



ANNUAL STATEMENT

For the Year Ended December 31, 2012
of the Condition and Affairs of the

CENTRAL RESERVE LIFE INSURANCE COMPANY

NAIC Group Code.....0901, 0901 (Current Period) (Prior Period)	NAIC Company Code..... 61727	Employer's ID Number..... 34-0970995
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... July 2, 1963	Commenced Business..... May 12, 1965	
Statutory Home Office	1300 East Ninth Street..... Cleveland OH US 44114 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	11200 Lakeline Blvd Ste 100..... Austin TX US..... 78717 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	512-451-2224 <i>(Area Code) (Telephone Number)</i>
Mail Address	11200 Lakeline Blvd Ste 100..... Austin TX US 78717 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	11200 Lakeline Blvd Ste 100..... Austin TX US 78717 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	512-451-2224 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.centralreserve.com	
Statutory Statement Contact	Jesse Navarrete <i>(Name)</i> CSBFinRpt@cigna.com <i>(E-Mail Address)</i>	512-807-4801 <i>(Area Code) (Telephone Number) (Extension)</i> 512-467-1399 <i>(Fax Number)</i>

OFFICERS

Name	Title	Name	Title
1. Bradley Allen Wolfram	President	2. Byron Keith Buescher	Treasurer
3. Brenda Weigilia Hardison	Secretary	4. James Monroe Garvin III #	Appointed Actuary
Tracy Eugene Maples	Chief Actuary	Maureen Hardiman Ryan #	Assistant Treasurer
Paul Adolph Severt	Chief Financial Officer	Barry Richard McHale #	Assistant Treasurer
Michael Kenneth Brown #	Vice President		

OTHER

DIRECTORS OR TRUSTEES

Bradley Allen Wolfram	Thomas Barton Richards #	Eric Paul Palmer #	Frank Sataline, Jr. #
Paul Adolph Severt			

State of..... Texas
County of..... Williamson

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

_____ (Signature) Bradley Allen Wolfram _____ 1. (Printed Name) President _____ (Title)	_____ (Signature) Byron Keith Buescher _____ 2. (Printed Name) Treasurer _____ (Title)	_____ (Signature) Brenda Weigilia Hardison _____ 3. (Printed Name) Secretary _____ (Title)
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Subscribed and sworn to before me
This _____ day of February 2013

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	4,137,681		4,137,681	9,223,075
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	20,337,458		20,337,458	15,637,506
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....2,187,867, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....1,951,061, Schedule DA).....	4,138,928		4,138,928	2,389,590
6. Contract loans (including \$.....0 premium notes).....			0	41,319
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	28,614,067	0	28,614,067	27,291,490
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	47,517		47,517	86,463
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(1,140,535)	232	(1,140,767)	(1,033,085)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	181,474
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	676,222		676,222	617,240
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	327,337		327,337	227,891
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	592,227		592,227	
18.2 Net deferred tax asset.....	3,482,503	2,638,161	844,342	1,475,000
19. Guaranty funds receivable or on deposit.....	125,208		125,208	934,938
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	1,163		1,163	25,052
24. Health care (\$.....0) and other amounts receivable.....	31,901	31,901	0	
25. Aggregate write-ins for other than invested assets.....	275,656	275,656	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	33,033,266	2,945,950	30,087,316	29,806,463
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	33,033,266	2,945,950	30,087,316	29,806,463

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Other Receivables.....	269,959	269,959	0	
2502. Suspenses.....	5,697	5,697	0	
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	275,656	275,656	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....0 (Exhibit 5, Line 999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....		5,582,513
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	1,173,409	1,250,535
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....		21,155
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....		81,500
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	561,688	622,873
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....67,032 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	67,032	84,590
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....84,151 ceded.....	84,151	
9.4 Interest Maintenance Reserve (IMR, Line 6).....	48,948	233,741
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	22,864	66,158
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	65,330	39,667
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	191,693	966,820
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		77,127
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		291
17. Amounts withheld or retained by company as agent or trustee.....		
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	47,184	48,766
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	75	7,630
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	290,286	1,011
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	86,197	99,821
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,638,857	9,184,198
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	2,638,857	9,184,198
29. Common capital stock.....	2,500,000	2,500,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	49,862,110	49,862,110
34. Aggregate write-ins for special surplus funds.....	0	1,929,000
35. Unassigned funds (surplus).....	(24,913,651)	(33,668,845)
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	24,948,459	18,122,265
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	27,448,459	20,622,265
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	30,087,316	29,806,463

DETAILS OF WRITE-INS

2501. Escheat Liability.....	84,927	99,083
2502. Other Liabilities.....	1,270	738
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	86,197	99,821
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401. SSAP 10 R Additional Surplus.....		879,000
3402. Subsidiary SSAP 10 R Additional Surplus.....		1,050,000
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	1,929,000

CENTRAL RESERVE LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11).....	1,979,129	9,632,973
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	229,217	301,830
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	(48,323)	102,193
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	651,087	1,033,596
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2 Charges and fees for deposit-type contracts.....		
8.3 Aggregate write-ins for miscellaneous income.....	297,595	1,614
9. Totals (Lines 1 to 8.3).....	3,108,705	11,072,206
10. Death benefits.....	117,441	244,551
11. Matured endowments (excluding guaranteed annual pure endowments).....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	59,513	52,075
13. Disability benefits and benefits under accident and health contracts.....	5,071,365	6,356,187
14. Coupons, guaranteed annual pure endowments and similar benefits.....		
15. Surrender benefits and withdrawals for life contracts.....	104,122	247,426
16. Group conversions.....		
17. Interest and adjustments on contract or deposit-type contract funds.....	(15,880)	(1,193)
18. Payments on supplementary contracts with life contingencies.....	15,049	24,910
19. Increase in aggregate reserves for life and accident and health contracts.....	(5,659,639)	313,108
20. Totals (Lines 10 to 19).....	(308,029)	7,237,064
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	771,418	1,434,221
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	811,233	698,028
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	374,784	222,184
25. Increase in loading on deferred and uncollected premiums.....	(49,511)	(5,693)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....		
27. Aggregate write-ins for deductions.....	10	281
28. Totals (Lines 20 to 27).....	1,599,905	9,586,085
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,508,800	1,486,121
30. Dividends to policyholders.....	879	1,340
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	1,507,921	1,484,781
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	(1,498,018)	271,753
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	3,005,939	1,213,028
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....34,940 (excluding taxes of \$.....32,245 transferred to the IMR).....	(34,940)	
35. Net income (Line 33 plus Line 34).....	2,970,999	1,213,028
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	20,622,265	19,069,471
37. Net income (Line 35).....	2,970,999	1,213,028
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....7,504.....	5,742,449	2,748,829
39. Change in net unrealized foreign exchange capital gain (loss).....		
40. Change in net deferred income tax.....	604,007	(151,798)
41. Change in nonadmitted assets.....	(398,365)	259,043
42. Change in liability for reinsurance in unauthorized and certified companies.....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4).....		
44. Change in asset valuation reserve.....	7,555	3,184
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
47. Other changes in surplus in Separate Accounts Statement.....		
48. Change in surplus notes.....		
49. Cumulative effect of changes in accounting principles.....		
50. Capital changes:		
50.1 Paid in.....		
50.2 Transferred from surplus (Stock Dividend).....		
50.3 Transferred to surplus.....		
51. Surplus adjustment:		
51.1 Paid in.....		(2,500,000)
51.2 Transferred to capital (Stock Dividend).....		
51.3 Transferred from capital.....		
51.4 Change in surplus as a result of reinsurance.....	(171,451)	(213,492)
52. Dividends to stockholders.....		
53. Aggregate write-ins for gains and losses in surplus.....	(1,929,000)	194,000
54. Net change in capital and surplus for the year (Lines 37 through 53).....	6,826,194	1,552,794
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	27,448,459	20,622,265
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income.....	1,547	1,466
08.302. Interest on Agent Balances.....	3,048	148
08.303. IMR Adjustment Released from the Reserves.....	293,000	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	297,595	1,614
2701. Penalties.....	10	281
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	10	281
5301. SSAP 10 R Additional Surplus.....	(879,000)	56,000
5302. Subsidiary SSAP 10 R Additional Surplus.....	(1,050,000)	138,000
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	(1,929,000)	194,000

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	2,303,348	9,395,595
2. Net investment income.....	289,696	303,451
3. Miscellaneous income.....	777,231	821,718
4. Total (Lines 1 through 3).....	3,370,275	10,520,764
5. Benefit and loss related payments.....	5,592,452	6,541,824
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	1,954,097	2,515,968
8. Dividends paid to policyholders.....	659	1,130
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(761,479)	175,000
10. Total (Lines 5 through 9).....	6,785,729	9,233,922
11. Net cash from operations (Line 4 minus Line 10).....	(3,415,454)	1,286,842
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	5,155,697	609,587
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		41,936
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	5,155,697	651,523
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....		
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	0	0
14. Net increase (decrease) in contract loans and premium notes.....	(41,319)	(11,635)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	5,197,016	663,158
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		(2,500,000)
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(3,158)	(33,064)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(29,066)	19,174
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(32,224)	(2,513,890)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	1,749,338	(563,890)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	2,389,590	2,953,480
19.2 End of year (Line 18 plus Line 19.1).....	4,138,928	2,389,590

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group			Accident and Health		12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	1,979,129		(5,753,051)	121,520					53,996		7,556,664	
2. Considerations for supplementary contracts with life contingencies.....	0											
3. Net investment income.....	229,217		29,193	94,661	3,728				13,532		88,103	
4. Amortization of Interest Maintenance Reserve (IMR).....	(48,323)		(6,154)	(19,956)	(786)				(2,853)		(18,574)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	651,087		47,779	17,357					(26,207)		612,158	
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	297,595	0	67,432	218,653	8,612	0	0	0	180	0	2,718	0
9. Totals (Lines 1 to 8.3).....	3,108,705	0	(5,614,801)	432,235	11,554	0	0	0	38,648	0	8,241,069	0
10. Death benefits.....	117,441		117,441									
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	59,513			59,513								
13. Disability benefits and benefits under accident and health contracts.....	5,071,365		3,522						662		5,067,181	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	104,122		16,988	87,134								
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	(15,880)		283		(16,163)							
18. Payments on supplementary contracts with life contingencies.....	15,049				15,049							
19. Increase in aggregate reserves for life and accident and health contracts.....	(5,659,639)		(1,461,416)	(3,976,271)	(144,826)				42,383		(119,509)	
20. Totals (Lines 10 to 19).....	(308,029)	0	(1,323,182)	(3,829,624)	(145,940)	0	0	0	43,045	0	4,947,672	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	771,418		49,944	11,187					(28,505)		738,792	
22. Commissions and expense allowances on reinsurance assumed.....	0											
23. General insurance expenses.....	811,233		62,693	16,103	1,208				6,787		712,191	12,251
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	374,784		14,047	628	47				3,083		356,979	
25. Increase in loading on deferred and uncollected premiums.....	(49,511)		(49,785)						32		242	
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	10	0	0	0	0	0	0	0	0	0	10	0
28. Totals (Lines 20 to 27).....	1,599,905	0	(1,246,283)	(3,801,706)	(144,685)	0	0	0	24,442	0	6,755,886	12,251
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,508,800	0	(4,368,518)	4,233,941	156,239	0	0	0	14,206	0	1,485,183	(12,251)
30. Dividends to policyholders.....	879		879									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	1,507,921	0	(4,369,397)	4,233,941	156,239	0	0	0	14,206	0	1,485,183	(12,251)
32. Federal income taxes incurred (excluding tax on capital gains).....	(1,498,018)		(1,609,206)	1,364,365	48,262				(30,584)		(1,266,567)	(4,288)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	3,005,939	0	(2,760,191)	2,869,576	107,977	0	0	0	44,790	0	2,751,750	(7,963)

DETAILS OF WRITE-INS

08.301. Miscellaneous Income.....	1,547										1,547	
08.302. Interest on Agent Balances.....	3,048		388	1,259	50				180		1,171	
08.303. IMR Adjustment Released from the Reserves.....	293,000		67,044	217,394	8,562							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	297,595	0	67,432	218,653	8,612	0	0	0	180	0	2,718	0
2701. Penalties.....	10										10	
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	10	0	0	0	0	0	0	0	0	0	10	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0

CENTRAL RESERVE LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....166,520	.....153,737
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....107,195	.....81,739
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....2,501	.....1,702
6. Cash, cash equivalents and short-term investments.....	(e).....731	.....725
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....276,947	.....237,903
11. Investment expenses.....	.....	(g).....8,685
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....8,685
17. Net investment income (Line 10 minus Line 16).....	.....	.....229,217

DETAILS OF WRITE-INS

0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....4,704 accrual of discount less \$.....26,528 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....18,356	.....	.....18,356	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....73,772	.....	.....73,772	.....	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....4,699,953	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....	.....	.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....92,127	.....0	.....92,127	.....4,699,953	.....0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		9 Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected.....	1,148									1,148	
2. Deferred and accrued.....	.0										
3. Deferred, accrued and uncollected:											
3.1 Direct.....	1,148									1,148	
3.2 Reinsurance assumed.....	.0										
3.3 Reinsurance ceded.....	.0										
3.4 Net (Line 1 + Line 2).....	1,148	.0	.0	.0	.0	.0	.0	.0	.0	1,148	.0
4. Advance.....	.0										
5. Line 3.4 - Line 4.....	1,148	.0	.0	.0	.0	.0	.0	.0	.0	1,148	.0
6. Collected during year:											
6.1 Direct.....	20,693							5,764		14,929	
6.2 Reinsurance assumed.....	.0										
6.3 Reinsurance ceded.....	.0										
6.4 Net.....	20,693	.0	.0	.0	.0	.0	.0	5,764	.0	14,929	.0
7. Line 5 + Line 6.4.....	21,841	.0	.0	.0	.0	.0	.0	5,764	.0	16,077	.0
8. Prior year (uncollected + deferred and accrued - advance).....	.0										
9. First year premiums and considerations:											
9.1 Direct.....	21,841							5,764		16,077	
9.2 Reinsurance assumed.....	.0										
9.3 Reinsurance ceded.....	.0										
9.4 Net (Line 7 - Line 8).....	21,841	.0	.0	.0	.0	.0	.0	5,764	.0	16,077	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	.0										
10.2 Reinsurance assumed.....	.0										
10.3 Reinsurance ceded.....	.0										
10.4 Net.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
RENEWAL											
11. Uncollected.....	(1,138,974)		(209,000)	(127,867)				(6,603)		(795,504)	
12. Deferred and accrued.....	.0										
13. Deferred, accrued and uncollected:											
13.1 Direct.....	319,623		277,095					1,471		41,057	
13.2 Reinsurance assumed.....	.0										
13.3 Reinsurance ceded.....	1,458,597		486,095	127,867				8,074		836,561	
13.4 Net (Line 11 + Line 12).....	(1,138,974)	.0	(209,000)	(127,867)	.0	.0	.0	(6,603)	.0	(795,504)	.0
14. Advance.....	67,032							199		66,833	
15. Line 13.4 - Line 14.....	(1,206,006)	.0	(209,000)	(127,867)	.0	.0	.0	(6,802)	.0	(862,337)	.0
16. Collected during year:											
16.1 Direct.....	12,285,340		725,945	374,251		58		94,352		11,090,734	
16.2 Reinsurance assumed.....	.0										
16.3 Reinsurance ceded.....	9,998,789		6,072,359	132,374		58		54,175		3,739,823	
16.4 Net.....	2,286,551	.0	(5,346,414)	241,877	.0	.0	.0	40,177	.0	7,350,911	.0
17. Line 15 + Line 16.4.....	1,080,545	.0	(5,555,414)	114,010	.0	.0	.0	33,375	.0	6,488,574	.0
18. Prior year (uncollected + deferred and accrued - advance).....	(876,743)		197,637	(7,510)				(14,857)		(1,052,013)	
19. Renewal premiums and considerations:											
19.1 Direct.....	12,279,299		691,831	374,251		58		94,674		11,118,485	
19.2 Reinsurance assumed.....	.0										
19.3 Reinsurance ceded.....	10,322,011		6,444,882	252,731		58		46,442		3,577,898	
19.4 Net (Line 17 - Line 18).....	1,957,288	.0	(5,753,051)	121,520	.0	.0	.0	48,232	.0	7,540,587	.0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	12,301,140	.0	691,831	374,251	.0	58	.0	100,438	.0	11,134,562	.0
20.2 Reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded.....	10,322,011	.0	6,444,882	252,731	.0	58	.0	46,442	.0	3,577,898	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	1,979,129	.0	(5,753,051)	121,520	.0	.0	.0	53,996	.0	7,556,664	.0

**EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)		10 Other
DIVIDENDS AND COUPONS APPLIED (included in Part 1)										
21. To pay renewal premiums.....	0									
22. All other.....	(262)		(262)							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED										
23. First year (other than single):										
23.1 Reinsurance ceded.....	0									
23.2 Reinsurance assumed.....	0									
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0
24. Single:										
24.1 Reinsurance ceded.....	0									
24.2 Reinsurance assumed.....	0									
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0
25. Renewal:										
25.1 Reinsurance ceded.....	651,087		47,779	17,357				(26,207)		612,158
25.2 Reinsurance assumed.....	0									
25.3 Net ceded less assumed.....	651,087	0	47,779	17,357	0	0	0	(26,207)	0	612,158
26. Totals:										
26.1 Reinsurance ceded (Page 6, Line 6).....	651,087	0	47,779	17,357	0	0	0	(26,207)	0	612,158
26.2 Reinsurance assumed (Page 6, Line 22).....	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	651,087	0	47,779	17,357	0	0	0	(26,207)	0	612,158
COMMISSIONS INCURRED (direct business only)										
27. First year (other than single).....	6,766									6,766
28. Single.....	0									
29. Renewal.....	764,652		49,944	11,187				(28,505)		732,026
30. Deposit-type contract funds.....	0									
31. Totals (to agree with Page 6, Line 21).....	771,418	0	49,944	11,187	0	0	0	(28,505)	0	738,792

CENTRAL RESERVE LIFE INSURANCE COMPANY EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent.....	2,314		19,810	202		22,326
2. Salaries and wages.....	33,962		272,705	7,638		314,305
3.11 Contributions for benefit plans for employees.....	6,164		41,630			47,794
3.12 Contributions for benefit plans for agents.....						0
3.21 Payments to employees under non-funded benefit plans.....						0
3.22 Payments to agents under non-funded benefit plans.....						0
3.31 Other employee welfare.....	629		4,284	10		4,923
3.32 Other agent welfare.....						0
4.1 Legal fees and expenses.....						0
4.2 Medical examination fees.....			167			167
4.3 Inspection report fees.....						0
4.4 Fees of public accountants and consulting actuaries.....	5,167		33,272	2,912		41,351
4.5 Expense of investigation and settlement of policy claims.....	179		74,887			75,066
5.1 Traveling expenses.....	(430)		1,842	729		2,141
5.2 Advertising.....	(4)		38	4		38
5.3 Postage, express, telegraph and telephone.....	1,438		80,809	8		82,255
5.4 Printing and stationery.....	353		10,755	564		11,672
5.5 Cost or depreciation of furniture and equipment.....	8		134			142
5.6 Rental of equipment.....	2,495		5,811	80		8,386
5.7 Cost or depreciation of EDP equipment and software.....	1,252		6,009			7,261
6.1 Books and periodicals.....	230		799			1,029
6.2 Bureau and association fees.....	1,464		2,465	74		4,003
6.3 Insurance, except on real estate.....	1,507		1,411			2,918
6.4 Miscellaneous losses.....	(6,698)		30,317			23,619
6.5 Collection and bank service charges.....	6,745		24,723			31,468
6.6 Sundry general expenses.....	9,441		29,243	3		38,687
6.7 Group service and administration fees.....						0
6.8 Reimbursements by uninsured plans.....						0
7.1 Agency expense allowance.....						0
7.2 Agents' balances charged off (less \$.....0 recovered).....						0
7.3 Agency conferences other than local meetings.....			320			320
9.1 Real estate expenses.....						0
9.2 Investment expenses not included elsewhere.....					8,685	8,685
9.3 Aggregate write-ins for expenses.....	13,788	0	77,547	27	0	91,362
10. General expenses Incurred.....	80,004	0	718,978	12,251	8,685	(a).....819,918
11. General expenses unpaid December 31, prior year.....	8,983		30,684			39,667
12. General expenses unpaid December 31, current year.....			65,330			65,330
13. Amounts receivable relating to uninsured plans, prior year.....						0
14. Amounts receivable relating to uninsured plans, current year.....						0
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	88,987	0	684,332	12,251	8,685	794,255

DETAILS OF WRITE-INS

09.301. EDP Expenses.....	13,788		63,841	27		77,656
09.302. TPA Service Fees.....			13,706			13,706
09.303.						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	13,788	0	77,547	27	0	91,362

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....	2,397	70,526			72,923
3. State taxes on premiums.....	8,526	228,275			236,801
4. Other state taxes, including \$.....0 for employee benefits.....	311	10,651			10,962
5. U.S. Social Security taxes.....	2,915	17,440			20,355
6. All other taxes.....	573	33,170			33,743
7. Taxes, licenses and fees incurred.....	14,722	360,062	0	0	374,784
8. Taxes, licenses and fees unpaid December 31, prior year.....	82,125	884,695			966,820
9. Taxes, licenses and fees unpaid December 31, current year.....		191,693			191,693
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	96,847	1,053,064	0	0	1,149,911

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	(262)	
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	(262)	0
6. Paid-in cash.....	921	
7. Left on deposit.....	220	
8. Aggregate write-ins for dividend or refund options.....	0	0
9. Total Lines 5 through 8.....	879	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	0	0
16. Total from prior year.....		
17. Total dividends or refunds (Lines 9 + 15 - 16).....	879	0

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. 58 CET 3.0% ALB NLP(66-00).....	25,000		25,000		
0100002. 58 CSO 2.5% ANB CRVM (68-84).....	27,617		27,617		
0100003. 58 CSO 3.0% ALB NLP CNF. (67-69).....	12,990		12,990		
0100004. 58 CSO 3.0% ANB CRVM (66-86).....	105,112		105,112		
0100005. 58 CSO 3.0% ANB NLP (66-86).....	269,857		269,857		
0100006. 58 CSO 3.25% ANB CRVM (68-84).....	1,036		1,036		
0100007. 58 CSO 3.5% ANB CRVM (66-77).....	8		8		
0100008. 58 CSO 3.5% ANB NLP (66-86).....	4		4		
0100009. 58 CSO 3.5%/20/ 3% CRVM NLP (66-86).....	109,246		109,246		
0100010. 58 CSO 4.5% ANB CRVM. (87-96).....	694		694		
0100011. 58 CSO 4.5% ANB NLP (87-06).....	0				
0100012. 80 CET 4.5% ANB NLP (87-06).....	4,059		4,059		
0100013. 80 CSO 4.5% ANB CRVM (87-06).....	737,165		737,165		
0100014. 2001 CSO 4.0% ANB CRVM. (06-10).....	897,692		897,692		
0100015. 2001 CSO 4.0% ANB NLP (06-10).....	9,472		9,472		
0100016. 2001 CSO 4.5% ANB CRVM. (05).....	97,076		97,076		
0100017. 2001 CSO 4.5% ANB NLP (05).....	3,951		3,951		
0199997. Totals (Gross).....	2,300,979	0	2,300,979	0	0
0199998. Reinsurance ceded.....	2,300,979		2,300,979		
0199999. Totals (Net).....	0	0	0	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. Deferred @ 3 1/2%.....(89-98).....	2,577,970	XXX	2,577,970	XXX	
0200002. Deferred @ 4 1/2%.....(89-98).....	101,452	XXX	101,452	XXX	
0200003. Deferred @ 5 1/2%.....(89-98).....	6,156,603	XXX	6,156,603	XXX	
0299997. Totals (Gross).....	8,836,025	XXX	8,836,025	XXX	0
0299998. Reinsurance ceded.....	8,836,025	XXX	8,836,025	XXX	
0299999. Totals (Net).....	0	XXX	0	XXX	0
Supplementary Contracts with Life Contingencies:					
0300001. 1983A 4.63%.....(86-08).....	0				
0300002. 1983A 5.50%.....(86-08).....	62,000		62,000		
0300003. 1983A 5.75%.....(86-08).....	108,283		108,283		
0300004. 1983A 6.00%.....(86-08).....	0				
0300005. 1983A 6.25%.....(86-08).....	8,939		8,939		
0300006. 1983A 6.50%.....(86-08).....	21,364		21,364		
0300007. 1983A 6.75%.....(86-08).....	49,801		49,801		
0300008. 1983A 7.50%.....(86-08).....	5,331		5,331		
0300009. 1983A 8.50%.....(86-08).....	34,198		34,198		
0399997. Totals (Gross).....	289,916	0	289,916	0	0
0399998. Reinsurance ceded.....	289,916		289,916		
0399999. Totals (Net).....	0	0	0	0	0
Accidental Death Benefits:					
0400001. 1959 ADB 1958 CSO 3%.....(84-08).....	667		667		
0499997. Totals (Gross).....	667	0	667	0	0
0499998. Reinsurance ceded.....	667		667		
0499999. Totals (Net).....	0	0	0	0	0
Disability - Active Lives:					
0500001. 1952 DIS - 1958 CSO 3%.....(84-08).....	2,810		2,810		
0599997. Totals (Gross).....	2,810	0	2,810	0	0
0599998. Reinsurance ceded.....	2,810		2,810		
0599999. Totals (Net).....	0	0	0	0	0
Disability - Disabled Lives:					
0600001. 1964 CDT 3% .....(84-12).....	37,600		37,600		
0699997. Totals (Gross).....	37,600	0	37,600	0	0
0699998. Reinsurance ceded.....	37,600		37,600		
0699999. Totals (Net).....	0	0	0	0	0
Miscellaneous Reserves:					
0700001. Deficiency Reserve.....	29,265		29,265		
0700002. Non-deduction of fractional premiums.....	14,167		14,167		
0700003. Group Conversions.....	0				
0700004. Immediate Payment of Death Claims.....	29,858		29,858		
0799997. Totals (Gross).....	73,290	0	73,290	0	0
0799998. Reinsurance ceded.....	73,290		73,290		
0799999. Totals (Net).....	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1.....	0	0	0	0	0

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes No
- 1.2 If not, state which kind is issued

- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes No
- 2.2 If not, state which kind is issued
 - Non-Participating

- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes No
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

- 4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes No
 - 4.1 Amount of insurance: \$.....
 - 4.2 Amount of reserve: \$.....
 - 4.3 Basis of reserve:

 - 4.4 Basis of regular assessments:

 - 4.5 Basis of special assessments:

 - 4.6 Assessments collected during year: \$.....
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes No
 - 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....

 - 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
 Attach statement of methods employed in their valuation.

- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes No
 - 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....
 - 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 - 7.3 State the amount of reserves established for this business: \$.....
 - 7.4 Identify where the reserves are reported in the blank.

- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes No
 - 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements. \$.....
 - 8.2 State the amount of reserves established for this business. \$.....
 - 8.3 Identify where the reserves are reported in the blank.

- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes No
 - 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. \$.....
 - 9.2 State the amount of reserves established for this business. \$.....
 - 9.3 Identify where the reserves are reported in the blank.

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	838,556	1,046		7,426		829,879	205		
2. Additional contract reserves (a).....	1,156,036	831,631				324,405			
3. Additional actuarial reserves - Asset/Liability analysis.....	.0								
4. Reserve for future contingent benefits.....	.0								
5. Reserve for rate credits.....	.0								
6. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross).....	1,994,592	832,677	.0	7,426	.0	1,154,284	205	.0	.0
8. Reinsurance ceded.....	829,277	419,692		3,713		405,667	205		
9. Totals (Net).....	1,165,315	412,985	.0	3,713	.0	748,617	.0	.0	.0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	131,836	131,836							
11. Additional actuarial reserves - Asset/Liability analysis.....	.0								
12. Reserve for future contingent benefits.....	.0								
13. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross).....	131,836	131,836	.0	.0	.0	.0	.0	.0	.0
15. Reinsurance ceded.....	123,742	123,742							
16. Totals (Net).....	8,094	8,094	.0	.0	.0	.0	.0	.0	.0
17. TOTALS (Net).....	1,173,409	421,079	.0	3,713	.0	748,617	.0	.0	.0
18. TABULAR FUND INTEREST.....	24,036	17,982				6,054			

DETAILS OF WRITE-INS

0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	37,317			32,325	3,402	1,590
2. Deposits received during the year.....	220				220	
3. Investment earnings credited to the account.....	1,596			1,266	330	
4. Other net change in reserves.....	3,400			4,990		(1,590)
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	2,187			1,941	246	
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	40,346	0	0	36,640	3,706	0
10. Reinsurance balance at the beginning of the year.....	(16,162)			(16,162)		
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	24,184			20,478	3,706	
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	(40,346)	0	0	(36,640)	(3,706)	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	0	0	0	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	209,210		40,266				60,092		1,418		107,434
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	136,191		40,266				60,092		868		34,965
2.24 Net.....	73,019	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 550	(b) 0	(b) 72,469	0
3. Incurred but unreported:											
3.1 Direct.....	777,473		49,000						9,489		718,984
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	288,804		49,000						5,808		233,996
3.4 Net.....	488,669	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 3,681	(b) 0	(b) 484,988	0
4. Totals:											
4.1 Direct.....	986,683	0	89,266	0	0	0	60,092	0	10,907	0	826,418
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	424,995	0	89,266	0	0	0	60,092	0	6,676	0	268,961
4.4 Net.....	561,688	(a) 0	(a) 0	0	0	0	(a) 0	0	4,231	0	557,457

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	8,190,249		367,890	191,476	39,729		15,000		72,755		7,503,399
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	2,737,240		37,437	70,282	22,320		15,000		79,603		2,512,598
1.4 Net..... (d)	5,453,009	0	330,453	121,194	17,409	0	0	0	(6,848)	0	4,990,801
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	986,683		89,266				60,092		10,907		826,418
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	424,995		89,266				60,092		6,676		268,961
2.4 Net.....	561,688	0	0	0	0	0	0	0	4,231	0	557,457
3. Amounts recoverable from reinsurers December 31, current year.....	676,222		77,915	72,451	8,546				3,107		514,203
4. Liability December 31, prior year:											
4.1 Direct.....	1,106,834		114,000				60,092		27,684		905,058
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	416,489		32,500				60,092		21,848		302,049
4.4 Net.....	690,345	0	81,500	0	0	0	0	0	5,836	0	603,009
5. Amounts recoverable from reinsurers December 31, prior year.....	615,237		(50,075)	10,769	6,185				12,223		636,135
6. Incurred benefits:											
6.1 Direct.....	8,070,098	0	343,156	191,476	39,729	0	15,000	0	55,978	0	7,424,759
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	2,806,731	0	222,193	131,964	24,681	0	15,000	0	55,315	0	2,357,578
6.4 Net.....	5,263,367	0	120,963	59,512	15,048	0	0	0	663	0	5,067,181

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

CENTRAL RESERVE LIFE INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Derivatives (Schedule DB).....			.0
8. Other invested assets (Schedule BA).....			.0
9. Receivables for securities.....			.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.0	.0	.0
13. Title plants (for Title insurers only).....			.0
14. Investment income due and accrued.....			.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	.232	3,342	3,110
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
15.3 Accrued retrospective premiums.....			.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.0
16.2 Funds held by or deposited with reinsured companies.....			.0
16.3 Other amounts receivable under reinsurance contracts.....			.0
17. Amounts receivable relating to uninsured plans.....			.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
18.2 Net deferred tax asset.....	2,638,161	1,411,000	(1,227,161)
19. Guaranty funds receivable or on deposit.....			.0
20. Electronic data processing equipment and software.....			.0
21. Furniture and equipment, including health care delivery assets.....			.0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
23. Receivables from parent, subsidiaries and affiliates.....			.0
24. Health care and other amounts receivable.....	31,901	6,515	(25,386)
25. Aggregate write-ins for other than invested assets.....	275,656	247,728	(27,928)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	2,945,950	1,668,585	(1,277,365)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	2,945,950	1,668,585	(1,277,365)

DETAILS OF WRITE-INS

1101.....			.0
1102.....			.0
1103.....			.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Other Receivables.....	269,959	232,712	(37,247)
2502. Prepaid Expenses.....		7,950	7,950
2503. Suspenses.....	5,697	7,066	1,369
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	275,656	247,728	(27,928)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

a. Accounting Practices and Procedures

The financial statements of Central Reserve Life Insurance Company ("CRLIC" or "the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only Statutory Accounting Principles prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners ("NAIC") *Accounting Practices and Procedures Manual* ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

b. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

c. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company pays dividends to participating policyholders.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans with a NAIC rating 1 through 5 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or market.
- (3) Common stocks are stated at market, except investments in stocks of wholly owned subsidiaries, controlled and affiliated companies, which are valued using the equity method in accordance with SSAP No.97.
- (4) – (5) -- Not applicable.
- (6) Loan-backed securities with an NAIC rating 1 through 5 are stated at amortized cost using the interest method; securities rated 6 are stated at the lower of amortized cost or market; for loan-backed bonds and structured securities, dealer modified anticipated prepayment assumptions are used at the date of purchase to determine effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
- (7) Investments in subsidiaries, controlled and affiliated companies are valued using the equity method in accordance with SSAP No. 97.
- (8) – (9) -- Not applicable
- (10) The Company utilizes anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) – (13) -- Not applicable

2. Accounting Changes and Corrections of Errors -- Not applicable

3. Business Combinations and Goodwill -- Not applicable

4. Discontinued Operations -- Not applicable

5. Investments -- Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies -- Not applicable

7. Investment Income -- Not applicable

8. Derivative Instruments -- Not applicable

NOTES TO FINANCIAL STATEMENTS**9 Income Taxes**

The Company's deferred tax assets (DTA) and liabilities (DTL) are determined by identifying its temporary differences. These temporary differences are measured using a balance sheet approach by comparing statutory and tax basis balance sheets for the Company.

SSAP 101 became effective from January 1, 2012 and included revised disclosure requirements. Calendar year 2011 data has been presented to follow the SSAP 101 disclosure requirements to allow for better comparison. In presenting the calendar year 2011 information no amounts have been recalculated or changed.

a. The components of the net deferred tax asset (DTA)/liability (DTL) at December 31 are as follows:

(in Thousands)	December 31, 2012			December 31, 2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross DTA	3,727	-	3,727	2,895	7	2,902	832	(7)	825
(b) Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
(c) Adjusted gross DTA (1a - 1b)	3,727	-	3,727	2,895	7	2,902	832	(7)	825
(d) Nonadmitted DTA	(2,638)	-	(2,638)	(1,411)	-	(1,411)	(1,227)	-	(1,227)
(e) Subtotal Net Admitted DTA (1c - 1d)	1,089	-	1,089	1,484	7	1,491	(395)	(7)	(402)
(f) DTL	(244)	-	(244)	(16)	-	(16)	(228)	-	(228)
(g) Net admitted DTA (1e - 1f)	845	-	845	1,468	7	1,475	(623)	(7)	(630)

(in Thousands)	December 31, 2012			December 31, 2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c									
(a) Admitted pursuant to ¶11.a. (loss carrybacks)	20	-	20	1,468	7	1,475	(1,448)	(7)	(1,455)
(b) Admitted pursuant to ¶11.b. (realization)	825	-	825	-	-	-	825	-	825
1. Realization per ¶11.b.i.	825	-	825	-	-	-	825	-	825
2. Limitation per ¶11.b.ii.	-	-	3,980	-	-	1,734	-	-	2,246
(c) Admitted pursuant to ¶11.c.	244	-	244	16	-	16	228	-	228
(d) Total admitted adjusted gross deferred tax asset (2a+2b+2c)	1,089	-	1,089	1,484	7	1,491	(395)	(7)	(402)

Used in ¶11.b.	December 31, 2012	December 31, 2011
(a) Applicable ratio for realization limitation threshold table	3154%	N/A

4. Impact of tax planning strategies (TPS) on adjusted gross DTAs and net admitted DTAs:

Impact of Tax Planning Strategies	December 31, 2012			December 31, 2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
(b) Net admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
(c) Do TPS include a reinsurance strategy?			No			No			

b. Temporary differences for which a DTL has not been established

The Company has recognized all its deferred tax liabilities.

c. Significant components of income taxes incurred**1. Current income taxes incurred consist of the following major components:**

(in Thousands)	December 31, 2012	December 31, 2011
(a) Current federal income tax expense/(benefit)		(1,498)
(b) Foreign income tax expense/(benefit)		272
(c) Subtotal		(1,498)
(d) Tax expense/(benefit) on realized capital gains/(losses)		67
(e) Utilization of capital loss carry-forwards		-
(f) Other, including prior year underaccrual/(overaccrual)		
Federal and foreign income taxes incurred		(1,431)
		272

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities are as follows:

2. DTAs resulting from book/tax differences in:

	December 31, 2012	December 31, 2011	Change
Other insurance & contract holder liability	3	57	(54)
Goodwill & intangibles	3,327	-	3,327
Deferred acquisition costs	-	2,713	(2,713)
Nonadmitted assets	113	90	22
Investment, net	52	7	45
Other	232	35	197
Gross DTAs	3,727	2,902	825
Statutory valuation adjustment	-	-	-
Nonadmitted ordinary/capital DTAs	(2,638)	(1,411)	(1,227)
Admitted DTA	1,089	1,491	(402)

3. DTLs resulting from book/tax differences in:

	December 31, 2012	December 31, 2011	Change
Other insurance & contract holder liability	-	-	-
Investment, net	-	3	(3)
Other	244	13	231
Gross DTL	244	16	228

4. Net Deferred Tax Assets/Liabilities	845	1,475	(630)
--	-----	-------	-------

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the change in nonadmitted assets is reported separately from the change in net deferred income taxes in the surplus section of the annual statement):

	December 31, 2012	December 31, 2011	Change
Total deferred tax assets	3,727	2,902	825
Total deferred tax liabilities	(244)	(16)	(228)
Net deferred tax assets/liabilities	3,483	2,886	597
Statutory valuation allowance adjustment	-	-	-
Net deferred tax assets/liabilities after SVA	3,483	2,886	597
Tax effect of unrealized gains (losses)			-
Statutory valuation allowance adjustment allocated to unrealized			-
Other intraperiod allocation of deferred tax movement			-
Change in net deferred income tax			597

d. Reconciliation of total statutory income taxes reported to tax at statutory rate

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes including realized capital gains/losses. The significant items causing this difference are as follows:

(in Thousands)	December 31, 2012	Effective Tax Rate
Provision computed at statutory rate	543	35.00%
Non-admitted assets	(22)	-1.44%
IMR	(67)	-4.35%
Purchase accounting	(2,434)	-156.96%
Federal benefit of state taxes	(4)	-0.24%
Ceding commission	(41)	-2.65%
Other permanent differences	(1)	-0.05%
Total	(2,027)	-130.69%
Federal income taxes incurred	(1,431)	-92.27%
Change in deferred income taxes	(597)	-38.47%
Total statutory income taxes	(2,027)	-130.73%

e. Carryforwards, recoverable taxes, and IRC Sec. 6603 deposits:

(1) At December 31, 2012, the Company has no net operating loss carry forward and no capital loss carry forward.

(2) Income taxes, ordinary and capital, available for recoupment in the event of future losses include:

Year	Amount
2012	20
2011	-
2010	-

(3) Deposits under IRS Code Section 6603 - not applicable

f. Federal or foreign income tax loss contingencies

None

g. Federal income tax return

The Company may elect to file a consolidated federal income tax return with its subsidiary Provident American Life and Health Insurance Company.

10. Information Concerning Parent, Subsidiaries and Affiliates and Other Related Parties

a., b. & c. -- Not applicable

d. At December 31, 2012, the Company reported \$1,163 as amounts due from affiliated companies and \$290,286 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

e. Not applicable

f. Management or service contracts and all cost sharing arrangements involving the Company:

(1) The Company had an agreement with GAFRI, subject to the direction of the finance committee of the Company, whereby GAFRI, along with the services provided by American Money Management, provided for money management and accounting services related to the investment portfolio. That agreement was terminated on August 31, 2012, as a result of the sale to Cigna.

(2) Certain administrative, management, underwriting, claims, accounting, data processing, collection and investment services are provided under agreements between the Company and affiliates at charges not unfavorable to the Company or the affiliate.

g. All of The Company's outstanding shares are owed by Cigna Corporation, a Delaware domiciled insurance holding company.

h. -- i. -- Not applicable

11. Debt -- Not applicable

NOTES TO FINANCIAL STATEMENTS

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

a. - c. -- Not applicable

d. Consolidated/Holding Company Plans

Participation in the various employee benefit plans of GAFRI referred to the below terminated effective December 31, 2012. Participation in similar plans maintained by Cigna becomes effective on January 1, 2013. No cost related to the Cigna plans has been recognized in the accompanying statement.

(1) Employees' Retirement Plan

- (a) All employees meeting minimum requirements are eligible to participate in an Employee Stock Ownership Retirement Plan ("Plan") established by GAFRI for employees of GAFRI and its participating subsidiaries. The Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by GAFRI on their behalf. The benefits are based on an employee's years of service and eligible compensation for each year of participation. Funding is determined annually. Each participating employer contributes an amount based upon the relationship of its total eligible compensation to total eligible compensation under the Plan. The Company's contribution for the plan was \$3,206 in 2012 and \$4,430 in 2011.
- (b) Plan costs are funded as they accrue and vested benefits are fully funded. Contributions to the Plan are subject to the discretion of the Board of Directors of the Company, and the Company has no liability for future contributions under the Plan.
- (c) The Company's parent, GAFRI, sponsors a 401(k) retirement plan for all eligible employees of GAFRI and its participating subsidiaries. Effective January 1, 2001, GAFRI and participating subsidiaries began making matching contributions to the 401(k) plan. Company contributions are based on the amount of the participating employees' contributions. The Company recognized expenses of \$5,245 for its contribution to the plan in 2012 and \$8,234 in 2011.

(2) Deferred Compensation Plans

- (a) The Company offers to its officers and selected employees the opportunity to defer receipt of a specific percentage of income. Amounts deferred are credited with interest at either a rate set by the Board of Directors or based on the performance of the common stock of American Financial Group, as chosen by individual participants.

(3) Post Retirement Benefits -- Not applicable

e. Post-Employment Benefits and Compensated Absences

The Company accrues obligations for post employment benefits and compensated absences in accordance with SSAP No. 11.

f. The Medicare Modernization Act

- (1) In December 2003, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 ("the Act") became law. Under the Act, starting in 2006, retirees will have the ability to obtain prescription drug benefits through a new Medicare Part D program and companies that continue to provide postretirement prescription drug benefits to their retirees may be eligible to receive a new federal subsidy.
- (2) The Medicare Modernization Act had no impact on the Company's postretirement benefits.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- a. The Company has 3,000,000 shares authorized. 1,250,000 shares issued and outstanding. All shares are class A shares, par value \$2.00 per share.
- b. - d. -- Not applicable
- e. The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards to policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2012 without prior approval is \$0, as the Company has no earned surplus.
- f. - h. -- Not applicable
- i. At December 31, 2012, the Company recognized a decrease in special surplus funds of 1,929,000 related to SSAP 10R from the prior year.
- j. - m -- Not applicable

14. Contingencies

- a. Contingent Commitments -- Not applicable
- b. Assessments

From time to time, insurance companies may be assessed by various state insurance guaranty funds to help pay for the cost of other insurance companies insolvency's. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2012, the Company held a liability for future assessments of \$112,803. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.

NOTES TO FINANCIAL STATEMENTS

Assets recognized from paid and accrued tax offsets for the year ended December 31, 2012, are as follows:

Balance beginning of year	\$ 934,938
Premium tax offsets accrued	(720,887)
Premium tax offsets applied	(39,634)
Allowance for unrealizability	<u>(49,209)</u>
Balance, December 31, 2012	<u>\$ 125,208</u>

c. – e. -- Not applicable

15. Leases -- Not applicable

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk -- Not applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities -- Not applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans -- Not applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators --Not applicable

20. Fair Value Measurements

a. The Company does not have any assets or liabilities carried at fair value.

b. Not applicable

c. The fair value, statement value and fair value level in which they are included of all financial instruments for which it is practicable to estimate fair value (excluding cash and equivalents) is presented below:

Description	Aggregate Fair Value	Statement Value	Fair Value		
			Level 1	Level2	Level 3
Assets:					
Bonds:					
U.S. Government and government agencies	\$ 4,285,116	\$ 4,137,681	\$ -	\$ 4,285,116	\$ -
Total Bonds	<u>\$ 4,285,116</u>	<u>\$ 4,137,681</u>	<u>\$ -</u>	<u>\$ 4,285,116</u>	<u>\$ -</u>

d. Not applicable

21. Other Items

a. – b. -- Not applicable

c. Other disclosures

Assets in the amount of \$4,700,284 and \$4,593,119 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law or in accordance with the terms of various reinsurance agreements.

d. – h. -- Not applicable

22. Events Subsequent – Management has evaluated the financial statements for subsequent events through February 20, 2013, the date financial statements were available to be issued.

23. Reinsurance

a. Ceded Reinsurance Report

(1) Section 1 - General Interrogatories

(a) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

If yes, give full details.

(b) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

If yes, give full details.

NOTES TO FINANCIAL STATEMENTS

(2) Section 2 - Ceded Reinsurance Report - Part A

- (a) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes () No (X)

(i) If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$ _____

(ii) What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ _____

- (b) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details.

(3) Section 3 - Ceded Reinsurance Report - Part B

- (a) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ _____

- (b) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes (X) No ()

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$ 5,625,881

b. – d. -- Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination -- Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2011 were \$618,325. As of December 31, 2012, \$518,569 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3,930 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement lines of insurance. Therefore, there has been a \$95,826 favorable prior year development since December 31, 2011 to December 31, 2012. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements -- Not applicable

27. Structured Settlements -- Not applicable

28. Health Care Receivables -- Not applicable

29. Participating Policies

- a. Participating policies represent less than 1% of the total life insurance in force at December 31, 2012.
- b. Policyholder dividends are recognized on the policy's anniversary.
- c. Dividends to policyholders in 2012 were \$879.
- d. There is no additional income allocated to participating policyholders at December 31, 2012.

30. Premium Deficiency Reserves -- Not applicable

31. Reserves for Life Contracts and Annuity Contracts

- a. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- b. Extra premiums are charged for substandard lives. Reserves are based on a combination of mean reserves for substandard lives and the gross premiums charged for such.

NOTES TO FINANCIAL STATEMENTS

- c. As of December 31, 2012, the Company has \$1,215,721 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$29,265 at year-end and are reported in Exhibit 5, Section G.
- d. For life insurance, the Tabular Interest has been determined from the basic data for the calculation of policy reserves. For annuities, the Tabular Interest has been determined by formula as described by the instructions. The Tabular less Actual Reserve released has been determined by formula as described. The Tabular Cost has been determined by formula as described by instructions. The total of all such products in determining Tabular Interest of funds is entered under Page 7, Part A, Line 9.
- e. As of December 31, 2012, for the determination of tabular interest on funds falling under the category of not involving life contingencies, for each valuation rate of interest, the tabular interest equals the actual interest credited on each contract during the year. The total amount of such interest is entered under Exhibit 7, line 3.
- f. The following other reserve changes on page 7, Analysis of Increase in Reserves, line 7 are primarily due to a reinsurance transaction:
- \$ 1,468,901 decrease in life reserves, column 3,
 - \$ 4,075,884 decrease in individual annuities reserves, column 4,
 - \$ 135,745 decrease in supplementary contracts reserves, column 5.

Premium, Deposits Funds were decreased \$1,590 on page 15, Exhibit 7 – Deposit-Type Contracts, line 4, column 6 are due to account reconciliation / reclassification adjustments net of the reinsurance agreement with GALIC effective August 31, 2012. The \$4,990 increase in column 4 for supplemental contracts is due to changes resulting from data inconsistencies.

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
a. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ -	\$ -	\$ -	\$ -	-
(2) At book value less current surrender charge of 5% or more	-	-	-	-	-
(3) At fair value	-	-	-	-	-
(4) Total with adjustment or at fair value (total of 1 through 3)	-	-	-	-	-
(5) At book value without adjustment	8,909,080	-	-	-	96.40%
b. Not subject to discretionary withdrawal	329,820	-	-	-	3.60%
c. Total (gross: direct + assumed)	9,238,900	-	-	-	100.00%
d. Reinsurance Ceded	(9,238,900)	-	-	-	
e. Total (net)* (c) – (d)	\$ -	\$ -	\$ -	\$ -	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

	Amount
f.	
Life & Accident & Health Annual Statement: Exhibit 5, Annuities Section,	
1. Total (net)	\$ -
Exhibit 5, Supplementary Contracts with Life Contingencies Section,	
2. Total (net)	-
Exhibit 7, Deposit-Type Contracts, Line 14, Column	
3. 1	-
4. Subtotal	-
Separate Accounts Annual Statement: Exhibit 3, Line 0299999,	
5. Column2	-
Exhibit 3, Line 0399999,	
6. Column2	-
7. Policyholder divided and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	-
12. Combined Total	\$ -

g. Not applicable

NOTES TO FINANCIAL STATEMENTS

33. Premium and Annuity Considerations Deferred and Uncollected

a. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2012, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	0	0
(2) Ordinary new business	0	0
(3) Ordinary renewal	\$ (336,867)	\$ (336,867)
(4) Credit Life	0	0
(5) Group Life	0	0
(6) Group Annuity	0	0
(7) Totals	<u>\$ (336,867)</u>	<u>\$ (336,867)</u>

34. Separate Accounts -- Not applicable

35. Loss/Claim Adjustment Expenses

At December 31, 2011, reserves for loss adjustment expenses (LAE) of \$15,713 were included as a component of Contract Claim Liabilities. In connection with the acquisition of the Company by Cigna at August 31, 2012, LAE was reclassified from Contract Claim Liabilities to General Expenses Due and Accrued. At December 31, 2012, reserves for LAE included in General Expense Due and Accrued totaled \$21,450.

The Company incurred \$259,650 and paid \$ 253,913 of loss adjustment expenses in the current year of which \$15,410 of the paid amount was attributable to insured events of prior years.

As a result of favorable claims development the Company decreased its provision for LAE related to insured events of prior year by \$303.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State regulating? Ohio
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 12/21/2012
- 3.4 By what department or departments? _____

Ohio Department of Insurance

- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.11 sales of new business? Yes [] No [X]
 - 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.21 sales of new business? Yes [] No [X]
 - 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Co. Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information: _____

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
 - 7.21 State the percentage of foreign control%
 - 7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. _____

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PriceWaterhouseCoopers LLP, Two Commerce Square, 2001 Market Square, Philadelphia, PA 19103-7041
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption: _____
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption: _____

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []
- 10.6 If the answer to 10.5 is no or n/a, please explain.

The Audit Committee of Connecticut General Corporation will be deemed to serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.

- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
James Monroe Garvin, III, FSA, MAAA, Vice President, 11200 Lakeline Blvd, Suite 100, Austin, TX 78717

GENERAL INTERROGATORIES

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

12.2 If yes, provide explanation.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [X] No []

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

Each entity adopted Cigna's Code of Ethics on August 31, 2012

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers \$.....0

20.12 To stockholders not officers \$.....0

20.13 Trustees, supreme or grand (Fraternal only) \$.....0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers \$.....0

20.22 To stockholders not officers \$.....0

20.23 Trustees, supreme or grand (Fraternal only) \$.....0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others

21.22 Borrowed from others

21.23 Leased from others

21.24 Other

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$.....0

22.22 Amount paid as expenses \$.....0

22.23 Other amounts paid \$.....29,019

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....0

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No []

24.02 If no, give full and complete information relating thereto.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
The Company does not engage in securities lending

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

24.06 If answer to 24.04 is no, report amount of collateral for other programs.

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.103 Total payable for securities lending reported on the liability page.

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements \$.....0

25.22 Subject to reverse repurchase agreements \$.....0

25.23 Subject to dollar repurchase agreements \$.....0

25.24 Subject to reverse dollar repurchase agreements \$.....0

25.25 Pledged as collateral \$.....0

25.26 Placed under option agreements \$.....0

25.27 Letter stock or securities restricted as to sale \$.....0

25.28 On deposit with state or other regulatory body \$.....4,700,284

25.29 Other \$.....0

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
----------------------------	------------------	-------------

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year:

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
---------------------------	--------------------------

The Bank of New York Mellon One Wall Street, New York, NY 10286

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
--------------	------------------	------------------------------

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
--------------------	--------------------	---------------------	-------------

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
--	-----------	--------------

N/A American Money Management Corporation 301 East Fourth Street, Cincinnati, OH 45202

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj. Carrying Value
--------------	--------------------------	-------------------------------

29.2999. TOTAL 0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from the above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	4 Date of Valuation
---	---	---	------------------------

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
--	---------------------------------	-----------------	--

30.1 Bonds.....6,088,7426,236,177147,435

30.2 Preferred stocks.....0

30.3 Totals.....6,088,7426,236,177147,435

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values for bonds and preferred stocks are determined by internal investment professionals at American Money Management Corporation (the manager of the Company's investment portfolio) using data from nationally recognized pricing services, broker quotes and available trade information. When data from these sources is not available (typically less than 1% of the portfolio), prices are developed internally by the investment professionals using widely published indices (as benchmarks), interest rates, issuer spreads, credit quality of the specific issuer and general economic conditions.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D. For the securities that were priced using broker prices, the Company obtains data from brokers that are familiar with the securities being priced and the markets in which they trade.
-
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
-

PART 1 - COMMON INTERROGATORIES - OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....21,524
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
A.M.Best Rating Agency	21,524

- 34.1 Amount of payments for legal expenses, if any? \$.....275
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0
- 35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes No
- 1.2 If yes, indicate premium earned on U.S. business only \$.....11,043,852
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$.....0
- 1.31 Reason for excluding

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$.....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$.....7,288,820
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$.....0
- 1.62 Total incurred claims \$.....0
- 1.63 Number of covered lives0
- All years prior to most current three years:
- 1.64 Total premium earned \$.....11,043,852
- 1.65 Total incurred claims \$.....7,288,820
- 1.66 Number of covered lives2,995
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$.....0
- 1.72 Total incurred claims \$.....0
- 1.73 Number of covered lives0
- All years prior to most current three years:
- 1.74 Total premium earned \$.....0
- 1.75 Total incurred claims \$.....0
- 1.76 Number of covered lives0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	7,655,567	9,098,247
2.2 Premium Denominator.....	1,979,129	9,632,973
2.3 Premium Ratio (2.1/2.2).....	386.8	94.4
2.4 Reserve Numerator.....	1,400,244	1,628,666
2.5 Reserve Denominator.....	1,735,097	7,488,010
2.6 Reserve Ratio (2.4/2.5).....	80.7	21.8

- 3.1 Does this reporting entity have Separate Accounts? Yes No
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes No N/A
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?
- 3.4 State the authority under which Separate Accounts are maintained:

- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes No
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes No
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

- 4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes No

- 4.2 Net reimbursement of such expenses between reporting entities:
- 4.21 Paid \$.....700,071
- 4.22 Received \$.....0

- 5.1 Does the reporting entity write any guaranteed interest contracts? Yes No
- 5.2 If yes, what amount pertaining to these items is included in:
- 5.21 Page 3, Line 1
- 5.22 Page 4, Line 1

6. For stock reporting entities only:
- 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$.....49,862,110

7. Total dividends paid stockholders since organization of the reporting entity:
- 7.11 Cash \$.....27,613,250
- 7.12 Stock \$.....12,000,000

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium.....
8.32 Paid claims.....
8.33 Claim liability and reserve (beginning of year).....
8.34 Claim liability and reserve (end of year).....
8.35 Incurred claims.....

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Col. (1) are:

Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41 < \$25,000.....
8.42 \$25,000 – 99,999.....
8.43 \$100,000 – 249,999.....
8.44 \$250,000 – 999,999.....
8.45 \$1,000,000 or more.....

8.5 What portion of earned premium reported in 8.31, Col. 1 was assumed from pools?

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurance Reserve Credit
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit							

10. For reporting entities having sold annuities to another insurer when the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year? \$.....0

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value) \$

11.1 Do you act as a custodian for health savings account? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date.

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date.

CENTRAL RESERVE LIFE INSURANCE COMPANY FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2012	2 2011	3 2010	4 2009	5 2008
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	11,527	11,574	12,361	13,927	14,911
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	39,616	41,882	44,581	46,603	50,145
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	51,143	53,456	56,942	60,530	65,056
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....				1,403	2,831
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....					
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	0	0	0	1,403	2,831
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	(5,753,051)	545,523	615,933	652,679	894,301
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	121,520	75,123	92,330	95,423	44,555
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	53,996	83,867	86,085	104,037	261,344
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	7,556,664	8,928,460	11,670,229	14,642,065	19,026,129
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	1,979,129	9,632,973	12,464,577	15,494,204	20,226,329
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	30,087,316	29,806,463	27,685,829	26,121,474	25,029,383
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	2,638,857	9,184,198	8,616,358	9,405,693	10,406,933
23. Aggregate life reserves (Page 3, Line 1).....		5,582,513	5,489,977	5,492,646	5,357,245
24. Aggregate A&H reserves (Page 3, Line 2).....	1,173,409	1,250,535	1,029,963	1,216,881	1,551,073
25. Deposit-type contract funds (Page 3, Line 3).....		21,155	55,201	63,184	70,553
26. Asset valuation reserve (Page 3, Line 24.01).....	75	7,630	10,814	10,687	11,565
27. Capital (Page 3, Lines 29 & 30).....	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37).....	24,948,459	18,122,265	16,569,471	14,215,781	12,122,450
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	(3,415,454)	1,286,842	685,996	(2,818,609)	1,231,107
Risk-Based Capital Analysis					
30. Total adjusted capital.....	27,463,577	20,675,034	19,096,076	16,739,418	14,645,580
31. Authorized control level risk-based capital.....	844,065	1,157,119	1,477,164	1,986,854	2,331,295
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	14.5	33.8	38.4	44.1	42.8
33. Stocks (Lines 2.1 and 2.2).....	71.1	57.3	49.7	51.3	44.2
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	14.5	8.8	11.5	4.4	12.8
37. Contract loans (Line 6).....		0.2	0.2	0.2	0.2
38. Derivatives (Line 7).....				XXX	XXX
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....			0.2		
41. Securities lending reinvested collateral assets (Line 10).....				XXX	XXX
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

CENTRAL RESERVE LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....	20,337,458	15,637,506	12,751,051	12,166,390	10,424,776
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	20,337,458	15,637,506	12,751,051	12,166,390	10,424,776
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,945,950	1,668,585	1,983,627	1,659,625	2,467,066
53. Total admitted assets (Page 2, Line 28, Col. 3).....	30,087,316	29,806,463	27,685,829	26,121,474	25,029,383
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	229,217	301,830	1,307,964	326,272	477,999
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(34,940)				(3,739)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	5,742,449	2,748,829	412,661	(798,386)	(1,783,402)
57. Total of above Lines 54, 55 and 56.....	5,936,726	3,050,659	1,720,625	(472,114)	(1,309,143)
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	284,598	549,039	709,886	674,973	621,906
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	5,067,843	6,351,200	7,983,203	10,349,322	13,680,698
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	(1,461,416)	119,573	127,746	79,413	208,404
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	(77,126)	220,572	(186,917)	(334,192)	(172,438)
62. Dividends to policyholders (Line 30, Col 1).....	879	1,340	1,539	2,570	2,979
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	47.1	11.4	13.2	36.2	17.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	4.7	5.0	5.5	9.8	12.8
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	66.1	73.3	66.9	68.2	70.3
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	15.6	12.5	16.3	35.9	19.8
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	(28,108)	21,007	6,072	21,257	12,519
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	15,314	15,673	9,705	9,000	43,955
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	550,607	628,350	879,073	1,606,845	1,924,519
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	603,011	754,271	1,122,745	1,928,691	2,025,669
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(2,760,191)	60,278	107,750	(215,593)	8,940
74. Ordinary - individual annuities (Col. 4).....	2,869,576	(13,253)	313,799	(50,387)	(1,571)
75. Ordinary - supplementary contracts (Col. 5).....	107,977	(8,562)	21,090	(6,591)	8,046
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....					
78. Group annuities (Col. 8).....					
79. A&H - group (Col. 9).....	44,790	(278,700)	182,449	(32,867)	405,986
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	2,751,750	1,453,265	2,062,974	(226,387)	374,957
82. Aggregate of all other lines of business (Col. 12).....	(7,963)				
83. Total (Col. 1).....	3,005,939	1,213,028	2,688,062	(531,825)	796,358

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	
							7 Policies	8 Certificates		
1. In force end of prior year.....			1,845	53,456						53,456
2. Issued during year.....										0
3. Reinsurance assumed.....										0
4. Revived during year.....			.1	.5						.5
5. Increased during year (net).....			.1	.888						.888
6. Subtotals, Lines 2 to 5.....	.0	.0	.2	.893	.0	.0	.0	.0	.0	.893
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 and 6 to 8).....	.0	.0	1,847	54,349	.0	.0	.0	.0	.0	54,349
Deductions during year:										
10. Death.....			.54	.395			XXX			.395
11. Maturity.....							XXX			.0
12. Disability.....							XXX			.0
13. Expiry.....			.29	.350						.350
14. Surrender.....			.40	.310						.310
15. Lapse.....			.42	2,151						2,151
16. Conversion.....							XXX	XXX	XXX	.0
17. Decreased (net).....										.0
18. Reinsurance.....										.0
19. Aggregate write-ins for decreases.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
20. Totals (Lines 10 to 19).....	.0	.0	.165	3,206	.0	.0	.0	.0	.0	3,206
21. In force end of year (Line 9 minus Line 20).....	.0	.0	1,682	51,143	.0	.0	.0	.0	.0	51,143
22. Reinsurance ceded end of year.....	XXX		XXX	51,143	XXX		XXX	XXX		51,143
23. Line 21 minus Line 22.....	XXX		XXX	.0	XXX	(b)	.0	XXX	XXX	.0

DETAILS OF WRITE-INS

0801. ....										.0
0802. ....										.0
0803. ....										.0
0898. Summary of remaining write-ins for Line 8 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1901. ....										.0
1902. ....										.0
1903. ....										.0
1998. Summary of remaining write-ins for Line 19 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) Group \$.000; Individual \$.000.

CENTRAL RESERVE LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	XXX		XXX	.44
25. Other paid-up insurance.....			40	107
26. Debit ordinary insurance.....	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....			91	252
28. Term policies-other.....			592	38,966
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals (Lines 27 to 30).....	0	0	683	39,218
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX	63	398
34. Totals, whole life and endowment.....			936	11,527
35. Totals (Lines 31 to 34).....	0	0	1,682	51,143

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....			50,968	175
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	0	0	50,968	175

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	828
--	-----

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Actual Amount
47.2 Actual Amount

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....			255	19,143				
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....	0	(b) 0	255	(b) 19,143	0	(b) 0	0	(b) 0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE
AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS,
ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	23	2		
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	23	2	0	0
Deductions during year:				
6. Decreased (net).....				
7. Reinsurance ceded.....	23	2		
8. Totals (Lines 6 and 7).....	23	2	0	0
9. In force end of year.....	0	0	0	0
10. Amount on deposit.....		(a)		(a)
11. Income now payable.....				
12. Amount of income payable.....	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....		410		
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	0	410	0	0
Deductions during year:				
6. Decreased (net).....		22		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	0	22	0	0
9. In force end of year.....	0	388	0	0
Income now payable:				
10. Amount of income payable.....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance.....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance.....	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	317	146,708			4,381	12,189,746
2. Issued during year.....	7	3,142			40	92,934
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	324	XXX	0	XXX	4,421	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....	138	XXX		XXX	829	XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	138	XXX	0	XXX	829	XXX
10. In force end of year.....	186	(a) 76,742	0	(a)	3,592	(a) 10,703,215

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year.....	1	2
2. Issued during year.....		
3. Reinsurance assumed.....		
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	1	2
Deductions during year:		
6. Decreased (net).....	1	
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	1	0
9. In force end of year.....	0	2
10. Amount of account balance.....	(a)	(a) 4,350

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

CENTRAL RESERVE LIFE INSURANCE COMPANY SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

1	States, Etc.	Active Status	Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts	
			2 Life Insurance Premiums	3 Annuity Considerations					
1.	Alabama.....	AL	L	11,677	2,400	52,484		66,561	
2.	Alaska.....	AK	N	738	-	-		738	
3.	Arizona.....	AZ	L	10,402	50,000	22,902		83,304	
4.	Arkansas.....	AR	L	9,922	-	75,317		85,239	
5.	California.....	CA	N	905	-	6,247		7,152	
6.	Colorado.....	CO	L	3,779	-	18,255		22,034	
7.	Connecticut.....	CT	N	-	-	-		0	
8.	Delaware.....	DE	L	-	-	313		313	
9.	District of Columbia.....	DC	N	-	-	-		0	
10.	Florida.....	FL	N	5,187	-	31,976		37,163	
11.	Georgia.....	GA	L	1,172	-	34,811		35,983	
12.	Hawaii.....	HI	N	-	-	-		0	
13.	Idaho.....	ID	N	153	-	-		153	
14.	Illinois.....	IL	L	35,995	-	1,032,856		1,068,851	
15.	Indiana.....	IN	L	45,425	4,550	514,607		564,582	
16.	Iowa.....	IA	L	5,329	-	250,714		256,043	
17.	Kansas.....	KS	L	49,566	1,200	613,198		663,964	
18.	Kentucky.....	KY	L	4,265	-	137,236		141,501	
19.	Louisiana.....	LA	L	1,200	-	36,182		37,382	
20.	Maine.....	ME	N	-	-	-		0	
21.	Maryland.....	MD	N	826	-	13,206		14,032	
22.	Massachusetts.....	MA	L	-	-	-		0	
23.	Michigan.....	MI	N	9,905	2,337	6,863		19,105	
24.	Minnesota.....	MN	N	65	-	694		759	
25.	Mississippi.....	MS	L	2,306	-	24,022		26,328	
26.	Missouri.....	MO	L	42,972	-	190,551		233,523	
27.	Montana.....	MT	L	665	-	323,687		324,352	
28.	Nebraska.....	NE	L	1,883	-	895,469		897,352	
29.	Nevada.....	NV	L	900	-	6,914		7,814	
30.	New Hampshire.....	NH	N	-	-	-		0	
31.	New Jersey.....	NJ	N	100	-	8,536		8,636	
32.	New Mexico.....	NM	L	-	-	6,117		6,117	
33.	New York.....	NY	N	58	-	-		58	
34.	North Carolina.....	NC	L	136,426	-	1,511,209		1,647,635	
35.	North Dakota.....	ND	L	2,736	-	92,168		94,904	
36.	Ohio.....	OH	L	99,583	294,644	409,776		804,003	
37.	Oklahoma.....	OK	L	6,883	-	87,532		94,415	
38.	Oregon.....	OR	L	189	-	35,075		35,264	
39.	Pennsylvania.....	PA	L	6,557	(1,480)	544,447		549,524	
40.	Rhode Island.....	RI	N	-	-	-		0	
41.	South Carolina.....	SC	L	21,174	-	412,373		433,547	
42.	South Dakota.....	SD	L	975	-	41,079		42,054	
43.	Tennessee.....	TN	L	23,321	-	238,691		262,012	
44.	Texas.....	TX	L	47,313	-	1,207,708		1,255,021	
45.	Utah.....	UT	L	1,786	-	1,007		2,793	
46.	Vermont.....	VT	N	-	-	-		0	
47.	Virginia.....	VA	L	114,486	20,000	2,170,010		2,304,496	
48.	Washington.....	WA	N	-	-	8,084		8,084	
49.	West Virginia.....	WV	L	12,507	600	28,434		41,541	
50.	Wisconsin.....	WI	L	1,685	-	22,482		24,167	
51.	Wyoming.....	WY	L	-	-	92,097		92,097	
52.	American Samoa.....	AS	N	-	-	-		0	
53.	Guam.....	GU	N	-	-	-		0	
54.	Puerto Rico.....	PR	N	-	-	-		0	
55.	US Virgin Islands.....	VI	N	-	-	-		0	
56.	Northern Mariana Islands.....	MP	N	-	-	-		0	
57.	Canada.....	CAN	N	-	-	-		0	
58.	Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0
59.	Subtotal.....	(a)	34	721,016	374,251	11,205,329	0	12,300,596	0
90.	Reporting entity contributions for employee benefit plans.....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		4,987		450		5,437	
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		726,003	374,251	11,205,779	0	12,306,033	0
96.	Plus reinsurance assumed.....	XXX						0	
97.	Totals (All Business).....	XXX		726,003	374,251	11,205,779	0	12,306,033	0
98.	Less reinsurance ceded.....	XXX		6,072,417	132,374	3,793,998		9,998,789	
99.	Totals (All Business) less reinsurance ceded.....	XXX		(5,346,414)	241,877	(b) 7,411,781	0	2,307,244	0

DETAILS OF WRITE-INS

58001.....	XXX							0	
58002.....	XXX							0	
58003.....	XXX							0	
58998. Summ. of remaining write-ins for line 58 from overflow page.....	XXX			0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX			0	0	0	0	0	0
9401.....	XXX							0	
9402.....	XXX							0	
9403.....	XXX							0	
9498. Summ. of remaining write-ins for line 94 from overflow page.....	XXX			0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX			0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer; (E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

Premiums are allocated to the state in which the related policy or certificate holder currently resides.

(a) Insert the number of "L" responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which: Exhibit 1, Line 6.4, 10.4 and 16.4, Cols. 8, 9 and 10

PART 1 -- ORGANIZATION CHART

The following is a listing identifying and indicating the interrelationships among all affiliated insurers (identified by an asterisk, and if such insurer is incorporated in the United States of America, by a Federal Employer Identification Number, NAIC Company Code and Jurisdiction of Incorporation) and all other affiliates, as of December 31, 2012:

Cigna CORPORATION

(A Delaware corporation and ultimate parent company)

<u>Cigna Holdings, Inc.</u>	
	<u>Cigna Intellectual Property, Inc.</u>
	<u>Cigna Investment Group, Inc.</u>
	<u>Cigna International Finance Inc.</u>
	<u>Former Cigna Investments, Inc.</u>
	<u>Cigna Investments, Inc.</u>
	<u>Cigna Mezzanine Partners III, LP</u>
	<u>Cottage Grove Real Estate, Inc.</u>
	<u>Cigna Mezzanine Partners III, Inc.</u>
	<u>Cigna Benefits Financing, Inc.</u> (EI # 010947889, DE)
	<u>Connecticut General Corporation</u>
	<u>Benefit Management Corp.</u> (EI # 81-0585518)
	<u>*Allegiance Life & Health Insurance Company</u> (EI # 20-4433475, NAIC # 12814, MT)
	<u>*Allegiance Re, Inc.</u> (EI # 20-3851464, MT)
	<u>Allegiance Benefit Plan Management, Inc.</u>
	<u>Allegiance COBRA Services, Inc.</u>
	<u>Allegiance Provider Direct, LLC</u>
	<u>Community Health Network, LLC</u>
	<u>Intermountain Underwriters, Inc.</u>
	<u>Star Point, LLC</u>
	<u>HealthSpring, Inc.</u>
	<u>NewQuest, LLC</u>
	<u>Bravo Health, LLC</u>
	<u>*Bravo Health Mid-Atlantic, Inc.</u> (EI # 52-2259087, NAIC # 10095, MD)
	<u>*Bravo Health Pennsylvania, Inc.</u> (EI # 52-2363406, NAIC # 11254, PA)
	<u>*HealthSpring Life & Health Insurance Company</u> (EI # 20-8534298, NAIC # 12902, TX)
	<u>*HealthSpring of Alabama, Inc.</u> (EI # 63-0925225, NAIC # 95781, AL)
	<u>*HealthSpring of Florida, Inc.</u> (EI # 65-1129599, NAIC # 11532, FL)
	<u>NewQuest Management of Illinois, LLC</u>
	<u>NewQuest Management of Florida, LLC</u>
	<u>HealthSpring Management of America, LLC</u>
	<u>HealthSpring Financial Services, LLC</u>
	<u>NewQuest Management of West Virginia, LLC</u>
	<u>TexQuest, LLC</u>
	<u>HouQuest, LLC</u>
	<u>GulfQuest, LP</u>
	<u>NewQuest Management of Alabama, LLC</u>
	<u>HealthSpring USA, LLC</u>
	<u>HealthSpring Management, Inc.</u>
	<u>HealthSpring of Tennessee, Inc.</u> (EI # 62-1593150, NAIC # 11522, MD)
	<u>Tennessee Quest, LLC</u>

HealthSpring Pharmacy Services, LLC

HealthSpring Pharmacy of Tennessee, LLC

*Cigna Arbor Life Insurance Company
(EI # 03-0452349, NAIC # 13733, CT)

Cigna Behavioral Health, Inc.

Cigna Behavioral Health of California, Inc.
(EI# 94-3107309)

Cigna Behavioral Health of Texas, Inc.
(EI# 75-2751090)

MCC Independent Practice Association of New York, Inc.

Cigna Dental Health, Inc.

Cigna Dental Health of California, Inc.
(EI# 59-2600475, CA)

Cigna Dental Health of Colorado, Inc.
(EI# 59-2675861, NAIC # 11175, CO)

Cigna Dental Health of Delaware, Inc.
(EI# 59-2676987, NAIC # 95380, DE)

Cigna Dental Health of Florida, Inc.
(EI# 59-1611217, NAIC # 52021, FL)

Cigna Dental Health of Illinois, Inc.
(EI# 06-1351097, IL)

Cigna Dental Health of Kansas, Inc.
(EI# 59-2625350, NAIC # 52024, KS)

Cigna Dental Health of Kentucky, Inc.
(EI# 59-2619589, NAIC # 52108, KY)

Cigna Dental Health of Missouri, Inc.
(EI#06-1582068, NAIC # 11160, MO)

Cigna Dental Health of New Jersey, Inc.
(EI# 59-2308062, NAIC # 11167, NJ)

Cigna Dental Health of North Carolina, Inc.
(EI# 56-1803464, NAIC # 95179, NC)

Cigna Dental Health of Ohio, Inc.
(EI# 59-2579774, NAIC # 47805, OH)

Cigna Dental Health of Pennsylvania, Inc.
(EI# 52-1220578, NAIC # 47041, PA)

Cigna Dental Health of Texas, Inc.
(EI# 59-2676977, NAIC # 95037, TX)

Cigna Dental Health of Virginia, Inc.
(EI# 52-2188914, NAIC # 52617, VA)

Cigna Dental Health Plan of Arizona, Inc.
(EI# 86-0807222, NAIC # 47013, AZ)

Cigna Dental Health of Maryland, Inc.
(EI#20-2844020, NAIC #48119, MD)

Cigna Health Corporation

Healthsource, Inc.

Cigna HealthCare of Arizona, Inc.
(EI# 86-0334392, NAIC#95125, AZ)

Cigna HealthCare of California, Inc.
(EI# 95-3310115, CA)

Cigna HealthCare of Colorado, Inc.
(EI# 84-1004500, NAIC # 95604, CO)

Cigna HealthCare of Connecticut, Inc.
(EI# 06-1141174, NAIC # 95660, CT)

Cigna HealthCare of Florida, Inc.
(EI# 59-2089259, NAIC # 95136, FL)

Cigna HealthCare of Illinois, Inc.
(EI# 36-3385638, NAIC # 95602, IL)

Cigna HealthCare of Maine, Inc.
(EI# 01-0418220, NAIC # 95447, ME)

Cigna HealthCare of Massachusetts, Inc.
(EI# 02-0402111, NAIC # 95220, MA)

Cigna HealthCare Mid-Atlantic, Inc.
(EI# 52-1404350, NAIC # 95599, MD)

Cigna HealthCare of New Hampshire, Inc.
(EI# 02-0387749, NAIC # 95493, NH)

Cigna HealthCare of New Jersey, Inc.
(EI# 22-2720890, NAIC # 95500, NJ)

Cigna HealthCare of Pennsylvania, Inc.

	(EI# 23-2301807, NAIC # 95121, PA)
	<u>Cigna HealthCare of St. Louis, Inc.</u> (EI# 36-3359925, NAIC # 95635, MO)
	<u>Cigna HealthCare of Utah, Inc.</u> (EI# 62-1230908, NAIC # 95518, UT)
	<u>Cigna HealthCare of Georgia, Inc.</u> (EI# 58-1641057, NAIC # 96229, GA)
	<u>Cigna HealthCare of Texas, Inc.</u> (EI# 74-2767437, NAIC # 95383, TX)
	<u>Cigna HealthCare of Indiana, Inc.</u> (EI# 35-1679172, NAIC # 95525, IN)
	<u>Cigna HealthCare of New York, Inc.</u> (EI# 11-2758941, NAIC # 95488, NY)
	<u>Cigna HealthCare of Tennessee, Inc.</u> (EI# 62-1218053, NAIC # 95606, TN)
	<u>Cigna HealthCare of North Carolina, Inc.</u> (EI# 56-1479515, NAIC# 95132, NC)
	<u>Cigna HealthCare of South Carolina, Inc.</u> (EI# 06-1185590, NAIC # 95708, SC)
	<u>*Temple Insurance Company Limited (Bermuda)</u>
	<u>Arizona Health Plan, Inc.</u>
	<u>Healthsource Properties, Inc.</u>
	<u>Managed Care Consultants, Inc.</u>
	<u>Choicelinx Corporation</u>
	<u>Sagamore Health Network, Inc.</u>
	<u>Cigna Healthcare Holdings, Inc.</u> (EI# 84-0985843)
	<u>Great-West Healthcare of Illinois, Inc.</u> (EI# 93-1174749, NAIC 95388, IL)
	<u>Cigna Healthcare, Inc.</u>
	<u>*Cigna Life Insurance Company of Canada (Canada)</u> (AA-1560515)
	<u>*Cigna Life Insurance Company of New York</u> (EI# 13-2556568, NAIC # 64548, NY)
	<u>*Connecticut General Life Insurance Company</u> (EI# 06-0303370, NAIC # 62308, CT)
	<u>CARING – Albuquerque, LLC</u> (EI# 27-5402936, DE)
	<u>CG Gillette Ridge, LLC</u>
	<u>Gillette Ridge Apartments LLC</u>
	<u>CG Merrick, LLC</u>
	<u>Merrick Park LLC</u>
	<u>Merrick Park Parking LLC</u>
	<u>CG Morrison LLC</u>
	<u>Civic Holding LLC</u>
	<u>CG Mystic Center LLC</u>
	<u>Station Landing Holding LLC</u>
	<u>CG Mystic Land LLC</u>
	<u>ND/CG Holding LLC</u>
	<u>CG Pinnacle, L.L.C.</u>
	<u>Pinnacle Industrial Center, LP</u>
	<u>CG Skyline, LLC</u>
	<u>Skyline ND/CG LLC</u>
	<u>ND Mystic Center Note LLC</u>
	<u>Skyline Mezzanine Borrower, LLC</u>
	<u>Skyline at Station Landing, LLC</u>
	<u>Careallies, LLC</u>
	<u>Carson Bayport 1 LP</u>
	<u>CG Bayport LLC</u>
	<u>Bayport Colony Apartments LLC</u>

<u>CG Shirlington LLC</u>	
	<u>Shirlington Apartments LLC</u>
<u>CG Wheaton, LLC</u>	
<u>CG-LINA Bayport I LLC</u>	
<u>CG-LINA Colonial LLC</u>	
	<u>ND/CG Colonial LLC</u>
	<u>PHF-ND Colonial LLC</u>
<u>CG-LINA Commonwealth LLC</u>	
	<u>Unico/CG Commonwealth LLC</u>
	<u>Commonwealth Acquisition LLC</u>
<u>CG-LINA Jacob Way, LLC</u>	
<u>CG-LINA Lovejoy LLC</u>	
	<u>Unico-CG Lovejoy LLC</u>
<u>Cigna Onsite Health, LLC</u>	
<u>CR Longwood Investors, LP</u>	
	<u>ND/CR Longwood LLC</u>
	<u>ARE/ND/CR Longwood LLC</u>
<u>Gillette Ridge Community Council, Inc.</u>	
<u>Gillette Ridge Golf LLC</u>	
<u>Hazard Center Investment Company LLC</u>	
<u>Secon Properties, LP.</u>	
<u>Teal Rock 501 Grant Street GP, LLC</u>	
<u>Teal Rock 501 Grant Street, LP</u>	
<u>Tel-Drug of Pennsylvania, LLC</u>	
<u>AEW/FDG, LP</u>	
<u>CR Washington Investors LP</u>	
<u>ND/CR Unicorn LLC</u>	
<u>Union Wharf Apartments LLC</u>	
<u>AMD Apartments Limited Partnership</u>	
<u>SP Newport Crossing LLC</u>	
<u>PUR Arbors Apartment Venture LLC</u>	
<u>CG Seventh LLC</u>	
<u>Ideal Properties II LLC</u>	
<u>CG-LINA Realty Investors LLC</u>	
	<u>CG-LINA Alessandro II LLC</u>
	<u>115 Sansome Street Associates, LLC</u>
	<u>121 Tasman Apartments LLC</u>
	<u>Alto Apartments LLC</u>
	<u>CG-LINA Paper Box LLC</u>
<u>CG-LINA 10 Brookline, LLC</u>	
	<u>ND/CR 10 Brookline LLC</u>
<u>Cigna Affiliates Realty Investment Group, LLC</u> (EI# 27-5402196, DE)	
	<u>Market Street Residential Holdings LLC</u>
	<u>Arborpoint at Market Street LLC</u>
	<u>Market Street Retail Holdings LLC</u>
	<u>Market Street South LLC</u>
	<u>Diamondview Tower CM-CG LLC</u>
<u>Cigna Dulles Town, LLC</u>	
	<u>Dulles Town Center Mall, LLC</u>
<u>CORAC LLC</u>	
	<u>Bridgepoint Office Park Associates, LLC</u>

(EI# 27-3923999, DE)

Fairway Center Associates, LLC
(EI# 27-3126102, DE)

Henry on the Park Associates, LLC
(EI 27-3582688, DE)

*Cigna Health and Life Insurance Company
(EI # 59-1031071, NAIC # 67369, CT)

CarePlexus, LLC
(EI# 45-2681649; DE)

Cigna Corporate Services, LLC
(EI 27-3396038, DE)

Cigna Insurance Agency, LLC
(EI # 27-1903785, CT)

Ceres Sales of Ohio, LLC
(EI # 34-1970892, OH)

Central Reserve Life Insurance Company
(EI # 34-0970995, NAIC # 61727, OH)

Provident American Life and Health Insurance Company
(EI # 23-1335885, NAIC # 67903, OH)

United Benefit Life Insurance Company
(EI # 75-2305400, NAIC # 65269, OH)

Loyal American Life Insurance Company
(EI # 63-0343428, NAIC # 65722, OH)

American Retirement Life Insurance Company
(EI # 59-2760189, NAIC # 88366, OH)

Cigna Health Management, Inc.
(EI# 23-1728483, DE)

Kronos Optimal Health Company
(20-8064696, AZ)

*Life Insurance Company of North America
(EI# 23-1503749, NAIC # 65498, PA)

*Cigna & CMC Life Insurance Company Limited (China) (50%)
(remaining interest owned by an unaffiliated party)

*LINA Life Insurance Company of Korea (Korea)

Cigna Direct Marketing Company, Inc.

Tel-Drug, Inc.

Vielife Holdings Limited (United Kingdom)

Vielife Limited (United Kingdom)

Vielife Services, Inc.

Businesshealth UK Limited

CG Individual Tax Benefit Payments, Inc.

CG Life Pension Benefits Payments, Inc.

Cigna Federal Benefits, Inc.

Cigna Healthcare Benefits, Inc.

Cigna Integratedcare, Inc.

Cigna Managed Care Benefits Company

Cigna Re Corporation

Blodget & Hazard Limited

Cigna Resource Manager, Inc.

Connecticut General Benefit Payments, Inc.

Healthsource Benefits, Inc.

IHN, Inc.

LINA Benefit Payments, Inc.

Mediversal, Inc.

Universal Claims Administration

Cigna Global Holdings, Inc.

Cigna International Corporation, Inc. (Delaware)

Cigna International Services (Delaware)

Cigna International Marketing (Thailand) Limited (Thailand)

CGO Participatos LTDA

YCFM Servicos LTDA*Cigna Global Reinsurance Company, Ltd. (Bermuda)Cigna Holdings Overseas, Inc.Cigna Bellevue Alpha LLCCigna Hayat Sigorta, A.S.Cigna Nederland Alpha Cooperatief U.A. (Netherlands)Cigna Nederland Beta B.V. (Netherlands)Cigna Nederland Gamma B.V. (Netherlands)*Cigna Life Insurance Company of Europe S.A.-N.V. (Belgium) (99.998%)
(remaining interest owned by Cigna Global Holdings, Inc. - - AA-1240009)*Cigna Europe Insurance Company S.A.-N.V. (Belgium) (99.999%)
(remaining interest owned by Cigna Global Holdings, Inc.)Cigna European Services (UK) Limited (United Kingdom)Cigna 2000 UK Pension LTDCigna Health Solution India Pvt. Ltd. (India)Cigna International Services Australia Pty Ltd (Australia)Cigna Apac Holdings Limited (New Zealand)*Cigna Life Insurance New Zealand Limited (New Zealand)Cigna Taiwan Life Assurance Company Limited (Thailand)*Cigna Taiwan Life Insurance Company Limited (New Zealand)Cigna Hong Kong Holdings Company Limited (Hong Kong)Cigna Data Services (Shanghai) Company Limited (China)Cigna HLA Technology Services Limited (Hong Kong)*Cigna Worldwide General Insurance Company Limited (Hong Kong)*Cigna Worldwide Life Insurance Company Limited (Hong Kong)PT GAR IndonesiaPT PGU IndonesiaRHP (Thailand) LimitedCigna Brokerage Services (Thailand) Limited (75%)
(remaining interest owned by Cigna Holdings Overseas, Inc.)*Cigna Non-Life Insurance Brokerage (Thailand) Limited (74.975%)
(25% interest owned by Cigna Holdings Overseas, Inc.
remaining interest owned by unaffiliated parties)KDM (Thailand) Limited (Thailand) (99.999%)*Cigna Insurance Public Company Limited (75%)
(24.999% interest owned by Cigna Holdings Overseas, Inc.)*Cigna Global Insurance Company Limited (Guernsey) (99.9999%)
(remaining interest owned by Cigna Global Holdings, Inc.)Vanbreda International NV(Brussels)Vanbreda International Sdn. Bhd. (Malaysia)Vanbreda International (Beijing) Consultants and Administrators Co., Ltd (China)Vanbreda International, LLC (FL)Vanbreda International (Dubai) Limited (United Arab Emirates)*Cigna Worldwide Insurance Company
(EI# 23-2088429, NAIC # 90859, DE)*PT. Asuransi Cigna (Indonesia) (80%)
(remaining interest owned by unaffiliated parties - AA-5360003)FirstAssist Group Holdings Limited (UK)FirstAssist Group Limited (UK)FirstAssist Administration Limited (UK)Brighter Business Limited (UK)FirstAssist Legal Protection Limited (UK)FirstAssist Insurance Services Limited (UK)

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