .....					
16. Unauthorized reinsurance offset .....					
<b>C. UNAUTHORIZED REINSURANCE</b>					
<b>(Deposits By and Funds Withheld From)</b>					
17. Funds deposited by and withheld from (F) .....	91				
18. Letters of credit (L) .....					
19. Trust agreements (T) .....	3,843	2,683	1,780	544	18,423
20. Other (O) .....					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
<b>ASSETS (Page 2, Column 3)</b>			
1. Cash and invested assets (Line 12) .....	121,777,125		121,777,125
2. Reinsurance ceded (Line 16) .....	153,679	(153,679)	
3. Premiums and considerations (Line 15) .....	1,980,035	11,166,046	13,146,081
4. Net credit for ceded reinsurance .....	X X X	51,244,859	51,244,859
5. All other admitted assets (balance) .....	2,624,020		2,624,020
6. TOTAL assets excluding Separate Accounts (Line 26) .....	126,534,859	62,257,226	188,792,085
7. Separate Account assets (Line 27) .....			
8. TOTAL assets (Line 28) .....	126,534,859	62,257,226	188,792,085
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2 ) .....	109,106,708	61,080,746	170,187,454
10. Liability for deposit-type contracts (Line 3) .....			
11. Claim reserves (Line 4) .....	746,976	1,210,850	1,957,826
12. Policyholder dividends/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	12,164		12,164
14. Other contract liabilities (Line 9) .....	2,193,580		2,193,580
15. Reinsurance in unauthorized companies (Line 24.02) .....			
16. Funds held under reinsurance with unauthorized reinsurers (Line 24.03) .....	125,567	(34,370)	91,197
17. All other liabilities (balance) .....	3,564,701		3,564,701
18. TOTAL Liabilities excluding Separate Accounts (Line 26) .....	115,749,696	62,257,226	178,006,922
19. Separate Account liabilities (Line 27) .....			
20. TOTAL liabilities (Line 28) .....	115,749,696	62,257,226	178,006,922
21. Capital & surplus (Line 38) .....	10,785,163	X X X	10,785,163
22. TOTAL liabilities, capital and surplus (Line 39) .....	126,534,859	62,257,226	188,792,085
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
23. Contract reserves .....	61,080,746		
24. Claim reserves .....	1,210,850		
25. Policyholder dividends/reserves .....			
26. Premium & annuity considerations received in advance .....			
27. Liability for deposit-type contracts .....			
28. Other contract liabilities .....			
29. Reinsurance ceded assets .....			
30. Other ceded reinsurance recoverables .....	153,679		
31. TOTAL ceded reinsurance recoverables .....	62,445,275		
32. Premiums and considerations .....	11,166,046		
33. Reinsurance in unauthorized companies .....			
34. Funds held under reinsurance treaties with unauthorized reinsurers .....			
35. Other ceded reinsurance payables/offsets .....	34,370		
36. TOTAL ceded reinsurance payable/offsets .....	11,200,416		
37. TOTAL net credit for ceded reinsurance .....	51,244,859		

SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN  
ALLOCATED BY STATES AND TERRITORIES

Direct Business only							
		1	2	3	4	5	6
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	
	States, Etc.						Totals
1.	Alabama (AL) .....	1,093,910					1,093,910
2.	Alaska (AK) .....	1,990					1,990
3.	Arizona (AZ) .....	233,527					233,527
4.	Arkansas (AR) .....	299,948					299,948
5.	California (CA) .....	333,448					333,448
6.	Colorado (CO) .....	158,654					158,654
7.	Connecticut (CT) .....	15,195					15,195
8.	Delaware (DE) .....	70,507					70,507
9.	District of Columbia (DC) .....	153,018					153,018
10.	Florida (FL) .....	5,977,752					5,977,752
11.	Georgia (GA) .....	2,403,037					2,403,037
12.	Hawaii (HI) .....	2,702					2,702
13.	Idaho (ID) .....	16,524					16,524
14.	Illinois (IL) .....	2,965,349					2,965,349
15.	Indiana (IN) .....	989,892					989,892
16.	Iowa (IA) .....	76,031					76,031
17.	Kansas (KS) .....	453,573					453,573
18.	Kentucky (KY) .....	357,945					357,945
19.	Louisiana (LA) .....	2,200,003					2,200,003
20.	Maine (ME) .....	121,226					121,226
21.	Maryland (MD) .....	858,123					858,123
22.	Massachusetts (MA) .....	315,452					315,452
23.	Michigan (MI) .....	78,601					78,601
24.	Minnesota (MN) .....	771,447					771,447
25.	Mississippi (MS) .....	3,654,892					3,654,892
26.	Missouri (MO) .....	1,625,605					1,625,605
27.	Montana (MT) .....	8,111					8,111
28.	Nebraska (NE) .....	34,957					34,957
29.	Nevada (NV) .....	72,865					72,865
30.	New Hampshire (NH) .....	10,788					10,788
31.	New Jersey (NJ) .....	1,081,383					1,081,383
32.	New Mexico (NM) .....	221,170					221,170
33.	New York (NY) .....	62,226					62,226
34.	North Carolina (NC) .....	8,596,097					8,596,097
35.	North Dakota (ND) .....	6,364					6,364
36.	Ohio (OH) .....	4,274,340					4,274,340
37.	Oklahoma (OK) .....	202,861					202,861
38.	Oregon (OR) .....	181,114					181,114
39.	Pennsylvania (PA) .....	1,891,652					1,891,652
40.	Rhode Island (RI) .....						
41.	South Carolina (SC) .....	2,568,425					2,568,425
42.	South Dakota (SD) .....	5,778					5,778
43.	Tennessee (TN) .....	1,734,572					1,734,572
44.	Texas (TX) .....	13,080,680					13,080,680
45.	Utah (UT) .....	86,565					86,565
46.	Vermont (VT) .....	3,161					3,161
47.	Virginia (VA) .....	628,189					628,189
48.	Washington (WA) .....	21,764					21,764
49.	West Virginia (WV) .....	412,183					412,183
50.	Wisconsin (WI) .....	3,726,950					3,726,950
51.	Wyoming (WY) .....	9,137					9,137
52.	American Samoa (AS) .....						
53.	Guam (GU) .....						
54.	Puerto Rico (PR) .....	1,236					1,236
55.	U.S. Virgin Islands (VI) .....						
56.	Northern Mariana Islands (MP) .....						
57.	Canada (CN) .....	382					382
58.	Aggregate other alien (OT) .....	561					561
59.	TOTALS .....	64,151,862					64,151,862



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 Comp- any Code	Federal ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domic- iliary Loca- tion	Relation- ship to Report- ing 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)	*
.....	.....	0 .....	01-0590801 .....	.....	.....	.....	Unity Financial Insurance	.....	.....	.....	.....	.....	.....	.....
786 .....	.....	63819 .....	23-1640528 .....	.....	.....	.....	Group, LLC .....	DE .....	.. UDP ..	Hardy, LLC .....	..... Ownership .....	..... 100.0	.....	.....
786 .....	.....	.....	.....	.....	.....	.....	Unity Financial Life Insurance	OH .....	.....	Unity Financial Insurance	..... Ownership .....	..... 100.0	.....	.....
.....	.....	0 .....	72-1506870 .....	.....	.....	.....	Company .....	DE .....	... UIP ..	Group, LLC .....	..... Ownership .....	..... 100.0	.....	.....
.....	.....	.....	.....	.....	.....	.....	Hardy LLC .....	.....	.....	Hardy Family .....	..... Ownership .....	..... 100.0	.....	.....

Asterisk	Explanation
0000001	.....

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/(Disburse- ments) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
					NONE							
9999999 Control Totals .....			.....	.....	.....	.....	.....	.....	X X X	.....	.....	.....

Schedule Y Part 2 Explanation:

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES

	Response
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.	
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	Yes
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	Yes
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	Yes
4. Will an Actuarial opinion be filed by March 1?	Yes
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	Yes
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	Yes
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	Yes
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	Yes
JUNE FILING	
9. Will an audited financial report be filed by June 1?	Yes
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	Yes
AUGUST FILING	
11. 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 annual 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 it is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.	
MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
15. 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?	No
16. Will the actuarial opinion 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
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	No
18. 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
19. 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
20. 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
21. 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
22. 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
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	No
24. 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
25. 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?	No
26. 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
27. 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
28. 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
29. Will the Actuarial Certification Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	No
30. 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
31. 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
32. 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
33. 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
34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	No
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	Yes
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	No
37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	No
38. 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
39. 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	
40. Will the Long-Term Care Experience Reporting Forms be file with the state of domicile and the NAIC by April 1?	No
41. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	No
42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	Yes
43. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	No
44. Will the Analysis of Annuity Operations by Line of Business be filed with the state of domicile and the NAIC by April 1?	No
45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	No
46. 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
47. 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

48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

No

Explanations:

Bar Codes:

Schedule SIS



Medicare Supplement Insurance Experience Exhibit



Trusteed Surplus Statement



Actuarial Opinion on Participating and Non-Participating Policies



Actuarial Opinion on X-Factors



Separate Accounts Funding Guaranteed Minimum Benefits Actuarial Opinion



Synthetic Guaranteed Investment Contracts Actuarial Opinion



Reasonableness 1 - Assumptions



Reasonableness 2 - Consistency



Reasonableness 3 - Implied Guarantee



Reasonableness 4 - Ave. Market Value



Reasonableness 5 - Market Value



C-3 RBC Certifications required under C-3 Phase I



C-3 RBC Certifications required under C-3 Phase II



Actuarial Certifications related to Annuity Nonforeiture Ongoing Compliance



Actuarial Opion required by the Modified Guaranteed Annuity Model Reg



Act Cert Rel to Hedging req by Actuarial Guideline XLIII



Fin Off Cert Rel to Clearly Def Hedging Strat req by Act Guid XLIII



Mgt Cert That the Val Reflects Mgt's Intent req by Act Guid XLIII



Act Cert Related to the Reserves required by Actuarial Guideling XLIII



Actuarial Certification regarding the use of 2001 Preferred Class Tables



Worker's Compensation Carve-out Supplement



Medicare Part D Coverage Supplement



Approval for Relief related to five-year rotation for lead Audit Partner



Approval for Relief related to one-year cooling off period for inde. CPA



Approval for Relief related to Require. for Audit Committees



LTC Supplemental Interrogatorries



Interest Sensitive Life Insurance Products Report



Accident and Health Policy Experience Exhibit



Analysis of Annuity Operations by Lines of Business



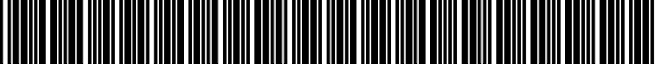
SUPPLEMENTAL EXHIBITS AND SCHEDULES  
INTERROGATORIES (continued)

Analysis of Increase in Annuity Reserves During the Year



63819201151500000 2011 Document Code: 515

Supplemental Health Care Exhibit



63819201121600000 2011 Document Code: 216

Supplemental Health Care Exhibit's Expense Allocation Report



63819201121700000 2011 Document Code: 217

Management's Report of Internal Control over Financial Reporting



63819201122300000 2011 Document Code: 223

**OVERFLOW PAGE FOR WRITE-INS**

**N O N E**



SCHEDULE O SUPPLEMENT

For the Year Ended December 31, 2011

(To Be Filed By March 1)  
Of the UNITY FINANCIAL LIFE INSURANCE COMPANY  
Address (City, State, Zip Code): Cincinnati, OH 45241  
NAIC Group Code: NAIC Company Code: 63819 Employer's ID Number: 23-1640528

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2007	2 2008	3 2009	4 2010	5 2011(a)
1. Prior .....					
2. 2007 .....					
3. 2008 .....	X X X				
4. 2009 .....	X X X	X X X			
5. 2010 .....	X X X	X X X	X X X		
6. 2011 .....	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior .....					
2. 2007 .....					
3. 2008 .....	X X X				
4. 2009 .....	X X X	X X X			
5. 2010 .....	X X X	X X X	X X X		
6. 2011 .....	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior .....					
2. 2007 .....					
3. 2008 .....	X X X				
4. 2009 .....	X X X	X X X			
5. 2010 .....	X X X	X X X	X X X		
6. 2011 .....	X X X	X X X	X X X	X X X	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O SUPPLEMENT (Continued)

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2007	2 2008	3 2009	4 2010	5 2011
1. Prior .....					
2. 2007 .....					
3. 2008 .....	X X X				
4. 2009 .....	X X X	X X X			
5. 2010 .....	X X X	X X X	X X X		
6. 2011 .....	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior .....					
2. 2007 .....					
3. 2008 .....	X X X				
4. 2009 .....	X X X	X X X			
5. 2010 .....	X X X	X X X	X X X		
6. 2011 .....	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior .....					
2. 2007 .....					
3. 2008 .....	X X X				
4. 2009 .....	X X X	X X X			
5. 2010 .....	X X X	X X X	X X X		
6. 2011 .....	X X X	X X X	X X X	X X X	



SCHEDULE O SUPPLEMENT (Continued)

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2007	2 2008	3 2009	4 2010	5 2011
1. 2007 .....				X X X .....	X X X .....
2. 2008 .....	X X X .....				X X X .....
3. 2009 .....	X X X .....	X X X .....			
4. 2010 .....	X X X .....	X X X .....	X X X .....		
5. 2011 .....	X X X .....	X X X .....	X X X .....	X X X .....	

Section B - Other Accident and Health

1. 2007 .....				X X X .....	X X X .....
2. 2008 .....	X X X .....				X X X .....
3. 2009 .....	X X X .....	X X X .....			
4. 2010 .....	X X X .....	X X X .....	X X X .....		
5. 2011 .....	X X X .....	X X X .....	X X X .....	X X X .....	

Section C - Credit Accident and Health

1. 2007 .....				X X X .....	X X X .....
2. 2008 .....	X X X .....				X X X .....
3. 2009 .....	X X X .....	X X X .....			
4. 2010 .....	X X X .....	X X X .....	X X X .....		
5. 2011 .....	X X X .....	X X X .....	X X X .....	X X X .....	

SCHEDULE O SUPPLEMENT (Continued)

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2007	2 2008	3 2009	4 2010	5 2011
1. 2007 .....					
2. 2008 .....	X X X				
3. 2009 .....	X X X	X X X			
4. 2010 .....	X X X	X X X	X X X		
5. 2011 .....	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. 2007 .....					
2. 2008 .....	X X X				
3. 2009 .....	X X X	X X X			
4. 2010 .....	X X X	X X X	X X X		
5. 2011 .....	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. 2007 .....					
2. 2008 .....	X X X				
3. 2009 .....	X X X	X X X			
4. 2010 .....	X X X	X X X	X X X		
5. 2011 .....	X X X	X X X	X X X	X X X	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial life .....			
2. Ordinary life .....	Other		231
3. Individual annuity .....			
4. Supplementary contracts .....			
5. Credit life .....			
6. Group life .....	Other		516
7. Group annuities .....			
8. Group accident and health .....			
9. Credit accident and health .....			
10. Other accident and health .....			
11. TOTAL .....			747

INDEX TO LIFE AND ACCIDENT AND HEALTH  
ANNUAL STATEMENT

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