

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)	139,548,925		139,548,925	118,920,109
2. Stocks (Schedule D)				
2.1 Preferred stocks				
2.2 Common Stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....650,870 Schedule E Part 1), cash equivalents (\$.....649,985 Schedule E Part 2) and short-term investments (\$.....495,415 Schedule DA)	1,796,269		1,796,269	2,791,337
6. Contract loans (including \$.....0 premium notes)	73,087		73,087	65,679
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities Lending Reinvested Collateral Assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	141,418,281		141,418,281	121,777,125
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	1,675,888		1,675,888	1,485,794
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	21,993		21,993	17,756
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....0 earned but unbilled premiums)	2,185,980		2,185,980	1,962,279
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	55,132		55,132	153,679
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	115,924		115,924	
18.2 Net deferred tax asset	1,834,226	576,226	1,258,000	1,093,359
19. Guaranty funds receivable or on deposit	31,678		31,678	30,298
20. Electronic data processing equipment and software	522,458	514,291	8,167	14,569
21. Furniture and equipment, including health care delivery assets (\$.....0)	6,818	6,818		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$.....0) and other amounts receivable	646,151	646,151		
25. Aggregate write-ins for other than invested assets	20,863	20,863		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	148,535,392	1,764,348	146,771,043	126,534,859
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	148,535,392	1,764,348	146,771,043	126,534,859
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Premiums Receivable	1,714	1,714		
2502. Prepaid Expenses	19,149	19,149		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	20,863	20,863		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....130,144,284 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve)	130,144,284	109,106,708
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10, and 11)	960,332	746,976
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10, and 11)		
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 \$.....0 accident and health premiums (Exhibit 1, Part 1, Column 1, sum of Lines 4 and 14)	14,928	12,164
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 \$.....687,353 ceded	687,353	1,089,844
9.4 Interest Maintenance Reserve (IMR, Line 6)	1,197,727	1,103,736
10. Commissions to agents due or accrued-life and annuity contracts \$.....0 accident and health \$.....0 and deposit-type contract funds \$.....0		5,571
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Column 6)	392,755	326,398
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)	438,378	321,659
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses)		68,791
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	125,221	76,166
18. Amounts held for agents' account, including \$.....849,933 agents' credit balances	849,933	657,630
19. Remittances and items not allocated	558,045	608,343
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, Column 7)	397,202	326,228
24.02 Reinsurance in unauthorized and certified (\$.....0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers	34,370	125,567
24.04 Payable to parent, subsidiaries and affiliates		
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		1,173,915
26. TOTAL Liabilities excluding Separate Accounts Business (Lines 1 to 25)	135,800,527	115,749,696
27. From Separate Accounts Statement		
28. TOTAL LIABILITIES (Lines 26 and 27)	135,800,527	115,749,696
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus Notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Column 2 plus Page 4, Line 51.1, Column 1)	2,584,370	2,584,370
34. Aggregate write-ins for special surplus funds		566,954
35. Unassigned funds (surplus)	5,861,646	5,109,339
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$.....0)		
36.20 shares preferred (value included in Line 30 \$.....0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (Including \$.....0 in Separate Accounts Statement)	8,446,016	8,260,663
38. TOTALS of Lines 29, 30 and 37 (Page 4, Line 55)	10,970,516	10,785,163
39. TOTALS of Lines 28 and 38 (Page 2, Line 28, Column 3)	146,771,043	126,534,859
DETAILS OF WRITE-INS		
2501. Amount payable to TPA's		1,173,915
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		1,173,915
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. TOTALS (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. Adoption of SSAP No. 10R		566,954
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)		566,954

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE UNITY FINANCIAL 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)	44,150,043	39,002,729
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	5,601,153	5,220,191
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	211,190	168,131
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, Column 1)	4,931,088	8,994,056
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		
9. TOTALS (Lines 1 to 8.3)	54,893,474	53,385,107
10. Death benefits	16,922,680	15,185,194
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Columns 4 + 8)		
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	193,676	102,162
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	1,994	936
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	20,628,690	17,358,173
20. TOTALS (Lines 10 to 19)	37,747,040	32,646,466
21. Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Column 1)	10,823,263	14,567,807
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Column 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	2,777,388	2,930,242
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Columns 1 + 2 + 3)	1,648,886	1,367,427
25. Increase in loading on deferred and uncollected premiums	151,153	192,756
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. TOTALS (Lines 20 to 27)	53,147,730	51,704,698
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,745,744	1,680,410
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,745,744	1,680,410
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	49,600	277,825
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)	1,696,144	1,402,585
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....76,295 transferred to the IMR)		
35. Net Income (Line 33 plus Line 34)	1,696,144	1,402,585
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Column 2)	10,785,163	10,180,030
37. Net Income (Line 35)	1,696,144	1,402,585
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(380,011)	132,803
41. Change in nonadmitted assets	674,079	(849,430)
42. Change in liability for reinsurance in unauthorized companies and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	(408,885)	
44. Change in asset valuation reserve	(70,974)	(80,826)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Column 2 minus Column 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		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(725,000)	
53. Aggregate write-ins for gains and losses in surplus	(600,000)	
54. Net change in capital and surplus for the year (Lines 37 through 53)	185,353	605,133
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	10,970,516	10,785,163
DETAILS OF WRITE-INS		
08.301.		
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. TOTALS (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. TOTALS (Lines 2701 through 2703 plus 2798) (Line 27 above)		
5301. Adoption of SSAP No. 10R additional admitted DTA		(141,585)
5302. Reclass DTA of additional admitted DTA from special surplus to unassigned surplus		141,585
5303. Distribution of ownership shares	(600,000)	
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. TOTALS (Lines 5301 through 5303 plus 5398) (Line 53 above)	(600,000)	

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	43,773,716	38,590,591
2. Net investment income	5,779,943	5,236,413
3. Miscellaneous income	4,931,088	8,994,056
4. Total (Lines 1 through 3)	54,484,747	52,821,060
5. Benefit and loss related payments	17,307,485	14,512,645
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	14,909,789	18,913,613
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	310,610	201,001
10. Total (Lines 5 through 9)	32,527,884	33,627,260
11. Net cash from operations (Line 4 minus Line 10)	21,956,863	19,193,800
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,426,160	19,654,290
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	600,000	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	15,026,160	19,654,290
13. Cost of investments acquired (long-term only):		
13.1 Bonds	35,034,987	37,108,777
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		600,000
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	35,034,987	37,708,777
14. Net increase (decrease) in contract loans and premium notes	7,407	36,736
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(20,016,234)	(18,091,223)
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		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	725,000	
16.6 Other cash provided (applied)	(2,210,697)	1,406,162
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,935,697)	1,406,162
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(995,068)	2,508,739
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,791,337	282,598
19.2 End of year (Line 18 plus Line 19.1)	1,796,269	2,791,337

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

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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	44,150,043		3,352,377				40,797,667					
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	5,601,153		1,344,728				4,256,425					
4. Amortization of Interest Maintenance Reserve (IMR)	211,190		69,686				141,504					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	4,931,088		4,931,088									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income												
8.1 Fees associated with income from investment mngmt., admin., and contract guarantees (From S.A.)												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. TOTALS (Lines 1 to 8.3)	54,893,474		9,697,879				45,195,596					
10. Death benefits	16,922,680		4,365,697				12,556,983					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	193,676		60,197				133,479					
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	1,994		1,685				309					
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	20,628,690		(2,383,753)				23,012,443					
20. TOTALS (Lines 10 to 19)	37,747,040		2,043,826				35,703,214					
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	10,823,263		4,570,516				6,252,747					
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	2,777,388		220,775				2,556,613					
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,648,886		290,250				1,358,636					
25. Increase in loading on deferred and uncollected premiums	151,153		(54,056)				205,209					
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. TOTALS (Lines 20 to 27)	53,147,730		7,071,311				46,076,419					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 - Line 28)	1,745,744		2,626,568				(880,823)					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 - Line 30)	1,745,744		2,626,568				(880,823)					
32. Federal income taxes incurred (excluding tax on capital gains)	49,600		74,400				(24,800)					
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)	1,696,144		2,552,168				(856,023)					
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. TOTALS (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)												
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. TOTALS (Lines 2701 through 2703 plus 2798) (Line 27 above)												

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	109,106,708		36,001,619				73,105,089	
2. Tabular net premiums or considerations	29,218,301		1,990,801				27,227,500	
3. Present value of disability claims incurred					X X X			
4. Tabular interest	4,778,090		1,381,373				3,396,717	
5. Tabular less actual reserve released								
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	6,128,332		1,145,108				4,983,224	
8. Totals (Lines 1 to 7)	149,231,431		40,518,901				108,712,530	
9. Tabular cost	6,279,810		2,063,810		X X X		4,216,000	
10. Reserves released by death	10,663,660		2,827,026	X X X	X X X		7,836,634	X X X
11. Reserves released by other terminations (net)	2,143,677		2,010,198				133,479	
12. Annuity, supplementary contract, and disability payments involving life contingencies								
13. Net transfers to or (from) Separate Accounts								
14. Total deductions (Lines 9 to 13)	19,087,147		6,901,034				12,186,113	
15. Reserve December 31, current year	130,144,284		33,617,867				96,526,417	

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 981,974	1,239,752
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 5,061,313	4,632,140
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	4,927	4,927
6.	Cash, cash equivalents and short-term investments	(e) 1,655	1,655
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	1,265	1,265
10.	Total gross investment income	6,051,134	5,879,739
11.	Investment expenses		(g) 278,586
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)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		278,586
17.	Net Investment income (Line 10 minus Line 16)		5,601,153
DETAILS OF WRITE-INS			
0901.	Interest Adjustment	1,265	1,265
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9, above)	1,265	1,265
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	TOTALS (Lines 1501 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$.....264,176 accrual of discount less \$.....625,665 amortization of premium and less \$.....216,415 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 \$.....3 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	66,260		66,260		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	315,217		315,217		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	381,477		381,477		
DETAILS OF WRITE-INS						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9, above)					

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

	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 and Individual)	10 Other	
FIRST YEAR (other than single)											
1.	Uncollected	21,708		66		21,642					
2.	Deferred and accrued	1,411,230		76,806		1,334,424					
3.	Deferred, accrued and uncollected:										
3.1	Direct	1,432,938		76,872		1,356,066					
3.2	Reinsurance assumed										
3.3	Reinsurance ceded										
3.4	Net (Line 1 + Line 2)	1,432,938		76,872		1,356,066					
4.	Advance	5,844		86		5,758					
5.	Line 3.4 - Line 4	1,427,094		76,786		1,350,308					
6.	Collected during year:										
6.1	Direct	4,042,489		689,072		3,353,417					
6.2	Reinsurance assumed										
6.3	Reinsurance ceded	548,741		548,741							
6.4	Net	3,493,748		140,331		3,353,417					
7.	Line 5 + Line 6.4	4,920,842		217,117		4,703,725					
8.	Prior year (uncollected + deferred and accrued - advance)	1,414,734		16,111		1,398,622					
9.	First year premiums and considerations:										
9.1	Direct	3,431,451		126,349		3,305,102					
9.2	Reinsurance assumed										
9.3	Reinsurance ceded	(74,657)		(74,657)							
9.4	Net (Line 7 - Line 8)	3,506,108		201,006		3,305,103					
SINGLE											
10.	Single premiums and considerations:										
10.1	Direct	32,964,463		1,498,290		31,466,173					
10.2	Reinsurance assumed										
10.3	Reinsurance ceded										
10.4	Net	32,964,463		1,498,290		31,466,173					
RENEWAL											
11.	Uncollected	22,766		5,257		17,509					
12.	Deferred and accrued	2,996,728		601,474		2,395,254					
13.	Deferred, accrued and uncollected:										
13.1	Direct	13,015,294		10,602,531		2,412,763					
13.2	Reinsurance assumed										
13.3	Reinsurance ceded	9,995,800		9,995,800							
13.4	Net (Line 11 + Line 12)	3,019,494		606,731		2,412,763					
14.	Advance	9,084		1,393		7,691					
15.	Line 13.4 - Line 14	3,010,410		605,338		2,405,072					
16.	Collected during year:										
16.1	Direct	29,840,133		24,438,734		5,401,399					
16.2	Reinsurance assumed										
16.3	Reinsurance ceded	22,524,627		22,524,627							
16.4	Net	7,315,506		1,914,107		5,401,399					
17.	Line 15 + Line 16.4	10,325,916		2,519,445		7,806,471					
18.	Prior year (uncollected + deferred and accrued - advance)	2,646,444		866,364		1,780,080					
19.	Renewal premiums and considerations:										
19.1	Direct	29,645,693		23,619,302		6,026,391					
19.2	Reinsurance assumed										
19.3	Reinsurance ceded	21,966,220		21,966,220							
19.4	Net (Line 17 - Line 18)	7,679,472		1,653,081		6,026,391					
TOTAL											
20.	TOTAL premiums and annuity considerations:										
20.1	Direct	66,041,607		25,243,941		40,797,666					
20.2	Reinsurance assumed										
20.3	Reinsurance ceded	21,891,563		21,891,563							
20.4	Net (Lines 9.4 + 10.4 + 19.4)	44,150,043		3,352,377		40,797,667					

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21.											
22.											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23.											
23.1	1,398,059		1,398,059								
23.2											
23.3	1,398,059		1,398,059								
24.											
24.1											
24.2											
24.3											
25.											
25.1	3,533,029		3,533,029								
25.2											
25.3	3,533,029		3,533,029								
26.											
26.1	4,931,088		4,931,088								
26.2											
26.3	4,931,088		4,931,088								
COMMISSIONS INCURRED (direct business only)											
27.	2,677,164		793,788			1,883,376					
28.	4,528,967		217,923			4,311,044					
29.	3,617,132		3,558,805			58,327					
30.											
31.	10,823,263		4,570,516			6,252,747					

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	81,734					81,734
2. Salaries and wages	1,592,218					1,592,218
3.11 Contributions for benefit plans for employees	143,888					143,888
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	5,562					5,562
3.32 Other agent welfare	26,901					26,901
4.1 Legal fees and expenses	18,272					18,272
4.2 Medical examination fees	43					43
4.3 Inspection report fees	8,557					8,557
4.4 Fees of public accountants and consulting actuaries	160,809					160,809
4.5 Expense of investigation and settlement of policy claims						
5.1 Traveling expenses	43,713					43,713
5.2 Advertising	4,013					4,013
5.3 Postage, express, telegraph and telephone	92,282					92,282
5.4 Printing and stationery	114,764					114,764
5.5 Cost or depreciation of furniture and equipment	4,922					4,922
5.6 Rental of equipment	6,421					6,421
5.7 Cost or depreciation of EDP equipment and software	310,339					310,339
6.1 Books and periodicals	150					150
6.2 Bureau and association fees	27,570					27,570
6.3 Insurance, except on real estate	17,849					17,849
6.4 Miscellaneous losses	10,277					10,277
6.5 Collection and bank service charges	42,984					42,984
6.6 Sundry general expenses	12,326					12,326
6.7 Group service and administration fees	20,083					20,083
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$.....0 recovered)	11,393					11,393
7.3 Agency conferences other than local meetings	20,318					20,318
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere				278,586		278,586
9.3 Aggregate write-ins for expenses						
10. General expenses Incurred	2,777,388			278,586	(a)	3,055,974
11. General expenses unpaid December 31, prior year	265,721			60,677		326,398
12. General expenses unpaid December 31, current year	324,681			68,074		392,755
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	2,718,428			271,189		2,989,617

DETAILS OF WRITE-INS

09.301.						
09.302.						
09.303.						
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page					
09.399.	TOTALS (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)					

(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	Accident and Health			
		2 All Other Lines of Business	3 Investment		
1. Real estate taxes					
2. State insurance department licenses and fees	303,674				303,674
3. State taxes on premiums	1,248,777				1,248,777
4. Other state taxes, incl. \$.....0 for employee benefits	5,108				5,108
5. U.S. Social Security taxes	91,327				91,327
6. All other taxes					
7. Taxes, licenses and fees incurred	1,648,886				1,648,886
8. Taxes, licenses and fees unpaid December 31, prior year	321,659				321,659
9. Taxes, licenses and fees unpaid December 31, current year	438,378				438,378
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,532,167				1,532,167

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 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		
4. Applied to provide paid-up annuities		
5. Total (Lines 1 through 4)		
6. Paid-in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total (Lines 5 through 8)		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	NONE	
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)		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		

DETAILS OF WRITE-INS

0801.			
0802.			
0803.			
0898.	Summary of remaining write-ins for Line 8 from overflow page		
0899.	TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)		

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 (Gross)					
125% 2001 CSO ALB 4.00% NL IPC	54,077,631		12,179,874		41,897,757
100% 1980 CSO ALB 4.00% NL IPC	35,488,323		5,138,004		30,350,319
1980 CSO ALB 4.5% CRVM CNF	29,592,733		29,592,733		
1980 CSO ALB 4% CRVM CNF	20,533,314		20,533,314		
100% 1980 CSO ALB 3.50% CRVM CNF	10,296,869		5,427,864		4,869,005
100% 2001 CSO ALB 4.00% CRVM CNF	8,308,700		2,827,487		5,481,213
125% 2001 CSO ALB 4.00% CRVM CNF	7,325,025		2,326,202		4,998,823
100% 1980 CSO ALB 4.50% NL IPC	5,575,682		1,665,694		3,909,988
2001 CSO ALB 4% NS CRVM CNF	4,839,093		4,839,093		
125% 2001 CSO ALB 4% NS CRVM CNF	4,761,307		4,761,307		
100% 1980 CSO ALB 4.50% CRVM CNF	3,666,719		1,761,546		1,905,172
100% 1980 CSO ALB 4.00% CRVM CNF	3,417,532		1,265,571		2,151,961
125% 2001 CSO ALB 4% SM CRVM CNF	1,641,396		1,641,396		
100% 2001 CSO ALB 4.00% NL IPC	1,382,067		664,339		717,727
58 CSO 3.5% CRVM ALB	1,284,487		1,284,487		
250% 2001 CSO ALB 4% NS CRVM CNF	978,597		978,597		
140% 2001 CSO ALB 4% NS CRVM CNF	712,331		712,331		
58 CET 3% NLP ANB	490,224		490,224		
80 CSO 5% CRVM ALB	448,147		448,147		
58 CSO 3% CRVM ANB	371,686		371,686		
80 CSO 4.5% CRVM ALB	306,530		306,530		
58 CET 3.5% NLP ALB	254,478		254,478		
250% 2001 CSO ALB 4% SM CRVM CNF	250,271		250,271		
100% 2001 CSO ALB 4.00% CNF	185,013		99,377		85,636
100% 1980 CET ALB 3.50% CNF	169,991		138,671		31,320
125% 2001 CSO ALB 4.00% CNF	169,027		79,749		89,278
100% 1980 CET ALB 4.50% CNF	59,207		37,698		21,509
58 CSO 3% NLP ALB	23,128		23,128		
58 CET 3% NLP ALB	22,790		22,790		
100% 2001 CSO ALB 4% M NS CRVM CNF	21,913		5,205		16,708
80 CSO 4.5% CRVM ANB	13,324		13,324		
58 CSO 3% CRVM ALB	8,356		8,356		
80 CET 5% NLP ALB	7,866		7,866		
100% 1980 CET ALB 4.00% CNF	586		586		
58 CET 4.50% NLP	21			21	
0199997 Subtotal - Life Insurance (Gross)	196,684,365		100,157,927	21	96,526,417
0199998 Reinsurance Ceded	66,540,081		66,540,060	21	
0199999 Totals - (Net)	130,144,284		33,617,867		96,526,417
0299998 Reinsurance Ceded		X X X		X X X	
0299999 Totals - (Net)		X X X		X X X	
0399998 Reinsurance Ceded					
0399999 Totals - (Net)					
Accidental Death Benefits (Gross)					
1959 ADB 4% CNF	350,082		350,082		
1959 ADB 4.5% CNF	148,698		148,698		
0499997 Subtotal - Accidental Death Benefits (Gross)	498,780		498,780		
0499998 Reinsurance Ceded	498,780		498,780		
0499999 Totals - (Net)					
Disability-Active Lives (Gross)					
1991 LTC NH 2001 CSO ALB 4% NS CNF	177,093		177,093		
1991 LTC NH 1980 CSO ALB 4.5% CNF	158,230		158,230		
1991 LTC NH 1980 CSO ALB 4% CNF	101,216		101,216		
1991 LTC NH 2001 CSO ALB 4% SM CNF	28,493		28,493		
0599997 Subtotal - Disability-Active Lives (Gross)	465,032		465,032		
0599998 Reinsurance Ceded	465,032		465,032		
0599999 Totals - (Net)					
Disability-Disabled Lives (Gross)					
1952 PER 2 1958 CSO 2.5%	107,780		107,780		
0699997 Subtotal - Disability-Disabled Lives (Gross)	107,780		107,780		
0699998 Reinsurance Ceded	107,780		107,780		
0699999 Totals - (Net)					
Miscellaneous Reserves (Gross)					
DEFICIENCY RESERVES	247,317		247,317		
0799997 Subtotal - Miscellaneous Reserves (Gross)	247,317		247,317		
0799998 Reinsurance Ceded	247,317		247,317		
0799999 Totals - (Net)					
9999999 Totals - (Net) -Page 3, Line 1	130,144,284		33,617,867		96,526,417

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes[] No[X]
 1.2 If not, state which kind is issued. Yes[] No[X]
 Non-Participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes[] No[X]
 2.2 If not, state which kind is issued. Yes[X] No[]
 Non-Participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes[X] 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? Yes[] No[X]
 If so, state:
- 4.1 Amount of insurance? \$ 0
 4.2 Amount of reserve? \$ 0
 4.3 Basis of reserve
 4.4 Basis of regular assessments
 4.5 Basis of special assessments
 4.6 Assessments collected during the year \$ 0
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[X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$ 0
 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: \$ 0
 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[X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$ 0
 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: \$ 0
 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 31 of the current year? Yes[] No[X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$ 0
 8.2 State the amount of reserves established for this business: \$ 0
 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[X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$ 0
 9.2 State the amount of reserves established for this business: \$ 0
 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	
Life Contracts (Including Supplementary Contracts set upon a basis other than that used to determine benefits) (Exhibit 5) (Page 7, Line 6)			
Change in Valuation Reserve	125% 2001 CSO ALB 4.00% NL IPC	100% 1980 CSO ALB 4.00% NL IPC	2,338
Change in Valuation Reserve	125% 2001 CSO ALB 4.00% CRVM CNF	100% 1980 CSO ALB 4.00% CRVM CNF	406,547
0199999 Subtotal - Life Contracts (Including Supplementary Contracts set upon a basis other than that used to determine benefits) (Exhibit 5) (Page 7, Line 6)	X X X	X X X	408,885
9999999 Total (Column 4 Only)			408,885

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non- Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves									
2. Additional contract reserves (a)									
3. Additional actuarial reserves - Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)									
8. Reinsurance ceded									
9. TOTALS (NET)									
CLAIM RESERVE									
10. Present value of amounts not yet due on claims									
11. Additional actuarial reserves - Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. TOTALS (Gross)									
15. Reinsurance ceded									
16. TOTALS (Net)									
17. TOTAL (Net)									
18. TABULAR FUND INTEREST									
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)									

N O N E

(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	16,686			16,686		
2. Deposits received during the year	5,041			5,041		
3. Investment earnings credited to the account	540			540		
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments						
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	22,267			22,267		
10. Reinsurance balance at the beginning of the year	(16,686)			(16,686)		
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	5,581			5,581		
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	(22,267)			(22,267)		
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)						

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and Unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other:											
2.21 Direct	2,149,891		1,533,101				616,790				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	1,384,559		1,384,559								
2.24 Net	765,332		(b) 148,542	(b)		(b)	(b) 616,790		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	394,141		264,141				130,000				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	199,141		199,141								
3.4 Net	195,000		(b) 65,000	(b)		(b)	(b) 130,000		(b)	(b)	(b)
4. TOTALS:											
4.1 Direct	2,544,032		1,797,242				746,790				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,583,700		1,583,700								
4.4 Net	960,332	(a)	(a) 213,542				(a) 746,790				

(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	27,580,865		15,254,774				12,326,091				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	10,871,540		10,871,540								
1.4 Net (d)	16,709,325		4,383,234				12,326,091				
2. Liability December 31, current year from Part 1:											
2.1 Direct	2,544,032		1,797,242				746,790				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	1,583,700		1,583,700								
2.4 Net	960,332		213,542				746,790				
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	1,905,989		1,390,047			43	515,899				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,159,014		1,158,971			43					
4.4 Net	746,976		231,077				515,899				
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred benefits:											
6.1 Direct	28,218,908		15,661,968			(43)	12,556,982				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	11,296,226		11,296,269			(43)					
6.4 Net	16,922,681		4,365,699				12,556,982				

(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.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)		600,000	600,000
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)		600,000	600,000
13. Title plants (for Title insurers only)			
14. Invested income due and accrued			
15. Premium and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	576,226	1,120,877	544,652
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	514,291	66,983	(447,308)
21. Furniture and equipment, including health care delivery assets	6,818	8,029	1,211
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	646,151	625,567	(20,584)
25. Aggregate write-ins for other than invested assets	20,863	16,971	(3,892)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,764,348	2,438,428	674,079
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,764,348	2,438,428	674,079
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Premiums Receivable	1,714	3,588	1,874
2502. Prepaid Expenses	19,149	13,382	(5,766)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	20,863	16,971	(3,892)

Notes to Financial Statements

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Unity Financial Life Insurance Company (“the Company”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices 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 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.

NET INCOME	STATE	2012	2011
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 1,696,144	\$ 1,402,585
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 1,696,144	\$ 1,402,585
SURPLUS	STATE	2012	2011
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 10,970,516	\$10,785,163
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 10,970,516	\$10,785,163

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 statement and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Life premiums are recognized as income over the premium-paying period of the related policies. The Company does not write Annuity or Health premiums. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

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 are stated at amortized cost using the scientific method.
- (3) Common Stocks – Not Applicable.
- (4) Preferred Stocks – Not Applicable.
- (5) Mortgage Loans – Not Applicable.

Notes to Financial Statements

- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.
- (7) Investments in subsidiaries, controlled and affiliated companies – Not Applicable.
- (8) Investments in joint ventures, partnerships and limited liability companies – Not Applicable.
- (9) Investments in derivatives – Not Applicable.
- (10) Premium Deficiency Calculation – Not Applicable.
- (11) Expense adjustments for accident and health contracts – Not Applicable.
- (12) The Company has not modified its capitalization policy from the prior period.
2. Accounting Changes and Correction of Errors – Not Applicable.
3. Business Combinations and Goodwill
- A. Statutory Purchase Method – Not Applicable.
- B. Statutory Mergers – Not Applicable.
- C. Assumption Reinsurance – Not Applicable.
- D. Impairment Loss – Not Applicable.
4. Discontinued Operations – Not Applicable.
5. Investments
- A. Mortgage Loans – Not Applicable.
- B. Debt Restructuring – Not Applicable
- C. Reverse Mortgages – Not Applicable
- D. Loan Backed Securities
- (1) Prepayment assumptions for mortgage-backed/loan backed and structured securities were obtained from broker dealer survey values.
- (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
- (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
- (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
- a. The aggregate amount of unrealized losses:
- | | |
|------------------------|------|
| 1. Less than 12 months | \$ 0 |
| 2. 12 months or Longer | \$ 2 |
- b. The aggregate related fair value of securities with unrealized losses:
- | | |
|------------------------|--------|
| 1. Less than 12 months | \$ 0 |
| 2. 12 months or Longer | \$ 137 |
- (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of December 31, 2012.
- E. Repurchase Agreements and/or Securities Lending Transactions – Not Applicable.
- F. Real Estate – Not Applicable.
- G. Investments in low-income housing tax credits – Not Applicable.
6. Joint Ventures, Partnerships, and Limited Liability Companies
- A. Joint Ventures, Partnerships and Limited Liability Companies – Not Applicable.

Notes to Financial Statements

B. Impairment write downs – Not Applicable.

7. Investment Income

A. Due and accrued investment income on bonds over 90 days past due is excluded from income or where interest is uncertain.

B. No amounts were excluded for the year ended December 31, 2012.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

A. 1. Components of Net Deferred Tax Asset/(Liability)

	2012			2011			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	2,521,497		2,521,497	2,397,803		2,397,803	123,694		123,694
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	2,521,497		2,521,497	2,397,803		2,397,803	123,694		123,694
d. Deferred tax assets nonadmitted	576,225		576,225	1,120,876		1,120,876	(544,651)		(544,651)
e. Subtotal net admitted deferred tax asset (1c-1d)	1,945,272		1,945,272	1,276,927		1,276,927	668,345		668,345
f. Deferred tax liabilities	687,272		687,272	183,567		183,567	503,705		503,705
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,258,000		1,258,000	1,093,360		1,093,360	164,640		164,640

2. Admission Calculation Components

	2012			2011			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	893,340		893,340	1,052,621		1,052,621	(159,281)		(159,281)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	364,660		364,660	40,739		40,739	323,921		323,921
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	364,660		364,660	40,739		40,739	323,921		323,921
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	1,443,652	XXX	XXX	1,451,585	XXX	XXX	
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	687,272		687,272	183,567		183,567	503,705		503,705
d. Deferred tax assets admitted as the result of application of SSAP 101.									
Total (2(a)+2(b)+2(c))	1,945,272		1,945,272	1,276,927		1,276,927	668,345		668,345

3. Other Admissibility Criteria

	2012	2011
a. Ratio percentage used to determine recovery period and threshold limitation amount	565%	617%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	9,704,348	9,677,235

4. Impact of Tax Planning Strategies

	2012			2011			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Adjusted gross DTAs (% of total adjusted gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%

c. Does the company's tax planning strategies do not include the use of reinsurance.

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

Notes to Financial Statements

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2012	2 2011	3 (Col 1-2) Change
a. Federal	49,600	277,825	(153,749)
b. Foreign			
c. Subtotal	49,600	277,825	(153,749)
d. Federal income tax on net capital gains			
e. Utilization of capital loss carry-forwards			
f. Other			
g. Federal and Foreign income taxes incurred	49,600	277,825	(153,749)

2. Deferred Tax Assets

	1 2012	2 2011	3 (Col 1-2) Change
a. Ordinary:			
1. Policyholder reserves/	573,321	547,253	26,068
2. Deferred acquisition costs	1,013,019	1,027,598	(14,579)
3. Fixed assets	201,569	121,983	79,586
4. Tax credit carry-forward	715,782	690,767	25,015
5. Other (including items <5% of total ordinary tax assets)	17,806	10,202	7,604
99. Subtotal	2,521,497	2,397,803	123,694
b. Statutory valuation allowance adjustment			
c. Nonadmitted	576,225	1,120,876	(544,651)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	1,945,272	1,276,927	668,345
e. Capital:			
1. Investments			
2. Other (including items <5% of total capital tax assets)			
99. Subtotal			
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	1,945,272	1,276,927	668,345

3. Deferred Tax Liabilities

	1 2012	2 2011	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	112,094	77,221	34,873
2. Fixed assets	89,977		89,977
3. Deferred and uncollected premium	375,355		375,355
5. Other (including items <5% of total ordinary tax assets)	109,846	106,346	3,500
99. Subtotal	687,272	183,567	503,705
b. Capital:			
1. Investments			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	687,272	183,567	503,705

4. Net Deferred Tax Assets

Net Deferred Tax Assets (2i - 3c)	1,258,000	1,093,360	164,640
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D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Among the more significant book to tax adjustments were the following:

	2012	
	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	619,433	34.0
Amortization of interest maintenance reserve	(71,805)	(3.9)
Small company deduction	(364,407)	(20.0)
Other permanent differences	(140,293)	(7.7)
Other	(297,045)	(16.3)
Totals	(254,117)	(13.9)
Federal and foreign income taxes incurred	49,600	2.7
Realized capital gains (losses) tax	76,295	4.2
Change in net deferred income taxes	(380,012)	(20.9)
Total statutory income taxes	(254,117)	(13.9)

Notes to Financial Statements

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. At December 31, 2012, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
2. The following is income tax expense for 2012 and 2011 that is available for recoupment in the event of future net losses:

Year	Amount
2012	124,076
2011	361,610
2010	407,654

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return – Not Applicable.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

10. Information Concerning Parent, Subsidiaries and Affiliates

A-F. The Company is a wholly owned subsidiary of Unity Financial Insurance Group, LLC, which is in turn owned by Hardy, LLC. In 2011, the Company incurred expenses of \$10,000 pursuant to a Service and Expense Allocation agreement with Unity Mutual Life Insurance Company, a former indirect shareholder.

G-L. Not Applicable.

11. Debt – Not Applicable.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits

A. Defined Benefit Plan – Not Applicable.

B. Defined Contribution Plan. The Company established a defined contribution plan for its eligible employees under Section 401(k) of the Internal Revenue Code as of January 1, 2002. Employees are eligible to participate in the Plan after four months of employment and are 100% vested after two years of employment. The Plan allows participating employees to contribute a portion of their salary, as defined, with tax deferred tax advantages to the participant. Participant contributions are matched 100% up to 6% of the participant's compensation. The Company's matching contributions were \$47,000 and \$73,000 for the years ended December 31, 2012 and 2011, respectively.

C. Multiemployer Plan – Not Applicable.

D. Consolidated/Holding Company Plans – Not Applicable.

E. Post Employment Benefits and Compensated Absences – Not Applicable.

F. Postretirement benefits – Not Applicable.

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

- (1) The Company has 200 shares of common stock authorized, of which 153 shares are issued and outstanding. Par value of the shares is \$16,500.
- (2) The Company has no preferred stock outstanding.
- (3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Ohio. A dividend cannot exceed the greater of 10% of surplus as of December 31 or the net income for the 12 month period ending December 31st. The maximum dividend payment for 2013 is approximately 1,616,000.
- (4) Ordinary dividends in the amount of \$775,000 were paid in 2012. The Company distributed non-admitted units of Unity Financial Insurance Group, LLC to its shareholder.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) There are no restrictions placed on unassigned surplus, including for whom the surplus is being held.

Notes to Financial Statements

- (7) Mutual Reciprocals – Not Applicable.
- (8) There is no stock held by the Company for special purposes at December 31, 2012.
- (9) There were no changes in the balance of any special surplus funds from the prior year.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0 at December 31, 2012.
- (11) The Company has no surplus debentures or similar obligations.
- (12) There has been no restatement of prior year amounts due to prior quasi-reorganizations.
- (13) There have been no quasi-reorganizations in the prior 10 years.

14. Contingent Liabilities

- A. Contingent Commitments – Not Applicable.
- B. Assessments

The Company is not aware of any pending insolvency, which would result in a significant guaranty fund assessment against the Company.

- C. Gain Contingencies – Not Applicable.
- D. Claims related contractual obligations and bad faith losses stemming from lawsuits – None
- E. All Other Contingencies

Various other lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company does not have any assets that it considers to be impaired.

15. Leases

A. Lessee Operating Lease

- (1) The company leases office space in Cincinnati, OH under a lease that expires in March 2014. Rental expense under this lease for 2012 and 2011 was \$82,000 and \$71,000 respectively.
- (2) At December 31, 2012, the rental commitments for the above lease are as follows:

2013	\$92,000
2014	\$23,000

- (3) The Company has not engaged in any sale-leaseback transactions in 2012 and 2011.

B. Lessor Leases – Not Applicable.

16. Financial Instruments with Off-Balance Sheet Risk

- (1) The Company has no financial instruments with off-balance sheet risk.
- (2) The Company has no positions in derivative instruments.
- (3) The Company is not exposed to credit-related losses.
- (4) The Company is not required to put up collateral for any future contracts that are entered.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – Not Applicable.

18. Gain or Loss from Uninsured A&H Plans – Not Applicable.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – Not Applicable.

20. Fair Value Measurements – Not Applicable.

21. Other Items

- A. Extraordinary Items – Not Applicable.
- B. Trouble Debit Restructuring – Not Applicable.
- C. Other Disclosures – Not Applicable.
- D. The Company had no admitted assets in accounts receivable for uninsured plans and amounts due from agents.
- E. Business Interruption Insurance Recoveries – Not Applicable.
- F. State Transferable Tax Credits – Not Applicable.

Notes to Financial Statements

G. Subprime Mortgage Related Risk Exposure – Not Applicable.

H. Retained Assets – Not Applicable.

22. Events Subsequent

The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) 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.
- (2) Have any policies of the Company been reinsured with a company chartered in a country other than the United States (excluding US Branches of such companies) which 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.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the Reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premiums or other similar credits? Yes () No (X)
 - a. 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 Company may consider the current or anticipated experience of business reinsured in making this estimate. –\$0-
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability for those agreements in this statement? –\$0-
- (2) Does the Company 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.

Section 3 – Ceded Reinsurance Report – Part B

- (1) 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 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. –\$0-
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement. Yes () No (X) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? –\$0-

B. Uncollectible Reinsurance

- (1) The Company has not written off any uncollectible reinsurance due from other companies in the current year.

C. Commutation of Ceded Reinsurance – Not Applicable.

D. Certified Reinsurer Downgraded or Status Subject to Revocation – Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses – Not Applicable.

26. Intercompany Pooling Managements – Not Applicable.

27. Structured Settlements – Not Applicable.

28. Health Care Receivables – Not Applicable.

Notes to Financial Statements

29. Participating Policies – Not Applicable.

30. Premium Deficiency Reserves – Not Applicable.

31. Reserves for Life Contracts and Deposit Type Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and retains any portion of the final premium beyond the date of death. The Company holds reserves on mortality and interest bases and uses valuation methods consistent with the basic policies. Surrender values are not promised in excess of the legally computed reserves.
- (2) Valuation of substandard policies – Not Applicable.
- (3) The Company had \$5,544,000 of insurance in force for which the gross premium is less than the net according to the standard valuation set by the State of Ohio. This amount is 100 percent ceded.
- (4) The tabular interest – Not Applicable.
- (5) Tabular interest for page 7 – Not Applicable.
- (6) Changes in reserves – Not Applicable.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities –

The amount of deposit type contract funds without life or disability contingencies by withdrawal characteristics is 100% Not Subject to discretionary withdrawal in the amount of \$22,267. This amount is 100% Ceded with a Net of \$0.

33. Premiums and Annuity Considerations Deferred and Uncollected

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

	Gross	Loading	Net of Loading
ii. Ordinary - First Year	76,872	48,402	28,470
iii. Ordinary - Renewal	606,731	286,423	320,308
v. Group Life	3,768,829	1,909,635	1,859,194
Total	4,452,432	2,244,460	2,207,972

34. Separate Accounts – Not Applicable.

35. Loss/Claim Adjustment Expense – Not Applicable.

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. 12/31/2007
- 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. 12/31/2007
- 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). 01/14/2009
- 3.4 By what department or departments?
Pennsylvania
- 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[X] No[]
- 4.12 renewals? Yes[X] No[]
- 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 Company 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, 0.000%
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (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 location (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
..... Yes[] No[X] Yes[] No[X] Yes[] No[X] Yes[] No[X] ...

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BKD, LLC 312 Walnut Street, Suite 3000 Cincinnati, Ohio 45201
- 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 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 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[X] No[] N/A[]
- 10.6 If the response to 10.5 is "NO" or "N/A" please explain:
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?
Glenn Toblemann, Lewis & Ellis, Inc., PO Box 851857, Richardson, TX 78085
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes[] No[X]

GENERAL INTERROGATORIES (Continued)

- 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$ 0
 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? Yes [] No [] N/A [X]
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [] N/A [X]
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [] N/A [X]
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?
- 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?
 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. Yes [X] No []
 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 [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 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
15.2001

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 []

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 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 \$ 0
 21.22 Borrowed from others \$ 0
 21.23 Leased from others \$ 0
 21.24 Other \$ 0
- 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 [] No [X]
 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 \$ 0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

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
 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)
 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. \$ 0
 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0
 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]

GENERAL INTERROGATORIES (Continued)

- 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. | \$ 0 |
| 24.102 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. | \$ 0 |
| 24.103 Total payable for securities lending reported on the liability page. | \$ 0 |
- 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 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 | \$ 2,918,145 |
| 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
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
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
- 27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0
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 I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes 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
Fifth Third Bank, NA	38 Fountain Square, Cincinnati, OH 45263

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
- 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 advisers, broker/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	McDonnell Investment Management, LLC	1515 West 22nd St., 11th Fl., Oak Brook, IL 60523

- 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
- 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 Total		

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

GENERAL INTERROGATORIES (Continued)

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the 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	139,548,925	157,330,563	17,781,638
30.2 Preferred stocks			
30.3 Totals	139,548,925	157,330,563	17,781,638

30.4 Describe the sources or methods utilized in determining the fair values
NAIC Pricing, Fifth Third Bank, N.A.

- 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[X] No[] N/A[]
- 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:
- 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:

OTHER

- 33.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 27,570
- 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
AM Best Company, Inc	13,700

- 34.1 Amount of payments for legal expenses, if any? \$ 17,742
- 34.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Bricker & Eckler LLP	11,653

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ 2,811
- 35.2 List the name of 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
Patton Boggs	1,504
Gardner, Bist, Wiener, etc. Attorneys at Law	810

GENERAL INTERROGATORIES (Continued)

PART 2 - LIFE INTERROGATORIES

- | | |
|---|---|
| 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 1.2 If yes, indicate premium earned on U.S. business only. | \$ 0 |
| 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. | \$ 0 |
| 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 lives | 0 |
| All years prior to most current three years: | |
| 1.64 Total premium earned | \$ 0 |
| 1.65 Total incurred claims | \$ 0 |
| 1.66 Number of covered lives | 0 |
| 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 lives | 0 |
| 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 lives | 0 |

2. Health Test

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	44,150,043	39,002,729
2.3 Premium Ratio (2.1 / 2.2)		
2.4 Reserve Numerator		
2.5 Reserve Denominator	131,104,616	109,853,684
2.6 Reserve Ratio (2.4 / 2.5)		

- | | |
|--|--|
| 3.1 Does this reporting entity have Separate Accounts? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 3.2 If yes, has a Separate Accounts statement been filed with this department? | Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input checked="" type="checkbox"/> |
| 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? | \$ 0 |
| 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 <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 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)?" | \$ 0 |
| 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 <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 4.2 Net reimbursement of such expenses between reporting entities: | |
| 4.21 Paid | \$ 0 |
| 4.22 Received | \$ 0 |
| 5.1 Does the reporting entity write any guaranteed interest contracts? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 5.2 If yes, what amount pertaining to these items is included in: | |
| 5.21 Page 3, Line 1 | \$ 0 |
| 5.22 Page 4, Line 1 | \$ 0 |
| 6. For stock reporting entities only: | |
| 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: | \$ 2,584,370 |
| 7. Total dividends paid stockholders since the organization of the reporting entity: | |
| 7.11 Cash | \$ 6,365,000 |
| 7.12 Stock | \$ 0 |
| 8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: 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. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 8.2 If yes, has the reporting entity completed the WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT to the Annual Statement? | Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input checked="" type="checkbox"/> |
| 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 Column (1) are:

GENERAL INTERROGATORIES (Continued)

	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, Column 1 was assumed from pools? \$ 0

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 Column 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 where 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 accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date: \$ 0

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: \$ 0

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, Column 4)	472,359	522,963	536,504	511,727	491,648
2. Ordinary - term (Line 21, Column 4, less Line 34, Column 4)	3,645	3,208	13,048	13,359	12,951
3. Credit life (Line 21, Column 6)	3	131	508	1,092	1,780
4. Group, excluding FEGLI/SGLI (Line 21, Column 9 less Lines 43 & 44, Column 4)	154,669	119,840	91,747	65,824	44,251
5. Industrial (Line 21, Column 2)					
6. FEGLI/SGLI (Lines 43 & 44, Column 4)					
7. TOTAL (Line 21, Column 10)	630,676	646,142	641,807	592,002	550,630
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Column 2)	2,537	66,906	122,208	109,599	80,424
9. Ordinary - term (Line 2, Column 4, less Line 34, Column 2)			20	141	714
10. Credit life (Line 2, Column 6)					
11. Group (Line 2, Column 9)	45,577	35,630	33,548	27,046	12,301
12. Industrial (Line 2, Column 2)					
13. TOTAL (Line 2, Column 10)	48,114	102,536	155,776	136,786	93,439
Premium Income-Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Exhibit 1 - Part 1, Line 20.4, Column 2)					
15.1 Ordinary life insurance (Exhibit 1 - Part 1, Line 20.4, Column 3)	3,352,377	3,469,801	4,089,077	5,606,850	11,261,454
15.2 Ordinary individual annuities (Exhibit 1 - Part 1, Line 20.4, Column 4)					
16. Credit life, (group and individual) (Exhibit 1 - Part 1, Line 20.4, Column 5)					
17.1 Group life insurance (Exhibit 1 - Part 1, Line 20.4, Column 6)	40,797,667	35,532,928	29,784,848	23,082,804	11,860,618
17.2 Group annuities (Exhibit 1 - Part 1, Line 20.4, Column 7)					
18.1 A & H group (Exhibit 1 - Part 1, Line 20.4, Column 8)					
18.2 A & H credit (group and individual) (Exhibit 1 - Part 1, Line 20.4, Column 9)					
18.3 A & H other (Exhibit 1 - Part 1, Line 20.4 Column 10)					
19. Aggregate of all other lines of business (Exhibit 1 - Part 1, Line 20.4, Column 11)					
20. TOTAL	44,150,043	39,002,729	33,873,925	28,689,654	23,122,072
Balance Sheet Items (Pages 2 and 3)					
21. TOTAL Admitted Assets excluding Separate Accounts business (Page 2, Line 26, Column 3)	146,771,043	126,534,859	105,975,898	87,263,465	74,619,005
22. TOTAL Liabilities excluding Separate Accounts business (Page 3, Line 26)	135,800,527	115,749,696	95,795,868	79,149,978	67,868,342
23. Aggregate life reserves (Page 3, Line 1)	130,144,284	109,106,708	91,748,535	75,970,906	63,470,318
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.1)	397,202	326,228	245,402	167,835	175,976
27. Capital (Page 3, Lines 29 & 30)	2,524,500	2,524,500	2,524,500	2,524,502	2,524,502
28. Surplus (Page 3, Line 37)	8,446,016	8,260,663	7,655,530	5,588,985	4,226,165
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	21,956,863	19,193,800	16,522,418	14,245,274	15,101,344
Risk-Based Capital Analysis					
30. TOTAL Adjusted Capital	11,367,718	11,111,391	10,425,432	8,281,322	6,926,643
31. Authorized control level risk-based capital	1,788,043	1,624,665	1,308,764	1,098,496	928,125
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Line No./Page 2, Line 12, Column 3) x 100.0					
32. Bonds (Line 1)	98.7	97.7	99.7	99.3	94.4
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate (Line 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.3	2.3	0.3	0.7	5.6
37. Contract loans (Line 6)	0.1	0.1	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)				X X X	X X X
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)				X X X	X X X
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

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12 Column 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Column 1)					
46. Affiliated common stocks (Schedule D Summary, Line 24, Column 1)					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Column 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. TOTAL of above Lines 44 to 49					
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, Column 2)	1,764,348	2,438,428	1,588,998	2,173,647	621,283
53. TOTAL Admitted Assets (Page 2, Line 28, Column 3)	146,771,043	126,534,859	105,975,898	87,263,465	74,619,005
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	5,601,153	5,220,191	4,669,763	4,012,392	3,073,030
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)				139,125	(2,875)
56. Unrealized capital gains (losses) (Page 4, Line 38, Col. 1)					
57. TOTAL of Above Lines 54, 55, and 56	5,601,153	5,220,191	4,669,763	4,151,517	3,070,155
Benefits and Reserve Increase (Page 6)					
58. TOTAL Contract Benefits-Life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11)	17,116,356	15,287,356	12,721,977	11,060,472	9,151,597
59. TOTAL Contract Benefits - A & H (Lines 13 & 14, Columns 9, 10 & 11)					
60. Increase in life reserves-other than group and annuities (Line 19, Columns 2 & 3)	(2,383,753)	(295,671)	240,360	252,085	7,695,685
61. Increase in A & H reserves (Line 19, Columns 9, 10 & 11)					
62. Dividends to policyholders (Line 30, Column 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Column 1, Lines 21, 22 & 23 less Line 6) / (Page 6 Column 1, Line 1 plus Exhibit 7, Column 2, Line 2) x 100.00	19.6	21.8	21.9	22.9	22.5
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	5.7	12.2	13.1	11.5	11.3
65. A & H loss percent (Schedule H, Part 1, Line 5 + Line 6, Column 2)					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Column 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Column 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1, Column 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2, Column 2)					
70. Incurred losses on prior years' claims - health other than group (Schedule H, Part 3, Line 3.1, Column 1 less Col. 2)					
71. Prior years' claim liability and reserve - health other than group (Schedule H, Part 3, Line 3.2, Column 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Column 2)					
73. Ordinary - life (Column 3)	2,552,168	287,829	418,670	823,795	47,546
74. Ordinary - individual annuities (Column 4)					
75. Ordinary - supplementary contracts (Column 5)					
76. Credit life (Column 6)					
77. Group life (Column 7)	(856,023)	1,114,756	895,175	616,937	230,340
78. Group annuities (Column 8)					
79. A & H - group (Column 9)					
80. A & H - credit (Column 10)					
81. A & H - other (Column 11)					
82. Aggregate of all other lines of business (Column 12)					
83. TOTAL (Column 1)	1,696,144	1,402,585	1,313,845	1,440,732	277,886

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[] N/A[X]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			66,245	526,171	56	131	1	25,662	119,840	646,142
2. Issued during year			552	2,537				9,255	45,577	48,114
3. Reinsurance assumed										
4. Revived during year			42	334				1	2	336
5. Increased during year (net)				1,120					2,283	3,403
6. Subtotals, Lines 2 to 5			594	3,991				9,256	47,862	51,853
7. Additions by dividends during year	X X X		X X X		X X X		X X X	X X X		
8. Aggregate write-ins for increases			(481)	(2,026)				481	2,026	
9. TOTALS (Lines 1 and 6 to 8)			66,358	528,136	56	131	1	35,399	169,728	697,995
Deductions during year:										
10. Death			2,361	14,903			X X X	2,653	12,325	27,228
11. Maturity							X X X	1	1	1
12. Disability							X X X			
13. Expiry			438	4,309	53	62		71	262	4,633
14. Surrender			1,295	10,993				154	996	11,989
15. Lapse			1,621	17,706				513	1,457	19,163
16. Conversion							X X X	X X X	X X X	
17. Decreased (net)				4,221					18	4,305
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. TOTALS (Lines 10 to 19)			5,715	52,132	53	128		3,392	15,059	67,319
21. In force end of year (Line 9 minus Line 20)			60,643	476,004	3	3	1	32,007	154,669	630,676
22. Reinsurance ceded end of year	X X X		X X X	424,090	X X X	3	X X X	X X X		424,094
23. Line 21 minus Line 22	X X X		X X X	51,914	X X X	(b)	0	X X X	X X X	154,669
DETAILS OF WRITE-INS										
0801. Reclassification			(481)	(2,026)				481	2,026	
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)			(481)	(2,026)				481	2,026	
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)										

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

(b) Group \$.....0; Individual \$.....0.

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	X X X		X X X	
25. Other paid-up insurance			15,566	49,561
26. Debit ordinary insurance	X X X	X X X		

ADDITIONAL INFORMATION ON ORDINARY 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)
Term Insurance Excluding Extended Term Insurance				
27. Term policies -- decreasing				
28. Term policies -- other				
29. Other term insurance -- decreasing	X X X		X X X	
30. Other term insurance	X X X		X X X	1,041
31. TOTALS (Lines 27 to 30)				1,041
Reconciliation to Lines 2 and 21:				
32. Term additions	X X X		X X X	
33. TOTALS, extended term insurance	X X X	X X X	601	2,605
34. TOTALS, whole life and endowment	552	2,537	60,042	472,359
35. TOTALS (Lines 31 to 34)	552	2,537	60,643	476,005

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	2,537		476,005	
38. Credit Life (Group and Individual)			3	
39. Group	45,577		154,669	
40. TOTALS (Lines 36 to 39)	48,114		630,677	

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	X X X		X X X	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		X X X	32,007	X X X
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)	198,543
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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
47.2

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			13,757	7,629				
49. Disability Income								
50. Extended Benefits			X X X	X X X				
51. Other								
52. TOTAL		(b)	13,757	(b)		(b)		(b)

(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		2		
2. Issued during year		1		
3. Reinsurance assumed				
4. Increased during year (net)				
5. TOTALS (Lines 1 to 4)		3		
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. TOTALS (Lines 6 and 7)				
9. In force end of year		3		
10. Amount on deposit		(a) 22,268		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 1,204	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. TOTALS (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)	NONE			
7. Reinsurance ceded				
8. TOTALS (Lines 6 and 7)				
9. In force end of year				
Income now payable:				
10. Amount of income payable:	(a)	X X X	X X X	(a)
Deferred fully paid:				
11. Account balance	X X X	(a)	X X X	(a)
Deferred not fully paid:				
12. Account balance	X X X	(a)	X X X	(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						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		X X X		X X X		X X X
5. TOTALS (Lines 1 to 4)				X X X		X X X
Deductions during year:						
6. Conversions				X X X	X X X	X X X
7. Decreased (net)		X X X		X X X		X X X
8. Reinsurance ceded		X X X		X X X		X X X
9. TOTALS (Lines 6 to 8)		X X X		X X X		X X X
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. TOTALS (Lines 1 to 4)		
Deductions during year:		
6. Decreased (net)	NONE	
7. Reinsurance ceded		
8. TOTALS (Lines 6 and 7)		
9. In force end of year		
10. Amount of account balance	(a)	(a)

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ALLOCATED BY STATES AND TERRITORIES

States, Etc.	1	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	1,504,003				1,504,003	
2. Alaska (AK)	N	1,229				1,229	
3. Arizona (AZ)	L	243,888				243,888	
4. Arkansas (AR)	L	235,111				235,111	
5. California (CA)	L	426,744				426,744	
6. Colorado (CO)	L	373,216				373,216	
7. Connecticut (CT)	L	36,006				36,006	
8. Delaware (DE)	L	59,905				59,905	
9. District of Columbia (DC)	L	137,750				137,750	
10. Florida (FL)	L	6,165,694				6,165,694	
11. Georgia (GA)	L	2,202,269				2,202,269	
12. Hawaii (HI)	N	858				858	
13. Idaho (ID)	L	5,946				5,946	
14. Illinois (IL)	L	2,347,375				2,347,375	
15. Indiana (IN)	L	1,834,435				1,834,435	
16. Iowa (IA)	L	278,204				278,204	
17. Kansas (KS)	L	424,244				424,244	
18. Kentucky (KY)	L	309,753				309,753	
19. Louisiana (LA)	L	3,081,200				3,081,200	
20. Maine (ME)	L	106,959				106,959	
21. Maryland (MD)	L	943,948				943,948	
22. Massachusetts (MA)	L	194,106				194,106	
23. Michigan (MI)	N	41,915				41,915	
24. Minnesota (MN)	L	753,724				753,724	
25. Mississippi (MS)	L	3,978,516				3,978,516	
26. Missouri (MO)	L	1,346,036				1,346,036	
27. Montana (MT)	L	11,046				11,046	
28. Nebraska (NE)	L	123,194				123,194	
29. Nevada (NV)	L	71,552				71,552	
30. New Hampshire (NH)	N	2,040				2,040	
31. New Jersey (NJ)	L	1,095,783				1,095,783	
32. New Mexico (NM)	L	223,399				223,399	
33. New York (NY)	N	82,050				82,050	
34. North Carolina (NC)	L	8,281,280				8,281,280	
35. North Dakota (ND)	L	5,965				5,965	
36. Ohio (OH)	L	4,291,958				4,291,958	
37. Oklahoma (OK)	L	255,004				255,004	
38. Oregon (OR)	L	243,943				243,943	
39. Pennsylvania (PA)	L	1,973,022				1,973,022	
40. Rhode Island (RI)	L						
41. South Carolina (SC)	L	2,351,779				2,351,779	
42. South Dakota (SD)	L	9,335				9,335	
43. Tennessee (TN)	L	1,424,987				1,424,987	
44. Texas (TX)	L	14,269,107				14,269,107	
45. Utah (UT)	L	25,725				25,725	
46. Vermont (VT)	L	3,360				3,360	
47. Virginia (VA)	L	812,892				812,892	
48. Washington (WA)	L	37,461				37,461	
49. West Virginia (WV)	L	228,638				228,638	
50. Wisconsin (WI)	L	3,985,824				3,985,824	
51. Wyoming (WY)	L	3,596				3,596	
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N	973				973	
55. U.S. Virgin Islands (VI)	N						
56. Northern Mariana Islands (MP)	N						
57. Canada (CAN)	N						
58. Aggregate Other Alien (OT)	X X X	139				139	
59. Subtotal	(a)6	66,847,085				66,847,085	
90. Reporting entity contributions for employee benefits plans	X X X						
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X						
92. Dividends or refunds applied to shorten endowment or premium paying period	X X X						
93. Premium or annuity considerations waived under disability or other contract provisions	X X X						
94. Aggregate other amounts not allocable by State	X X X						
95. Totals (Direct Business)	X X X	66,847,085				66,847,085	
96. Plus Reinsurance Assumed	X X X						
97. Totals (All Business)	X X X	66,847,085				66,847,085	
98. Less Reinsurance Ceded	X X X	23,073,368				23,073,368	
99. Totals (All Business) less Reinsurance Ceded	X X X	43,773,717		(b)		43,773,717	

DETAILS OF WRITE-INS

5801. All Others	X X X	139				139	
5802.	X X X						
5803.	X X X						
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X						
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	139				139	
9401.	X X X						
9402.	X X X						
9403.	X X X						
9498. Summary of remaining write-ins for Line 94 from overflow page	X X X						
9499. Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)	X X X						

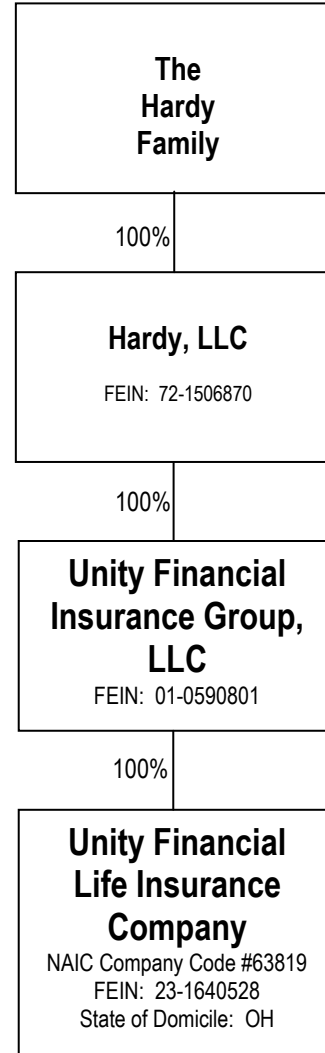
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write insurance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

(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, Lines 6.4, 10.4, and 16.4. Cols 8, 9 and 10

Explanation of basis of allocation by states, etc., of premiums and annuity considerations: Premiums remitted directly to the home office are allocated on the basis of residence at the time of premium payment.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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