



ANNUAL STATEMENT

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

Loyal American Life Insurance Company

NAIC Group Code.....0901, 0901 (Current Period) (Prior Period)	NAIC Company Code..... 65722	Employer's ID Number..... 63-0343428
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... May 18, 1955	Commenced Business..... July 4, 1955	
Statutory Home Office	1300 East Ninth Street..... Cleveland OH US 44114 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	11200 Lakeline Blvd., Suite 100..... Austin TX US..... 78717 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	(512)451-2224 <i>(Area Code) (Telephone Number)</i>
Mail Address	11200 Lakeline Blvd., Suite 100..... Austin TX US 78717 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	11200 Lakeline Blvd., Suite 100..... Austin TX US 78717 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	(512)451-2224 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.loyalamerican.com	
Statutory Statement Contact	Jesse Navarrete <i>(Name)</i> CSBFinRpt@cigna.com <i>(E-Mail Address)</i>	512-807-4801 <i>(Area Code) (Telephone Number) (Extension)</i> (512) 467-1399 <i>(Fax Number)</i>

OFFICERS

Name	Title	Name	Title
1. Bradley Allen Wolfram	President	2. Brenda Weigilia Hardison	Secretary
3. Byron Keith Buescher	Treasurer	4. James Monroe Garvin III #	Appointed Actuary

OTHER

Paul Adolph Severt	Chief Financial Officer	Tracy Eugene Maples	Chief Actuary
David Lawrence Chambers	Vice President	Michael Kenneth Brown #	Vice President
Maureen Hardiman Ryan #	Assistant Treasurer	Barry Richard McHale #	Assistant Treasurer

DIRECTORS OR TRUSTEES

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

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

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

_____ (Signature) Bradley Allen Wolfram	_____ (Signature) Brenda Weigilia Hardison	_____ (Signature) Byron Keith Buescher
1. (Printed Name) President	2. (Printed Name) Secretary	3. (Printed Name) Treasurer
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me
This _____ day of February 2013

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	179,384,566		179,384,566	387,381,174
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	5,436,804		5,436,804	16,748,695
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....1,345,290, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....15,910,867, Schedule DA).....	17,256,157		17,256,157	195,647
6. Contract loans (including \$.....0 premium notes).....			.0	18,128,986
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	32,702
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	202,077,527	.0	202,077,527	422,487,204
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	2,292,486		2,292,486	4,465,240
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	52,425,663	5,547	52,420,116	(643,533)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	1,105,880
15.3 Accrued retrospective premiums.....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	2,554,175		2,554,175	1,756,045
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	2,158,639		2,158,639	1,178,120
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	5,193,248		5,193,248	
18.2 Net deferred tax asset.....	70,332,434	54,741,434	15,591,000	8,027,000
19. Guaranty funds receivable or on deposit.....	167,684		167,684	522,379
20. Electronic data processing equipment and software.....	84,830		84,830	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	1,387,276	1,387,276	.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	779,938		779,938	29,310
24. Health care (\$.....0) and other amounts receivable.....	2,466,416	2,466,416	.0	
25. Aggregate write-ins for other than invested assets.....	541,384	541,384	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	342,461,700	59,142,057	283,319,643	438,927,645
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTALS (Lines 26 and 27).....	342,461,700	59,142,057	283,319,643	438,927,645

DETAILS OF WRITE-INS

1101.....			.0	
1102.....			.0	
1103.....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Other Receivables and Prepaid Expenses.....	541,384	541,384	.0	
2502.....			.0	
2503.....			.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	541,384	541,384	.0	.0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....0 (Exhibit 5, Line 999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....		222,238,520
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	110,300,657	19,119,979
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	9,939	13,418,246
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....		3,476,412
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	57,537,059	8,892,643
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).....		40,000
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 \$.....2,768,911 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	2,768,911	1,229,805
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 \$.....4,091,294 assumed and \$.....1,172,806 ceded.....	5,264,100	1,768,929
9.4 Interest Maintenance Reserve (IMR, Line 6).....	7,432,125	
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	241,523	770,491
11. Commissions and expense allowances payable on reinsurance assumed.....	5,613,168	
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	3,382,271	451,138
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).....	755,839	1,278,292
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		548,579
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		522,037
17. Amounts withheld or retained by company as agent or trustee.....	17,884	60,707
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		19,093
19. Remittances and items not allocated.....	660,794	703,044
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	974,111	1,178,762
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		120,842,629
24.04 Payable to parent, subsidiaries and affiliates.....	836,466	222,496
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.....	2,212,865	1,338,510
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	198,007,712	398,120,312
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	198,007,712	398,120,312
29. Common capital stock.....	5,640,000	5,640,000
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, Col. 2 plus Page 4, Line 51.1, Col. 1).....	89,994,712	27,937,739
34. Aggregate write-ins for special surplus funds.....		2,682,565
35. Unassigned funds (surplus).....	(10,322,781)	4,547,029
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	79,671,931	35,167,333
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	85,311,931	40,807,333
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	283,319,643	438,927,645

DETAILS OF WRITE-INS

2501. Escheat.....	1,703,629	1,078,510
2502. Deferred Lease Liability.....	325,000	260,000
2503. Other Liabilities.....	184,236	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	2,212,865	1,338,510
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401. SSAP 10R Additional Surplus.....		2,660,000
3402. Subsidiary SSAP 10R Additional Surplus.....		22,565
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	2,682,565

Annual Statement for the year 2012 of the **Loyal American 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).....	(80,153,142)	103,290,042
2. Considerations for supplementary contracts with life contingencies.....	(452,887)	.....
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	19,089,909	24,262,766
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	866,108	310,083
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.....	.....
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	4,589,963	6,261,735
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.....	17,463,491	652,669
9. Totals (Lines 1 to 8.3).....	(38,596,558)	134,777,295
10. Death benefits.....	(1,007,606)	1,786,789
11. Matured endowments (excluding guaranteed annual pure endowments).....	121,994	8,173
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	2,860,656	7,736,500
13. Disability benefits and benefits under accident and health contracts.....	121,620,462	71,823,164
14. Coupons, guaranteed annual pure endowments and similar benefits.....	(102,380)	1,167
15. Surrender benefits and withdrawals for life contracts.....	11,698,407	20,603,132
16. Group conversions.....	.....	.....
17. Interest and adjustments on contract or deposit-type contract funds.....	(4,502,888)	400,939
18. Payments on supplementary contracts with life contingencies.....	50,907	74,565
19. Increase in aggregate reserves for life and accident and health contracts.....	(248,003,932)	(18,589,971)
20. Totals (Lines 10 to 19).....	(117,264,380)	83,844,458
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	22,077,614	21,987,004
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....	5,615,654	1,560
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	16,238,848	12,257,028
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	4,960,498	3,019,974
25. Increase in loading on deferred and uncollected premiums.....	88,044	(83,727)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	.....	.....
27. Aggregate write-ins for deductions.....	3,983,592	6,962,624
28. Totals (Lines 20 to 27).....	(64,300,130)	127,988,921
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	25,703,572	6,788,374
30. Dividends to policyholders.....	11,988	36,575
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	25,691,584	6,751,799
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	59,582,339	3,231,574
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).....	(33,890,755)	3,520,225
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$..... (9,795,397) (excluding taxes of \$..... 13,133,249 transferred to the IMR).....	12,432,689	(692,460)
35. Net income (Line 33 plus Line 34).....	(21,458,066)	2,827,765
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	40,807,333	37,883,946
37. Net income (Line 35).....	(21,458,066)	2,827,765
38. Change in net unrealized capital gains (losses) less capital gains tax of \$..... 2,008,063.....	(4,584,014)	77,560
39. Change in net unrealized foreign exchange capital gain (loss).....	.....	.....
40. Change in net deferred income tax.....	60,702,497	851,566
41. Change in nonadmitted assets.....	(50,147,962)	267,586
42. Change in liability for reinsurance in unauthorized and certified companies.....	.....	.....
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4).....	.....	.....
44. Change in asset valuation reserve.....	204,651	91,599
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....	.....	.....
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	.....	.....
47. Other changes in surplus in Separate Accounts Statement.....	.....	.....
48. Change in surplus notes.....	.....	.....
49. Cumulative effect of changes in accounting principles.....	.....	.....
50. Capital changes:		
50.1 Paid in.....	.....	.....
50.2 Transferred from surplus (Stock Dividend).....	.....	.....
50.3 Transferred to surplus.....	.....	.....
51. Surplus adjustment:		
51.1 Paid in.....	62,056,974	.....
51.2 Transferred to capital (Stock Dividend).....	.....	.....
51.3 Transferred from capital.....	.....	.....
51.4 Change in surplus as a result of reinsurance.....	(224,053)	(1,418,638)
52. Dividends to stockholders.....	.....	.....
53. Aggregate write-ins for gains and losses in surplus.....	(2,045,429)	225,949
54. Net change in capital and surplus for the year (Lines 37 through 53).....	44,504,598	2,923,387
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	85,311,931	40,807,333
DETAILS OF WRITE-INS		
08.301. Interest on Agent's Balances.....	225,945	302,294
08.302. Express Script Rebates.....	76,754	28,631
08.303. Other Miscellaneous Income.....	63,394	1,265
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	17,097,398	320,479
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	17,463,491	652,669
2701. Interest on Debt.....	3,982,331	6,959,592
2702. Penalties.....	1,261	3,032
2703. ....	.....	.....
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	3,983,592	6,962,624
5301. SSAP 10R Additional Surplus.....	(2,660,000)	255,000
5302. Subsidiary SSAP 10R Additional Surplus.....	(22,565)	(29,051)
5303. GALAC Contribution to GALAC Holding.....	637,136	.....
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	(2,045,429)	225,949

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	(131,058,799)	101,874,112
2. Net investment income.....	19,871,159	22,847,179
3. Miscellaneous income.....	21,829,401	5,441,357
4. Total (Lines 1 through 3).....	(89,358,239)	130,162,648
5. Benefit and loss related payments.....	87,620,983	98,718,000
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	46,127,196	43,461,413
8. Dividends paid to policyholders.....	51,988	30,666
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	9,257,733	2,702,550
10. Total (Lines 5 through 9).....	143,057,900	144,912,629
11. Net cash from operations (Line 4 minus Line 10).....	(232,416,139)	(14,749,981)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	381,114,781	37,515,594
12.2 Stocks.....	24,473,470	
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....	412,630	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	32,702	
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	406,033,583	37,515,594
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	135,982,737	29,675,840
13.2 Stocks.....	11,146,589	
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		32,702
13.7 Total investments acquired (Lines 13.1 to 13.6).....	147,129,326	29,708,542
14. Net increase (decrease) in contract loans and premium notes.....	(18,128,986)	(545,457)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	277,033,243	8,352,509
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	2,158,582	
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(8,905,419)	(453,199)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(20,809,757)	1,427,182
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(27,556,594)	973,983
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	17,060,510	(5,423,489)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	195,647	5,619,136
19.2 End of year (Line 18 plus Line 19.1).....	17,256,157	195,647
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Tax Contribution From GALIC.....	59,898,392	

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.....	(80,153,142)		(153,931,186)	(210,644,757)			27,608		7,030,402		277,364,791	
2. Considerations for supplementary contracts with life contingencies.....	(452,887)				(452,887)							
3. Net investment income.....	19,089,909		6,846,597	8,392,350	20,312		2,018	39,557	87,622		3,701,453	
4. Amortization of Interest Maintenance Reserve (IMR).....	866,108		(52,412)	(64,245)	(155)		(15)	(303)	22,737		960,501	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	4,589,963		606,984	16,721			986		789,118		3,176,154	
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	17,463,491	0	13,012,608	15,684,692	33,711	0	3,387	0	(498,819)	0	(10,772,088)	0
9. Totals (Lines 1 to 8.3).....	(38,596,558)	0	(133,517,409)	(186,615,239)	(399,019)	0	33,984	39,254	7,431,060	0	274,430,811	0
10. Death benefits.....	(1,007,606)		(1,039,099)				31,493					
11. Matured endowments (excluding guaranteed annual pure endowments).....	121,994		121,994									
12. Annuity benefits.....	2,860,656			2,769,590				91,066				
13. Disability benefits and benefits under accident and health contracts.....	121,620,462		1,862						2,192,541		119,426,059	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	(102,380)		(102,380)									
15. Surrender benefits and withdrawals for life contracts.....	11,698,407		635,982	11,062,425								
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	(4,502,888)		95,176	(4,600,760)	2,724				(13)		(15)	
18. Payments on supplementary contracts with life contingencies.....	50,907				50,907							
19. Increase in aggregate reserves for life and accident and health contracts.....	(248,003,932)		(141,396,744)	(198,667,482)	(433,522)		(14,279)	(23,462)	3,821,645		88,709,912	
20. Totals (Lines 10 to 19).....	(117,264,380)	0	(141,683,209)	(189,436,227)	(379,891)	0	17,214	67,604	6,014,173	0	208,135,956	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	22,077,614		281,131	21,637			3,777		749,022		21,022,047	
22. Commissions and expense allowances on reinsurance assumed.....	5,615,654		2,380						165,717		5,447,557	
23. General insurance expenses.....	16,238,848		1,320,751	9,836			23,648		175,947		13,372,393	1,336,273
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	4,960,498		196,113	58,449			3,209		50,349		4,652,378	
25. Increase in loading on deferred and uncollected premiums.....	88,044		(460,238)				(1,706)		19,075		530,913	
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	3,983,592	0	3,982,435	1	0	0	2	0	15	0	1,139	0
28. Totals (Lines 20 to 27).....	(64,300,130)	0	(136,360,637)	(189,346,304)	(379,891)	0	46,144	67,604	7,174,298	0	253,162,383	1,336,273
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	25,703,572	0	2,843,228	2,731,065	(19,128)	0	(12,160)	(28,350)	256,762	0	21,268,428	(1,336,273)
30. Dividends to policyholders.....	11,988		11,790	198								
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	25,691,584	0	2,831,438	2,730,867	(19,128)	0	(12,160)	(28,350)	256,762	0	21,268,428	(1,336,273)
32. Federal income taxes incurred (excluding tax on capital gains).....	59,582,339		(2,527,824)	(1,648,847)	(11,185)		(18,574)	(30,383)	825,810		63,461,038	(467,696)
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).....	(33,890,755)	0	5,359,262	4,379,714	(7,943)	0	6,414	2,033	(569,048)	0	(42,192,610)	(868,577)

DETAILS OF WRITE-INS

08.301. Interest on Agent's Balances.....	225,945										225,945	
08.302. Express Script Rebates.....	76,754										76,754	
08.303. Other Miscellaneous Income.....	63,394										63,394	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	17,097,398	0	13,012,608	15,684,692	33,711	0	3,387	0	(498,819)	0	(11,138,181)	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	17,463,491	0	13,012,608	15,684,692	33,711	0	3,387	0	(498,819)	0	(10,772,088)	0
2701. Interest on Debt.....	3,982,331		3,982,331									
2702. Penalties.....	1,261		104		1		2		15		1,139	
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	3,983,592	0	3,982,435	1	0	0	2	0	15	0	1,139	0

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....370,683	.....288,354
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....19,055,325	.....16,981,477
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....11,160	.....11,160
2.21 Common stocks of affiliates.....	.....1,289,487	.....1,289,487
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....1,059,774	.....740,713
6. Cash, cash equivalents and short-term investments.....	(e).....4,778	.....4,960
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....95	.....95
10. Total gross investment income.....	.....21,791,302	.....19,316,245
11. Investment expenses.....	.....	(g).....226,337
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....226,337
17. Net investment income (Line 10 minus Line 16).....	.....	.....19,089,909

DETAILS OF WRITE-INS

0901. OTHER INVESTMENT INCOME.....	.....95	.....95
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....95	.....95
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....1,310,687 accrual of discount less \$.....1,236,499 amortization of premium and less \$.....1,682,120 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....898,475	.....	.....898,475	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....36,212,464	.....(49,770)	.....36,162,694	.....80	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....2,687,063	.....	.....2,687,063	.....(1,880,460)	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....(718,136)	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....412,630	.....	.....412,630	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....40,210,632	.....(49,770)	.....40,160,862	.....(2,598,516)	.....0

DETAILS OF WRITE-INS

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

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

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected.....	4,626,344		(2,047)					166,924		4,461,467	
2. Deferred and accrued.....	0										
3. Deferred, accrued and uncollected:											
3.1 Direct.....	160,392		5,836					39,602		114,954	
3.2 Reinsurance assumed.....	4,570,571							166,924		4,403,647	
3.3 Reinsurance ceded.....	104,619		7,883					39,602		57,134	
3.4 Net (Line 1 + Line 2).....	4,626,344	0	(2,047)	0	0	0	0	166,924	0	4,461,467	0
4. Advance.....	279,068							619		278,449	
5. Line 3.4 - Line 4.....	4,347,276	0	(2,047)	0	0	0	0	166,305	0	4,183,018	0
6. Collected during year:											
6.1 Direct.....	18,885,350		4,616					759,155		18,121,579	
6.2 Reinsurance assumed.....	(105,108)							(2,090)		(103,018)	
6.3 Reinsurance ceded.....	2,583,965		(2,396)					759,155		1,827,206	
6.4 Net.....	16,196,277	0	7,012	0	0	0	0	(2,090)	0	16,191,355	0
7. Line 5 + Line 6.4.....	20,543,553	0	4,965	0	0	0	0	164,215	0	20,374,373	0
8. Prior year (uncollected + deferred and accrued - advance).....	(527,214)									(527,214)	
9. First year premiums and considerations:											
9.1 Direct.....	19,220,324		10,452					744,622		18,465,250	
9.2 Reinsurance assumed.....	4,453,505							164,215		4,289,290	
9.3 Reinsurance ceded.....	2,603,062		5,487					744,622		1,852,953	
9.4 Net (Line 7 - Line 8).....	21,070,767	0	4,965	0	0	0	0	164,215	0	20,901,587	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	109,060			109,060							
10.2 Reinsurance assumed.....	0										
10.3 Reinsurance ceded.....	47,643			47,643							
10.4 Net.....	61,417	0	0	61,417	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected.....	48,361,618		(1,711,163)	10,450		(28,502)		1,636,391		48,454,442	
12. Deferred and accrued.....	0										
13. Deferred, accrued and uncollected:											
13.1 Direct.....	2,329,400		1,455,461			122		117,026		756,791	
13.2 Reinsurance assumed.....	49,744,283		14,788					1,635,644		48,093,851	
13.3 Reinsurance ceded.....	3,712,064		3,181,412	(10,450)		28,624		116,279		396,199	
13.4 Net (Line 11 + Line 12).....	48,361,618	0	(1,711,163)	10,450	0	(28,502)	0	1,636,391	0	48,454,442	0
14. Advance.....	2,489,843							47,901		2,441,942	
15. Line 13.4 - Line 14.....	45,871,775	0	(1,711,163)	10,450	0	(28,502)	0	1,588,490	0	46,012,500	0
16. Collected during year:											
16.1 Direct.....	109,380,909		6,929,281	605		101,674		1,139,795		101,209,554	
16.2 Reinsurance assumed.....	122,969,580		34,117					5,157,467		117,777,996	
16.3 Reinsurance ceded.....	379,226,408		158,632,506	210,717,229		43,957		1,021,056		8,811,660	
16.4 Net.....	(146,875,919)	0	(151,669,108)	(210,716,624)	0	57,717	0	5,276,206	0	210,175,890	0
17. Line 15 + Line 16.4.....	(101,004,144)	0	(153,380,271)	(210,706,174)	0	29,215	0	6,864,696	0	256,188,390	0
18. Prior year (uncollected + deferred and accrued - advance).....	281,183		555,879			1,607		(1,491)		(274,812)	
19. Renewal premiums and considerations:											
19.1 Direct.....	109,102,860		6,701,912	605		98,857		1,176,816		101,124,670	
19.2 Reinsurance assumed.....	171,016,470		33,509					6,747,566		164,235,395	
19.3 Reinsurance ceded.....	381,404,656		160,671,571	210,706,779		71,249		1,058,195		8,896,862	
19.4 Net (Line 17 - Line 18).....	(101,285,327)	0	(153,936,150)	(210,706,174)	0	27,608	0	6,866,187	0	256,463,202	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	128,432,244	0	6,712,364	109,665	0	98,857	0	1,921,438	0	119,589,920	0
20.2 Reinsurance assumed.....	175,469,975	0	33,509	0	0	0	0	6,911,781	0	168,524,685	0
20.3 Reinsurance ceded.....	384,055,361	0	160,677,058	210,754,422	0	71,249	0	1,802,817	0	10,749,815	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	(80,153,143)	0	(153,931,185)	(210,644,757)	0	27,608	0	7,030,402	0	277,364,789	0

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

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		9 Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	10 Credit (Group & Individual) Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)										
21. To pay renewal premiums.....	271		271							
22. All other.....	1,976		1,976							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED										
23. First year (other than single):										
23.1 Reinsurance ceded.....	1,923,597		1,035				578,034		1,344,528	
23.2 Reinsurance assumed.....	2,267,787						84,429		2,183,358	
23.3 Net ceded less assumed.....	(344,190)	0	1,035	0	0	0	493,605	0	(838,830)	0
24. Single:										
24.1 Reinsurance ceded.....	16,721			16,721						
24.2 Reinsurance assumed.....	0									
24.3 Net ceded less assumed.....	16,721	0	0	16,721	0	0	0	0	0	0
25. Renewal:										
25.1 Reinsurance ceded.....	2,649,646		605,949			986	211,084		1,831,627	
25.2 Reinsurance assumed.....	3,347,867		2,380				81,289		3,264,198	
25.3 Net ceded less assumed.....	(698,221)	0	603,569	0	0	986	129,795	0	(1,432,571)	0
26. Totals:										
26.1 Reinsurance ceded (Page 6, Line 6).....	4,589,964	0	606,984	16,721	0	986	789,118	0	3,176,155	0
26.2 Reinsurance assumed (Page 6, Line 22).....	5,615,654	0	2,380	0	0	0	165,718	0	5,447,556	0
26.3 Net ceded less assumed.....	(1,025,690)	0	604,604	16,721	0	986	623,400	0	(2,271,401)	0
COMMISSIONS INCURRED (direct business only)										
27. First year (other than single).....	6,461,256		54,342			3,519	564,745		5,838,650	
28. Single.....	21,637			21,637						
29. Renewal.....	15,594,720		226,789			258	184,277		15,183,396	
30. Deposit-type contract funds.....	0									
31. Totals (to agree with Page 6, Line 21).....	22,077,613	0	281,131	21,637	0	3,777	749,022	0	21,022,046	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		3 Cost Containment	3 All Other			
1. Rent.....	43,381		706,629	13,333		763,343
2. Salaries and wages.....	731,111		8,303,660	591,429		9,626,200
3.11 Contributions for benefit plans for employees.....	113,340		1,309,429			1,422,769
3.12 Contributions for benefit plans for agents.....						0
3.21 Payments to employees under non-funded benefit plans.....						0
3.22 Payments to agents under non-funded benefit plans.....						0
3.31 Other employee welfare.....	11,736		142,982	678		155,396
3.32 Other agent welfare.....						0
4.1 Legal fees and expenses.....	577		34,928	36,279		71,784
4.2 Medical examination fees.....			102,578			102,578
4.3 Inspection report fees.....						0
4.4 Fees of public accountants and consulting actuaries.....	54,420		174,666			229,086
4.5 Expense of investigation and settlement of policy claims.....	12,300		708,260			720,560
5.1 Traveling expenses.....	5,529		57,671	48,021		111,221
5.2 Advertising.....			125,695	49,354		175,049
5.3 Postage, express, telegraph and telephone.....	24,193		1,162,115	529		1,186,837
5.4 Printing and stationery.....	5,846		257,131	58,081		321,058
5.5 Cost or depreciation of furniture and equipment.....	151		75,728	5,302		81,181
5.6 Rental of equipment.....	47,365		185,000			232,365
5.7 Cost or depreciation of EDP equipment and software.....	23,022		161,825	1,727		186,574
6.1 Books and periodicals.....	4,198		43,577			47,775
6.2 Bureau and association fees.....	2,664		5,420			8,084
6.3 Insurance, except on real estate.....	20,603		45,884			66,487
6.4 Miscellaneous losses.....	(807)		144,422	336,533		480,148
6.5 Collection and bank service charges.....	34,723		156,394			191,117
6.6 Sundry general expenses.....	(37,180)		(2,564,734)	192,180		(2,409,734)
6.7 Group service and administration fees.....	2,212		10,763			12,975
6.8 Reimbursements by uninsured plans.....						0
7.1 Agency expense allowance.....			428			428
7.2 Agents' balances charged off (less \$.....3,024 recovered).....						0
7.3 Agency conferences other than local meetings.....	93		236,652			236,745
9.1 Real estate expenses.....						0
9.2 Investment expenses not included elsewhere.....				226,337		226,337
9.3 Aggregate write-ins for expenses.....	254,758	0	1,961,237	2,827	0	2,218,822
10. General expenses Incurred.....	1,354,235	0	13,548,340	1,336,273	226,337	(a).....16,465,185
11. General expenses unpaid December 31, prior year.....	111,231		339,907			451,138
12. General expenses unpaid December 31, current year.....			3,382,271			3,382,271
13. Amounts receivable relating to uninsured plans, prior year.....						0
14. Amounts receivable relating to uninsured plans, current year.....						0
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	1,465,466	0	10,505,976	1,336,273	226,337	13,534,052

DETAILS OF WRITE-INS

09.301. EDP Expenses.....	254,758		1,718,480	77		1,973,315
09.302. TPA Services Fees.....			242,757	2,750		245,507
09.303.....						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	254,758	0	1,961,237	2,827	0	2,218,822

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

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....	15,919	178,405			194,324
3. State taxes on premiums.....	117,964	3,651,228			3,769,192
4. Other state taxes, including \$.....0 for employee benefits.....	11,796	184,981			196,777
5. U.S. Social Security taxes.....	74,009	540,131			614,140
6. All other taxes.....	38,083	147,982			186,065
7. Taxes, licenses and fees incurred.....	257,771	4,702,727	0	0	4,960,498
8. Taxes, licenses and fees unpaid December 31, prior year.....	126,038	1,152,254			1,278,292
9. Taxes, licenses and fees unpaid December 31, current year.....		755,839			755,839
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	383,809	5,099,142	0	0	5,482,951

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....	271	
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	1,976	
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	2,247	0
6. Paid-in cash.....	6,581	
7. Left on deposit.....	3,161	
8. Aggregate write-ins for dividend or refund options.....	0	0
9. Total Lines 5 through 8.....	11,989	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	0	0
16. Total from prior year.....	40,000	
17. Total dividends or refunds (Lines 9 + 15 - 16).....	(28,011)	0

DETAILS OF WRITE-INS

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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. AM(5) 3.00% ANB.....	24,368		24,368		
0100002. 41 CET 3.00%	32,889		32,889		
0100003. 41 CSO 2.50%	18,679		18,679		
0100004. 41 CSO 2.50% CRVM.....	5,149		5,149		
0100005. 41 CSO 2.75% CRVM.....	72,685		72,685		
0100006. 41 CSO 3.00%	3,789,416		3,789,416		
0100007. 41 CSO 3.00% CRVM.....	629,174		629,174		
0100008. 58 CET 2.50%	126,311		126,311		
0100009. 58 CET 3.00%	1,177,021		1,177,021		
0100010. 58 CET 3.50%	1,204,034		1,204,034		
0100011. 58 CET 3.50% ALB.....	27,016		27,016		
0100012. 58 CET 3.50% ANB.....	20,417		20,417		
0100013. 58 CET 4.00%	480		480		
0100014. 58 CET 4.00% ALB	212		212		
0100015. 58 CET 4.50%	115,679		115,679		
0100016. 58 CSO 2.00%	56,298		56,298		
0100017. 58 CSO 2.50%	142,018		142,018		
0100018. 58 CSO 2.50% CRVM	29,971		29,971		
0100019. 58 CSO 2.75% CRVM.....	61,804		61,804		
0100020. 58 CSO 3.00%	4,720,146		4,720,146		
0100021. 58 CSO 3.00% CRVM.....	38,592,990		38,592,990		
0100022. 58 CSO 3.00% CRVM ANB.....	523		523		
0100023. 58 CSO 3.50%	651,843		651,843		
0100024. 58 CSO 3.50% ALB	2,439		2,439		
0100025. 58 CSO 3.50% ANB	32,564		32,564		
0100026. 58 CSO 3.50% CRVM.....	11,391,988		11,391,988		
0100027. 58 CSO 3.50% CRVM ALB.....	423,402		423,402		
0100028. 58 CSO 3.50% CRVM ANB.....	75,742		75,742		
0100029. 58 CSO 4.00%	107,573		107,573		
0100030. 58 CSO 4.00% ALB.....	910		910		
0100031. 58 CSO 4.00% CRVM.....	8,111,259		8,111,259		
0100032. 58 CSO 4.00% CRVM ALB.....	63,338		63,338		
0100033. 58 CSO 4.50%	402,277		402,277		
0100034. 58 CSO 4.50% CRVM.....	22,446,706		22,446,706		
0100035. 58 CSO 4.50% CRVM ALB.....	79,893		79,893		
0100036. 58 CSO 4.50%/20/3.50% CRVM.....	4,016,706		4,016,706		
0100037. 58 CSO 5.50% CRVM ALB.....	22,981		22,981		
0100038. 80 CET 3.50%	6,223		6,223		
0100039. 80 CET 4.50%	117,283		117,283		
0100040. 80 CET 5.00%.....	60,129		60,129		
0100041. 80 CET 5.50%.....	109,326		109,326		
0100042. 80 CET 6.00%.....	7,665		7,665		
0100043. 80 CSO 3.50%	1,066		1,066		
0100044. 80 CSO 3.50% CRVM.....	223,412		223,412		
0100045. 80 CSO 4.00%.....	491		491		
0100046. 80 CSO 4.00% CRVM.....	336,290		336,290		
0100047. 80 CSO 4.00% CRVM ALB.....	219,869		219,869		
0100048. 80 CSO 4.50%	318,944		318,944		
0100049. 80 CSO 4.50% CRVM.....	13,209,186		13,209,186		
0100050. 80 CSO 4.50% CRVM ALB.....	93,481		93,481		
0100051. 80 CSO 5.00%	70,094		70,094		
0100052. 80 CSO 5.00% CRVM.....	4,286,184		4,286,184		
0100053. 80 CSO 5.25% CRVM.....	11,460,937		11,460,937		
0100054. 80 CSO 5.50%	142,912		142,912		
0100055. 80 CSO 5.50% CRVM.....	8,140,730		8,140,730		
0100056. 80 CSO 6.00% ALB.....	90,025		90,025		
0100057. 80 CSO 6.00% CRVM.....	2,313,870		2,313,870		
0100058. 01 CSO 4.00% CRVM ANB.....	1,114,327		1,114,327		
0100059. Unearned Premium.....	7,845				7,845
0100060. a-2000 6.00% NLP.....	169,814		169,814		
0199997. Totals (Gross).....	141,177,004	0	141,169,159	0	7,845
0199998. Reinsurance ceded.....	141,177,004		141,169,159		7,845
0199999. Totals (Net).....	0	0	0	0	0

Annuities (excluding supplementary contracts with life contingencies):

0200001. 51 GA 4.00%.....	8,880	XXX		XXX	8,880
0200002. 71 GA 6.00%.....	870,934	XXX		XXX	870,934
0200003. 71 IA 7.00%.....	274,322	XXX		XXX	
0200004. Various Accumulations.....	1,573,354	XXX		XXX	
0200005. A-2000 4.25% CARVM.....	1,805,684	XXX		XXX	
0200006. A-2000 4.50% CARVM.....	10,097,205	XXX		XXX	
0200007. A-2000 4.75% CARVM.....	146,653,718	XXX		XXX	
0200008. A-2000 5.00% CARVM.....	41,402,715	XXX		XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200009. A-2000 5.25% CARVM.....	323,817	XXX	323,817	XXX	
0200010. A-2000 5.50% CARVM.....	28,187,686	XXX	28,187,686	XXX	
0200011. A-2000 5.75% CARVM.....	344,933	XXX	344,933	XXX	
0200012. A-2000 6.00% CARVM.....	73,209	XXX	73,209	XXX	
0299997. Totals (Gross).....	231,616,457	XXX	230,736,643	XXX	879,814
0299998. Reinsurance ceded.....	231,616,457	XXX	230,736,643	XXX	879,814
0299999. Totals (Net).....	0	XXX	0	XXX	0
Supplementary Contracts with Life Contingencies:					
0300001. 71 IA 5.00%.....	274,300		274,300		
0300002. 71 IA 6.00%.....	8,195		8,195		
0300003. 71 IA 6.75%.....	924		924		
0300004. 71 IA 7.50%.....	3,125		3,125		
0300005. 71 IA 10.5%.....	13,757		13,757		
0300006. 83 IA 4.50%.....	41,112		41,112		
0300007. 83 IA 4.75%.....	69,126		69,126		
0399997. Totals (Gross).....	410,539	0	410,539	0	0
0399998. Reinsurance ceded.....	410,539		410,539		
0399999. Totals (Net).....	0	0	0	0	0
Accidental Death Benefits:					
0400001. 59 ADB 3%.....	137,300		137,300		
0400002. 59 ADB 58 CSO 3.0% NET LEVEL.....	190		190		
0400003. 1959 ADB with 1980 CSO 4%.....	3		3		
0499997. Totals (Gross).....	137,493	0	137,493	0	0
0499998. Reinsurance ceded.....	137,493		137,493		
0499999. Totals (Net).....	0	0	0	0	0
Disability - Active Lives:					
0500001. 52 DIS / 58 CSO 3% NL.....	63,293		63,293		
0500002. Unearned Premium - Payor.....	2,100		2,100		
0500003. 52 DIS 58 CSO 3.0%.....	514		514		
0599997. Totals (Gross).....	65,907	0	65,907	0	0
0599998. Reinsurance ceded.....	65,907		65,907		
0599999. Totals (Net).....	0	0	0	0	0
Disability - Disabled Lives:					
0600001. 52 DIS / 58 CSO 3% BEN 4.....	132,140		132,140		
0600002. 52 DIS / 58 CSO 3% BEN 5.....	457,217		457,217		
0600003. 70 GROUP DIS 3.5%.....	109				109
0600004. 52 DIS 58 CSO 3.5%.....	1,229		1,229		
0699997. Totals (Gross).....	590,695	0	590,586	0	109
0699998. Reinsurance ceded.....	590,695		590,586		109
0699999. Totals (Net).....	0	0	0	0	0
Miscellaneous Reserves:					
0700001. Deficiency Reserves.....	15,973		15,973		
0700002. Non-Deduction Reserves.....	498,634		492,381		6,253
0700003. IPC Reserves.....	2,403,134		2,402,641		493
0700004. Guaranteed Insurability Riders.....	54,650		54,650		
0700005. Substandard Extra.....	31,699		31,699		
0799997. Totals (Gross).....	3,004,090	0	2,997,344	0	6,746
0799998. Reinsurance ceded.....	3,004,090		2,997,344		6,746
0799999. Totals (Net).....	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1.....	0	0	0	0	0

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes No
 1.2 If not, state which kind is issued
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes No
 2.2 If not, state which kind is issued
 NON-PARTICIPATING
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes No
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes No
 4.1 Amount of insurance: \$.....
 4.2 Amount of reserve: \$.....
 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during year: \$.....
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes No
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes No
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$.....
 7.4 Identify where the reserves are reported in the blank.
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes No
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements. \$.....
 8.2 State the amount of reserves established for this business. \$.....
 8.3 Identify where the reserves are reported in the blank.
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes No
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. \$.....
 9.2 State the amount of reserves established for this business. \$.....
 9.3 Identify where the reserves are reported in the blank.

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	17,655,745	208,814		60,626	166,025	17,072,622	137,734		9,924
2. Additional contract reserves (a).....	77,707,364	3,758,180		362,152	4,244,323	69,265,428	561		76,720
3. Additional actuarial reserves - Asset/Liability analysis.....	0								
4. Reserve for future contingent benefits.....	0								
5. Reserve for rate credits.....	0								
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	95,363,109	3,966,994	0	422,778	4,410,348	86,338,050	138,295	0	86,644
8. Reinsurance ceded.....	7,384,218	5,864				7,378,354			
9. Totals (Net).....	87,978,891	3,961,130	0	422,778	4,410,348	78,959,696	138,295	0	86,644
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	22,345,917	49,187		10,794	12,180,927	9,667,504			437,505
11. Additional actuarial reserves - Asset/Liability analysis.....	0								
12. Reserve for future contingent benefits.....	0								
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	22,345,917	49,187	0	10,794	12,180,927	9,667,504	0	0	437,505
15. Reinsurance ceded.....	24,151					24,151			
16. Totals (Net).....	22,321,766	49,187	0	10,794	12,180,927	9,643,353	0	0	437,505
17. TOTALS (Net).....	110,300,657	4,010,317	0	433,572	16,591,275	88,603,049	138,295	0	524,149
18. TABULAR FUND INTEREST.....	1,853,947	60,484		15,712	247,225	1,524,005			6,521

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	13,418,245		4,599,930	38,893	6,066,956	2,712,466
2. Deposits received during the year.....	293,732				203,695	90,037
3. Investment earnings credited to the account.....	542,430		225,044	4,672	173,015	139,699
4. Other net change in reserves.....	1,100,247		1,054,391		(169,091)	214,947
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	2,532,815		1,895,869	24,460	454,031	158,455
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	12,821,839	0	3,983,496	19,105	5,820,544	2,998,694
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	6,749					6,749
12. Net change in reinsurance ceded.....	12,818,649		3,983,496	19,105	5,820,544	2,995,504
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	(12,811,900)	0	(3,983,496)	(19,105)	(5,820,544)	(2,988,755)
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	9,939	0	0	0	0	9,939

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	4,571,310		1,402,644	2,938,155			2,200		3,765		224,546
2.22 Reinsurance assumed.....	1,967,318								81,524		1,885,794
2.23 Reinsurance ceded.....	4,384,066		1,402,644	2,938,155			2,200		2,701		38,366
2.24 Net.....	2,154,562	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 82,588	(b) 0	(b) 2,071,974
3. Incurred but unreported:											
3.1 Direct.....	11,875,231		806,351				18,340		213,729		10,836,811
3.2 Reinsurance assumed.....	47,077,721								2,080,017		44,997,704
3.3 Reinsurance ceded.....	3,570,456		806,351				18,340		200,214		2,545,551
3.4 Net.....	55,382,496	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 2,093,532	(b) 0	(b) 53,288,964
4. Totals:											
4.1 Direct.....	16,446,541	0	2,208,995	2,938,155	0	0	20,540	0	217,494	0	11,061,357
4.2 Reinsurance assumed.....	49,045,039	0	0	0	0	0	0	0	2,161,541	0	46,883,498
4.3 Reinsurance ceded.....	7,954,522	0	2,208,995	2,938,155	0	0	20,540	0	202,915	0	2,583,917
4.4 Net.....	57,537,058	(a) 0	(a) 0	0	0	0	(a) 0	0	2,176,120	0	55,360,938

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(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 \$.....49,187, 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 \$.....22,272,579 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.....	93,436,210		8,262,301	5,788,061	73,566		137,940	141,027	649,111		78,384,204
1.2 Reinsurance assumed.....	(618,689)										(618,689)
1.3 Reinsurance ceded.....	14,277,916		6,438,066	1,777,469					614,804		5,447,577
1.4 Net..... (d)	78,539,605	0	1,824,235	4,010,592	73,566	0	137,940	141,027	34,307	0	72,317,938
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	16,446,541		2,208,995	2,938,155			20,540		217,494		11,061,357
2.2 Reinsurance assumed.....	49,045,039								2,161,541		46,883,498
2.3 Reinsurance ceded.....	7,954,522		2,208,995	2,938,155			20,540		202,915		2,583,917
2.4 Net.....	57,537,058	0	0	0	0	0	0	0	2,176,120	0	55,360,938
3. Amounts recoverable from reinsurers December 31, current year.....	2,554,175		2,320,733	104,269	22,659		56,452	49,961			101
4. Liability December 31, prior year:											
4.1 Direct.....	15,281,293		2,362,212	1,152,857			49,996		17,914		11,698,314
4.2 Reinsurance assumed.....	(620,660)										(620,660)
4.3 Reinsurance ceded.....	2,913,621		72,530	16,124					28		2,824,939
4.4 Net.....	11,747,012	0	2,289,682	1,136,733	0	0	49,996	0	17,886	0	8,252,715
5. Amounts recoverable from reinsurers December 31, prior year.....	1,870,938		1,870,938								
6. Incurred benefits:											
6.1 Direct.....	94,601,458	0	8,109,084	7,573,359	73,566	0	108,484	141,027	848,691	0	77,747,247
6.2 Reinsurance assumed.....	49,047,010	0	0	0	0	0	0	0	2,161,541	0	46,885,469
6.3 Reinsurance ceded.....	20,002,054	0	9,024,326	4,803,769	22,659	0	76,992	49,961	817,691	0	5,206,656
6.4 Net.....	123,646,414	0	(915,242)	2,769,590	50,907	0	31,492	91,066	2,192,541	0	119,426,060

(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 \$.....121,994 in Line 1.1, \$.....121,994 in Line 1.4, \$.....121,994 in Line 6.1 and \$.....121,994 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 \$.....8,262 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Derivatives (Schedule DB).....			.0
8. Other invested assets (Schedule BA).....			.0
9. Receivables for securities.....			.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.0	.0	.0
13. Title plants (for Title insurers only).....			.0
14. Investment income due and accrued.....			.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	5,547	59,484	53,937
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
15.3 Accrued retrospective premiums.....			.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....		114,892	114,892
16.2 Funds held by or deposited with reinsured companies.....			.0
16.3 Other amounts receivable under reinsurance contracts.....			.0
17. Amounts receivable relating to uninsured plans.....			.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
18.2 Net deferred tax asset.....	54,741,434	3,611,000	(51,130,434)
19. Guaranty funds receivable or on deposit.....			.0
20. Electronic data processing equipment and software.....			.0
21. Furniture and equipment, including health care delivery assets.....	1,387,276		(1,387,276)
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
23. Receivables from parent, subsidiaries and affiliates.....			.0
24. Health care and other amounts receivable.....	2,466,416	2,025,942	(440,474)
25. Aggregate write-ins for other than invested assets.....	541,384	522,779	(18,605)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	59,142,057	6,334,097	(52,807,960)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	59,142,057	6,334,097	(52,807,960)

DETAILS OF WRITE-INS

1101.....			.0
1102.....			.0
1103.....			.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Other Receivables and Prepaid Expenses.....	541,384	75,687	(465,697)
2502. Disallowed IMR.....		447,092	447,092
2503.....			.0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	541,384	522,779	(18,605)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

a. Accounting Practices and Procedures

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

The Ohio Department of Insurance recognizes only statutory accounting 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 the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures* manual, ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

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

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

c. Accounting Policy

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

The Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans with an NAIC rating 1 through 5 are stated at amortized cost using the interest method; those rated 6 are stated at lower of cost or market.
- (3) Common stocks are stated at market, except investments in stocks of wholly owned subsidiaries, which are carried on the equity basis, in accordance with SSAP No. 97.
- (4) – (5) Not applicable
- (6) Loan-backed securities with an NAIC rating of 1 through 5 are stated at amortized cost using the interest method; securities rated 6 are stated at the lower of amortized cost or market. Certain residential mortgage-backed securities (RMBS), commercial mortgage-backed securities (CMBS) and loan-backed and structured securities (LBASS) are subject to the two-step process based on the price point determined by a third party financial model to properly reflect the expected loss from the securities which in turn determines the Book Adjusted Carrying Value method and a final NAIC designation. Those RMBS, CMBS and LBASS securities that are not modeled but receive a current year Acceptable Rating Organizations (ARO) rating are subject to the two-step Modified FE process based on the price point determined by the NAIC which in turn determines the Book Adjusted Carrying Value method and a final NAIC designation. For loan-backed bonds and structured securities, dealer modified anticipated prepayment assumptions are used at the date of purchase to determine effective yields. Significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
- (7) Investments in subsidiaries, controlled and affiliated companies are valued using the equity method, in accordance with SSAP No. 97.
- (8) - (9) Not applicable
- (10) The Company utilizes anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) – (13) Not applicable

2. Accounting Changes and Corrections of Errors – Not applicable

3. Business Combinations and Goodwill – Not applicable.

4. Discontinued Operations – Not applicable.

5. Investments

a. – c. Not applicable

d. Loan-Backed Securities

- (1) The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
- (2) The Company does not currently hold any securities with a recognized other-than-temporary ("OTTI") impairment where there is an intent to sell or an inability or lack of intent to hold the securities for a sufficient period of time necessary to recover the

NOTES TO FINANCIAL STATEMENTS

amortized cost basis of the securities.

(3) The following table shows each security with an other-than-temporary ("OTTI") impairment recognized during 2012:

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value	Date Reported
47232DAK8	14,188	11,421	2,767	11,421	10,516	3/31/12
47232VAJ1	18,920	12,035	6,885	12,035	21,182	3/31/12
47232VCN0	58,105	52,338	5,767	52,338	21,212	3/31/12
47232VGK2	107,523	73,172	34,351	73,172	95,660	3/31/12

(4) The Company did not have any loan-backed securities with an unrealized loss.

(5) Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses at December 31, 2012. The Company has the intent to hold such securities until they recover in value or mature.

e. - g. Not applicable

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

7. Investment Income – Not applicable

8. Derivative Instruments – Not applicable

9. Income Taxes

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

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

a. The components of the net deferred tax asset (DTA)/liability (DTL) at December 31, 2012 are as follows:

(1)

<i>(in Thousands)</i>	December 31, 2012			December 31, 2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross DTA	71,304	-	71,304	11,357	2,528	13,885	59,947	(2,528)	57,419
(b) Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
(c) Adjusted gross DTA (1a - 1b)	71,304	-	71,304	11,357	2,528	13,885	59,947	(2,528)	57,419
(d) Nonadmitted DTA	(54,742)	-	(54,742)	(3,611)	-	(3,611)	(51,131)	-	(51,131)
(e) Subtotal Net Admitted DTA (1c - 1d)	16,562	-	16,562	7,746	2,528	10,274	8,816	(2,528)	6,288
(f) DTL	(971)	-	(971)	(1,589)	(658)	(2,247)	618	658	1,276
(g) Net admitted DTA (1e - 1f)	15,591	-	15,591	6,157	1,870	8,027	9,434	(1,870)	7,564

(2)

<i>(in Thousands)</i>	December 31, 2012			December 31, 2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c									
(a) Admitted pursuant to ¶11.a. (loss carrybacks)	5,165	-	5,165	4,446	296	4,742	719	(296)	423
(b) Admitted pursuant to ¶11.b. (realization)	10,426	-	10,426	1,063	2,222	3,285	9,363	(2,222)	7,141
1. Realization per ¶11.b.i.	11,326	-	11,326	1,063	2,222	3,285	10,263	(2,222)	8,041
2. Limitation per ¶11.b.ii.	-	-	-	-	-	-	-	-	-
(c) Admitted pursuant to ¶11.c.	971	-	971	1,589	658	2,247	(618)	(658)	(1,276)
(d) Total admitted adjusted gross deferred tax asset (2a+2b+2c)	16,562	-	16,562	7,098	3,176	10,274	9,464	(3,176)	6,288

(3)

Used in ¶11.b.	December 31, 2012	December 31, 2011
(a) Applicable ratio for realization limitation threshold table	976%	N/A

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

Impact of Tax Planning Strategies	December 31, 2012			December 31, 2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	0%	0%	0%	18%	18%	0%	-18%	-18%
(b) Net admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	31%	31%	0%	-31%	-31%
(c) Do TPS include a reinsurance strategy?			No			No			

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

The Company has recognized all of its deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

c. Significant components of income taxes incurred

(1) Current income taxes incurred consist of the following major components:

(in Thousands)	December 31, 2012	December 31, 2011
(a) Current federal income tax expense/(benefit)	59,582	3,232
(b) Foreign income tax expense/(benefit)	-	-
(c) Subtotal	59,582	3,232
(d) Tax expense/(benefit) on realized capital gains/(losses)	3,338	296
(e) Utilization of capital loss carry-forwards	-	-
(f) Other, including prior year underaccrual/(overaccrual)	-	-
Federal and foreign income taxes incurred	62,920	3,528

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

(2) DTAs resulting from book/tax differences in:

(in Thousands)	December 31, 2012	December 31, 2011	Change
Other insurance & contract holder liability	1,620	1,103	517
Goodwill & intangibles	60,028	-	60,028
Deferred acquisition costs	3,548	9,060	(5,512)
Nonadmitted assets	1,540	797	743
Investment, net	3,052	2,325	727
Other	800	397	403
Deferred intercompany loss	-	203	(203)
Unrealized	715	-	715
Gross DTAs	71,304	13,885	57,419
Statutory valuation adjustment	-	-	-
Nonadmitted ordinary/capital DTAs	(54,742)	(3,611)	(51,131)
Admitted DTA	16,562	10,274	6,288

(3) DTLs resulting from book/tax differences in:

(in Thousands)	December 31, 2012	December 31, 2011	Change
Other insurance & contract holder liability	940	-	940
Investment, net	-	2,042	(2,042)
Other	32	205	(173)
Gross DTL	971	2,247	(1,276)

4. Net Deferred Tax Assets/Liabilities 15,591 8,027 7,564

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

(in Thousands)	December 31, 2012	December 31, 2011	Change
Total deferred tax assets	71,304	13,885	57,419
Total deferred tax liabilities	(971)	(2,247)	1,276
Net deferred tax assets/liabilities	70,332	11,638	58,694
Statutory valuation allowance adjustment	-	-	-
Net deferred tax assets/liabilities after SVA	70,332	11,638	58,694
Tax effect of unrealized gains (losses)	-	-	(715)
Statutory valuation allowance adjustment allocated to unrealized	-	-	-
Other intraperiod allocation of deferred tax movement	-	-	-
Change in net deferred income tax	-	-	57,979

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

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

(in Thousands)	December 31, 2012	Effective Tax Rate
Provision computed at statutory rate	14,577	35.00%
Non-admitted assets	(743)	-1.78%
IMR	3,213	7.71%
Purchase accounting	(11,336)	-27.22%
Federal benefit of state taxes	(65)	-0.16%
Ceding commission	(45)	-0.11%
Tax exempt interest	(9)	-0.02%
Intercompany dividends	(451)	-1.08%
Other permanent differences	(199)	-0.48%
Total	4,941	11.86%
Federal income taxes incurred	62,920	151.07%
Change in deferred income taxes	(57,979)	-139.21%
Total statutory income taxes	4,941	11.86%

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

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

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

Year	Amount
2012	5,064
2011	-
2010	-

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

f. Federal or foreign income tax loss contingencies

None

NOTES TO FINANCIAL STATEMENTS

g. Federal income tax return

The Company's federal income tax return is filed on a stand alone basis.

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

a, b. & c. Related party transactions for 2012 and 2011 include:

On January 26, 2012, the Company received a cash contribution of \$147,872 from Great American Financial Resources, Inc.

On March 1, 2012, the Company contributed Great American Life Assurance Company's ("GALAC") stock to GALAC Holding Company in preparation to sell GALAC under the terms of a purchase agreement with Presidential Life Insurance Company. On March 20, 2012 and March 27, 2012, the Company received return of capital payments from GALAC Holding in the amounts of \$5,303,602 and \$88,071, respectively, comprised of securities and cash.

On June 21 and 29, 2012, the Company made cash contributions to GALAC Holding in the amounts of \$2,350,000 and 54,000, respectively.

On August 31, 2012 and September 1, 2012, the Company received a contributions in the amount of \$59,898,372 and \$2,010,710, respectively.

d. At December 31, 2012, the Company reported \$779,938 as amounts due from affiliated companies and \$836,466 due to affiliated companies. The terms of the agreements require that these amounts be settled within 90 days.

e. Not applicable

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

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

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

g. All of the Company's outstanding common stock is directly owned by Cigna Health and Life Insurance Company, a Connecticut domiciled insurance company, whose ultimate parent in Cigna Corporation, a Delaware domiciled insurance holding company.

h. – i. Not applicable

11. Debt – Not applicable

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

a. – c. Not applicable

d. Consolidated/Holding Company Plans:

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

(1) Employees' Retirement Plan:

(a) All employees meeting minimum requirements are eligible to participate in an Employee Stock Ownership Retirement Plan ("Plan") established by GAFRI for employees of GAFRI and its participating subsidiaries. The Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by GAFRI on their behalf. The benefits are based on an employee's years of service and eligible compensation for each year of participation. Funding is determined annually. Each participating employer contributes an amount based upon the relationship of its total eligible compensation to total eligible compensation under the Plan. The Company's contribution for the plan was \$168,907 in 2012 and \$97,307 in 2011.

(b) Plan costs are funded as they accrue and vested benefits are fully funded. Contributions to the Plan are subject to the discretion of the Board of Directors of the Company, and the Company has no liability for future contributions under the Plan.

(c) The Company's parent, GAFRI, sponsors a 401(k) retirement plan for all eligible employees of GAFRI and its participating subsidiaries. Effective January 1, 2001, GAFRI and participating subsidiaries began making matching contributions to the 401(k) plan. Company contributions are based on the amount of the participating employees' contributions. The Company recognized expenses of \$270,594 for its contribution to the plan in 2012 and \$182,515 in 2011.

(2) Deferred Compensation Plans:

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

(3) Post Retirement Benefits – Not applicable

e. Post-Employment Benefits and Compensated Absences:

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

NOTES TO FINANCIAL STATEMENTS

f. The Medicare Modernization Act

(1) In December 2003, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 ("the Act") became law. Under the Act, starting in 2006, retirees will have the ability to obtain prescription drug benefits through a new Medicare Part D program and companies that continue to provide postretirement prescription drug benefits to their retirees may be eligible to receive a new federal subsidy.

(2) The Medicare Modernization Act had no impact on the Company's postretirement benefits.

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

a. The Company has 2,500 shares authorized and 1,800 shares issued and outstanding. All shares are class A shares.

b. – d. Not applicable

e. The maximum amount of dividends that can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards to policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2013 without prior approval is \$0 based on negative earned surplus.

f. – h. Not applicable

i. At December 31, 2012, the Company recognized a decrease in special surplus funds of 2,682,565 related to SSAP 10R from the prior year and an increase of \$637,136 related to the Company's contribution of its former subsidiary, Great American Life Assurance Company to GALAC Holding.

j. The portion of unassigned funds (surplus) represented or (reduced) by unrealized gains was (\$439,418) at December 31, 2012.

k. – m. Not applicable

14. Contingencies

a. Contingent Commitments – Not applicable

b. Assessments

From time to time, insurance companies may be assessed by various state insurance guaranty funds to help pay for the cost of other insurance company insolvencies. These assessments are generally recoverable in most states over a 3 to 10 year period through reduction in future premium tax liabilities. The Company periodically adjusts its accrual for future assessments utilizing information provided by the National Organization of Life and Health Insurance Guaranty Associations. At December 31, 2012, the Company held a liability for future assessments of \$108,531. The Company also holds an asset for premium tax offsets related to guaranty fund assessments paid or accrued.

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

Balance, beginning of year	\$ 522,379
Premium tax offsets accrued	85,015
Premium tax offsets applied	(393,171)
Allowance for unrealizability	(46,539)
	<u>\$ 167,684</u>

c. – e. Not applicable

15. Leases

Effective January 17, 2008, the Company entered into a fifteen year non-cancellable operating lease for home office facilities which are shared among several affiliated companies. The lease may be renewed for two additional five year terms at market rates then in effect. Minimum annual rentals under the lease are as follows:

Years 1 – 5	\$1,007,500
Years 6 – 10	1,072,500
Years 11 – 14	1,137,500

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

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

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

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

20. Fair Value Measurements

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

b. Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

Description	Total Fair Value	Statement Value	Fair Value		
			Level 1	Level 2	Level 3
Assets:					
Bonds:					
U.S. Government and government agencies	\$ 4,828,402	\$ 4,645,125	\$ -	\$ 4,828,402	\$ -
States, municipalities and political subdivisions	5,142,305	5,184,225		5,142,305	
All other bonds	179,245,815	169,555,216		179,245,815	
Total Bonds	<u>\$189,216,522</u>	<u>\$179,384,566</u>	<u>\$ -</u>	<u>\$189,216,522</u>	<u>\$ -</u>

- d. Not applicable.

21. Other Items

- a. – b. Not applicable
c. Other disclosures

Assets in the amount of \$128,052,315 and \$111,759,019 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law or in accordance with the terms of various reinsurance agreements.

- d. – h. Not applicable

22. Events Subsequent

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

23. Reinsurance

- a. Ceded Reinsurance Report

(1) Section 1 - General Interrogatories

- (a) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?
Yes () No (X)

If yes, give full details.

- (b) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?
Yes () No (X)

If yes, give full details.

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

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

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

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

- (b) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
Yes () No (X)

If yes, give full details.

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

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

NOTES TO FINANCIAL STATEMENTS

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

Yes (X) No ()

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$367,448,597

- b. Uncollectible Reinsurance – No reinsurance recoverables were written off.
c. Commutation of Ceded Reinsurance Reflected in Income and Expenses

The Company recorded a gain of \$760,207 due to the recapture of the reinsurance agreement with Hannover Life Reassurance (Ireland) LTD.

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

25. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves as of December 31, 2011 were \$32,553,058 which includes adjustments for reserves acquired through a new reinsurance arrangement entered into during 2012. As of December 31, 2012 \$6,674,097 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$32,179,298 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement, cancer treatment and disability income lines of insurance. Therefore, there has been a \$373,760 favorable prior year development since December 31, 2011 to December 30, 2012. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements -- Not applicable

27. Structured Settlements -- Not applicable

28. Health Care Receivables -- Not applicable

29. Participating Policies

- a. Participating policies represent approximately 5.4% of the total life insurance inforce at December 31, 2012.
b. Policyholder dividends are recognized on the policy's anniversary.
c. Dividends to policyholders in 2012 were \$11,988.
d. No additional income was allocated to participating policyholders.

30. Premium Deficiency Reserves -- Not applicable

31. Reserves for Life Contracts and Annuity Contracts

- a. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
b. Extra premiums are charged for substandard lives. Reserves are based on a combination of mean reserves for substandard lives and the gross premiums charged for such.
c. As of December 31, 2012, the Company had \$0 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
d. Tabular interest less actual reserves released, and tabular cost have been determined by formula as described in the instructions.
e. For the determination of tabular interest on funds not involving life for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
f. The decrease in reserves on the Analysis of Increase in Reserves, Page 7, line 7, due to a reinsurance transaction are as follows:

	Column	Amount
Life reserves	3	\$ 22,510,494
Individual Annuity reserves	4	188,444,366
Supplementary Contracts reserves	5	419,176
Group Annuity reserves	8	885,487

The change in reserves in Exhibit 7, Line 4, Column 3 of \$1,054,391 is due to internal rollovers. The changes in column 5 of \$206,344 and Column 6 of (\$162,020) are primarily due to account reconciliations/reclassification adjustments net of the reinsurance agreement with Great American Life Insurance Company effective August 31, 2012.

NOTES TO FINANCIAL STATEMENTS

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

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type contract Funds and Other Liabilities Without Life or Disability Contingencies

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
a. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ 88,691,162	\$ -	\$ -	\$ -	36.2%
(2) At book value less current surrender charge of 5% or more	24,638,404	-	-	-	10.1%
(3) At fair value	-	-	-	-	-
(4) Total with adjustment or at fair value (total of 1 through 3)	113,329,566	-	-	-	46.3%
(5) At book value without adjustment (minimal or no charge or adjustment)	123,923,666	-	-	-	50.6%
b. Not subject to discretionary withdrawal	7,605,543	-	-	-	3.1%
c. Total (gross: direct + assumed)	244,858,775	-	-	-	100.00%
d. Reinsurance Ceded	(244,848,836)	-	-	-	
e. Total Net (net)* c. – d.	<u>\$ 9,939</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

	Amount
f.	
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	\$ -
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	9,939
4. Subtotal	<u>9,939</u>
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column2	-
6. Exhibit 3, Line 0399999, Column2	-
7. Policyholder divided and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	-
12. Combined Total	<u>\$ 9,939</u>

33. Premium and Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial	\$ (2,047)	\$ (2,047)
(2) Ordinary new business	-	-
(3) Ordinary renewal	(1,700,712)	(1,700,712)
(4) Credit Life	-	-
(5) Group Life	(28,502)	(28,502)
(6) Group Annuity	-	-
(7) Totals	<u>\$ (1,731,261)</u>	<u>\$ (1,731,261)</u>

34. Separate Accounts -- Not applicable

35. Loss/Claim Adjustment Expenses

At December 31, 2011, reserves for loss adjustment expenses (LAE) of \$227,174 were included as a component of Contract Claim Liabilities. In connection with the acquisition of the Company by Cigna at August 31, 2012, LAE was reclassified from Contract Claim Liabilities to General Expenses Due and Accrued. At December 31, 2012, reserves for LAE included in General Expense Due and Accrued totaled \$1,993,512.

The Company incurred \$2,501,627 and paid \$2,708,209 of loss adjustment of loss adjustment expenses in the current year of which \$553,658 of the paid amount was attributable to insured events of prior years.

As a result of favorable claims development the Company decreased its provision for LAE related to insured events of prior year by \$28,915.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

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

Ohio Department of Insurance

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

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

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

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

1 Nationality	2 Type of Entity

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

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

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

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

- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption: _____

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []
- 10.6 If the answer to 10.5 is no or n/a, please explain.
The Audit Committee of Connecticut General Corporation will serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.

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

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

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

12.2 If yes, provide explanation.

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

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

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

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

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

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

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

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

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

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

Each entity adopted Cigna's Code of Ethics on August 1, 2012

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

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

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

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

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

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

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

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

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

PART 1 - COMMON INTERROGATORIES - FINANCIAL

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

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

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

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

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

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

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

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

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

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

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

21.21 Rented from others

21.22 Borrowed from others

21.23 Leased from others

21.24 Other

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

22.2 If answer is yes:

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

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

22.23 Other amounts paid \$.....140,748

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

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

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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

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

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

25.28 On deposit with state or other regulatory body \$.....4,949,637

25.29 Other \$.....123,102,678

25.3 For category (25.27) provide the following:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

29.2 If yes, complete the following schedule:

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

29.2999. TOTAL 0

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

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

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

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

30.1 Bonds.....195,295,433205,127,3899,831,956

30.2 Preferred stocks.....0

30.3 Totals.....195,295,433205,127,3899,831,956

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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

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

PART 1 - COMMON INTERROGATORIES - OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....29,124
- 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	29,124

- 34.1 Amount of payments for legal expenses, if any? \$.....71,784
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Groom Law Group	26,278

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes No
- 1.2 If yes, indicate premium earned on U.S. business only \$.....99,416,273
- 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. \$.....66,657,154

- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$.....57,087,265
- 1.62 Total incurred claims \$.....38,481,811
- 1.63 Number of covered lives29,251

- All years prior to most current three years:
- 1.64 Total premium earned \$.....42,329,008
- 1.65 Total incurred claims \$.....28,175,343
- 1.66 Number of covered lives16,202

- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$.....0
- 1.72 Total incurred claims \$.....0
- 1.73 Number of covered lives0

- All years prior to most current three years:
- 1.74 Total premium earned \$.....0
- 1.75 Total incurred claims \$.....0
- 1.76 Number of covered lives0

2. Health test:

	1	2
	Current Year	Prior Year
2.1 Premium Numerator.....	...129,808,515	...92,087,998
2.2 Premium Denominator.....	...148,859,558	...103,290,042
2.3 Premium Ratio (2.1/2.2).....	.....87.2	.....89.2
2.4 Reserve Numerator.....	...75,192,803	...13,745,350
2.5 Reserve Denominator.....	...167,837,716	...252,560,719
2.6 Reserve Ratio (2.4/2.5).....	.....44.8	.....5.4

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

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

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

- 4.2 Net reimbursement of such expenses between reporting entities:
- 4.21 Paid \$.....7,409,166
- 4.22 Received \$.....1,524,235

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

6. For stock reporting entities only:
- 6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$.....89,994,713

7. Total dividends paid stockholders since organization of the reporting entity:
- 7.11 Cash \$.....171,293,877
- 7.12 Stock \$.....0

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

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

	1 2012	2 2011	3 2010	4 2009	5 2008
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	465,988	501,348	547,363	598,382	637,788
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	139,813	151,782	165,538	178,543	199,168
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	12,090	14,912	17,210	18,797	19,997
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	617,891	668,042	730,111	795,722	856,953
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	159	34	124	22,615	4,578
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	2	3	8	31	558
10. Credit life (Line 2, Col. 6).....					76
11. Group (Line 2, Col. 9).....		80		30	155
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	161	117	132	22,676	5,367
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	(153,931,185)	1,759,552	1,928,755	2,375,226	1,474,686
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	(210,644,757)	412,253	1,449,050	1,600,301	78,108,546
16. Credit life (group and individual) (Line 20.4, Col. 5).....					825
17.1 Group life insurance (Line 20.4, Col. 6).....	27,608	107,436	121,536	144,870	162,272
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....	7,030,402	127,178	142,579	167,790	279,328
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	277,364,789	100,883,623	83,802,994	48,640,185	27,192,371
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	(80,153,143)	103,290,042	87,444,914	52,928,372	107,218,028
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	283,319,643	438,927,645	452,928,452	465,848,601	483,898,561
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	198,007,712	398,120,312	415,044,506	432,518,494	446,200,556
23. Aggregate life reserves (Page 3, Line 1).....		222,238,520	240,142,087	257,131,032	268,598,384
24. Aggregate A&H reserves (Page 3, Line 2).....	110,300,657	19,119,979	19,806,384	20,036,848	31,449,607
25. Deposit-type contract funds (Page 3, Line 3).....	9,939	13,418,246	13,470,506	13,803,826	12,774,630
26. Asset valuation reserve (Page 3, Line 24.01).....	974,111	1,178,762	1,270,361	870,394	1,282,242
27. Capital (Page 3, Lines 29 & 30).....	5,640,000	5,640,000	5,640,000	5,640,000	5,640,000
28. Surplus (Page 3, Line 37).....	79,671,931	35,167,333	32,243,946	27,690,107	32,058,005
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	(232,416,139)	(14,749,981)	(15,162,326)	(8,521,534)	60,307,225
Risk-Based Capital Analysis					
30. Total adjusted capital.....	86,286,042	42,024,407	39,174,307	34,248,668	39,098,037
31. Authorized control level risk-based capital.....	7,252,296	4,473,042	4,520,185	4,085,794	5,549,068
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	88.8	91.7	90.4	85.2	83.3
33. Stocks (Lines 2.1 and 2.2).....	2.7	4.0	4.0	3.6	3.1
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	8.5	0.0	1.3	6.5	9.1
37. Contract loans (Line 6).....		4.3	4.3	4.7	4.5
38. Derivatives (Line 7).....				XXX	XXX
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....		0.0		0.0	
41. Securities lending reinvested collateral assets (Line 10).....				XXX	XXX
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....	5,436,805	13,766,185	13,481,767	13,342,773	13,807,583
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	5,436,805	13,766,185	13,481,767	13,342,773	13,807,583
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	59,142,057	6,334,097	6,856,682	8,640,189	6,623,859
53. Total admitted assets (Page 2, Line 28, Col. 3).....	283,319,643	438,927,645	452,928,452	465,848,601	483,898,561
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	19,089,909	24,262,766	24,444,027	24,398,651	26,523,421
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	12,432,689	(692,460)	(62,935)	(934,730)	(6,764,669)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(4,584,014)	77,560	1,033,862	332,064	1,381,329
57. Total of above Lines 54, 55 and 56.....	26,938,584	23,647,866	25,414,954	23,795,985	21,140,081
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	13,572,933	30,142,632	30,983,575	25,525,092	39,079,544
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	121,618,600	71,816,293	57,407,634	29,391,029	14,939,903
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	(141,396,744)	(94,247)	(434,474)	(320,044)	(638,036)
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	92,531,557	(686,404)	(207,477)	1,221,990	2,564,361
62. Dividends to policyholders (Line 30, Col 1).....	11,988	36,575	(12,192)	38,378	39,649
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	(49.1)	27.1	26.4	39.7	12.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	5.3	6.7	6.3	8.2	7.3
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	74.1	70.3	67.7	61.2	64.3
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	15.3	29.0	33.8	42.8	46.0
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	330,312	6,421	8,974	12,870	33,546
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	76,209	48,189	49,260	79,247	124,423
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	31,848,986	7,866,028	6,472,667	4,590,437	4,158,774
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	32,476,849	9,505,634	7,864,747	5,295,201	5,720,987
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	5,359,262	272,813	7,217,445	171,367	927,696
74. Ordinary - individual annuities (Col. 4).....	4,379,714	3,242,096	4,312,153	3,104,929	1,485,464
75. Ordinary - supplementary contracts (Col. 5).....	(7,943)	(7,336)	(149,766)	(31,169)	55,535
76. Credit life (Col. 6).....				655	716
77. Group life (Col. 7).....	6,414	(62,938)	(22,473)	(15,761)	(87,524)
78. Group annuities (Col. 8).....	2,033	(36,018)	(44,322)	(5,487)	(12,012)
79. A&H - group (Col. 9).....	(569,048)	56,361	138,208	94,281	163,596
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	(42,192,610)	55,247	(766,252)	(130,951)	(489,834)
82. Aggregate of all other lines of business (Col. 12).....	(868,577)				
83. Total (Col. 1).....	(33,890,755)	3,520,225	10,684,993	3,187,864	2,043,637

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

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	
							7 Policies	8 Certificates		
1. In force end of prior year.....			41,284	653,130			67	2,763	14,912	668,042
2. Issued during year.....			24	161						161
3. Reinsurance assumed.....										0
4. Revived during year.....			3	58						58
5. Increased during year (net).....									(189)	(189)
6. Subtotals, Lines 2 to 5.....	0	0	27	219	0	0	0	0	(189)	30
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	41,311	653,349	0	0	67	2,763	14,723	668,072
Deductions during year:										
10. Death.....			1,172	8,180			XXX	14	137	8,317
11. Maturity.....			7	51			XXX			51
12. Disability.....							XXX			0
13. Expiry.....			358	5,030				109	433	5,463
14. Surrender.....			938	18,209						18,209
15. Lapse.....			397	15,001			10	268	2,063	17,064
16. Conversion.....				21			XXX	XXX	XXX	21
17. Decreased (net).....				1,056						1,056
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	2,872	47,548	0	0	10	391	2,633	50,181
21. In force end of year (Line 9 minus Line 20).....	0	0	38,439	605,801	0	0	57	2,372	12,090	617,891
22. Reinsurance ceded end of year.....	XXX		XXX	605,801	XXX		XXX	XXX	12,090	617,891
23. Line 21 minus Line 22.....	XXX	0	XXX	0	XXX	(b)	0	XXX	0	0

DETAILS OF WRITE-INS

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

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

(b) Group \$.....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.....	XXX		XXX	1,014
25. Other paid-up insurance.....			11,445	36,472
26. Debit ordinary insurance.....	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....			190	1,175
28. Term policies-other.....		2	552	92,074
29. Other term insurance-decreasing.....	XXX		XXX	324
30. Other term insurance.....	XXX		XXX	26,059
31. Totals (Lines 27 to 30).....	0	2	742	119,632
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX	2,583	20,182
34. Totals, whole life and endowment.....	24	159	35,114	465,988
35. Totals (Lines 31 to 34).....	24	161	38,439	605,802

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.....	161		572,235	33,566
38. Credit Life (Group and Individual).....				
39. Group.....			12,090	
40. Totals (Lines 36 to 39).....	161	0	584,325	33,566

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX	2,372	XXX
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	77,794
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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 Actual for spouse, \$1,000 per unit for children

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.....			3,222	35,922				
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....	0	(b) 0	3,222	(b) 35,922	0	(b) 0	0	(b) 0

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

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	.54	.7		
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	.54	.7	.0	.0
Deductions during year:				
6. Decreased (net).....	.2	.3		
7. Reinsurance ceded.....	.52	.4		
8. Totals (Lines 6 and 7).....	.54	.7	.0	.0
9. In force end of year.....	.0	.0	.0	.0
10. Amount on deposit.....	(a)			(a)
11. Income now payable.....				
12. Amount of income payable.....	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	165	3,246	.3	.61
2. Issued during year.....	.46			
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	.211	3,246	.3	.61
Deductions during year:				
6. Decreased (net).....	.29	.384		
7. Reinsurance ceded.....	182	2,862	.3	.61
8. Totals (Lines 6 and 7).....	.211	3,246	.3	.61
9. In force end of year.....	.0	.0	.0	.0
Income now payable:				
10. Amount of income payable.....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance.....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance.....	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	.3	126,653			84,554	107,373,836
2. Issued during year.....	4,582	1,565,428			12,238	17,699,163
3. Reinsurance assumed.....	4,462	5,625,626			147,278	187,223,242
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	9,047	XXX	.0	XXX	244,070	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX	13,464	XXX
8. Reinsurance ceded.....	4,582	XXX		XXX	3,663	XXX
9. Totals (Lines 6 to 8).....	4,582	XXX	.0	XXX	17,127	XXX
10. In force end of year.....	4,465	(a) 5,741,197	.0	(a)	226,943	(a) 297,568,806

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year.....	1,889	3,410
2. Issued during year.....	107	.510
3. Reinsurance assumed.....	.77	
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	2,073	3,920
Deductions during year:		
6. Decreased (net).....	.329	.768
7. Reinsurance ceded.....	1,656	3,152
8. Totals (Lines 6 and 7).....	1,985	3,920
9. In force end of year.....	.88	.0
10. Amount of account balance.....	(a) 9,939	(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

1	2	3	Direct Business Only					
			Life Contracts		4	5	6	7
			Life Insurance Premiums	Annuity Considerations					Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
States, Etc.	Active Status							
1. Alabama	AL	L	684,095		3,360,930		4,045,025	935
2. Alaska	AK	L	2,019		5,983		8,002	
3. Arizona	AZ	L	37,803		486,498		524,301	3,396
4. Arkansas	AR	L	208,233		731,912		940,145	81
5. California	CA	L	125,717		751,662		877,379	4,156
6. Colorado	CO	L	18,473		785,735		804,208	811
7. Connecticut	CT	L	9,608		39,365		48,973	
8. Delaware	DE	L	19,978		10,979		30,957	
9. District of Columbia	DC	L	9,854		10,710		20,564	198
10. Florida	FL	L	715,832	67,223	976,059		1,759,114	4,221
11. Georgia	GA	L	307,669	(10,997)	1,106,326		1,402,998	4,317
12. Hawaii	HI	L	15,462		113,409		128,871	1,186
13. Idaho	ID	L	3,824		1,027,117		1,030,941	
14. Illinois	IL	L	138,121		9,220,974		9,359,095	217
15. Indiana	IN	L	267,876		5,867,113		6,134,989	844
16. Iowa	IA	L	14,606		4,676,745		4,691,351	257
17. Kansas	KS	L	50,147		4,467,897		4,518,044	703
18. Kentucky	KY	L	48,568		1,998,358		2,046,926	661
19. Louisiana	LA	L	283,281		2,023,919		2,307,200	361
20. Maine	ME	L	82,043		201,013		283,056	144
21. Maryland	MD	L	73,122		188,961		262,083	1,772
22. Massachusetts	MA	L	81,109	26,548	43,568		151,225	420
23. Michigan	MI	L	59,315		6,205,683		6,264,998	374
24. Minnesota	MN	L	33,006		331,589		364,595	69
25. Mississippi	MS	L	296,640		5,629,353		5,925,993	424
26. Missouri	MO	L	140,276		3,241,401		3,381,677	2,311
27. Montana	MT	L	1,014		1,577,720		1,578,734	
28. Nebraska	NE	L	27,610		2,921,877		2,949,487	
29. Nevada	NV	L	16,475		88,432		104,907	5,215
30. New Hampshire	NH	L	15,653		17,939		33,592	
31. New Jersey	NJ	L	88,911		16,663		105,574	
32. New Mexico	NM	L	14,892		537,400		552,292	26
33. New York	NY	N	21,630		22,328		43,958	458
34. North Carolina	NC	L	694,334	1,339	7,362,327		8,058,000	30,192
35. North Dakota	ND	L	1,429		61,870		63,299	
36. Ohio	OH	L	182,118		3,693,282		3,875,400	111
37. Oklahoma	OK	L	106,636		3,058,339		3,164,975	193
38. Oregon	OR	L	19,393		2,923,032		2,942,425	366
39. Pennsylvania	PA	L	72,810	21,770	917,762		1,012,342	416
40. Rhode Island	RI	L	30,573		19,633		50,206	
41. South Carolina	SC	L	293,008	40	7,090,551		7,383,599	1,538
42. South Dakota	SD	L	11,724		1,630,327		1,642,051	444
43. Tennessee	TN	L	446,881	160	2,678,976		3,126,017	537
44. Texas	TX	L	389,436		30,091,523		30,480,959	15,665
45. Utah	UT	L	19,770		602,390		622,160	1,074
46. Vermont	VT	L	136,097		34,994		171,091	
47. Virginia	VA	L	166,168	425	552,975		719,568	4,406
48. Washington	WA	L	7,956		62,552		70,508	257
49. West Virginia	WV	L	150,931	276	782,609		933,816	224
50. Wisconsin	WI	L	14,510		690,959		705,469	51
51. Wyoming	WY	L	3,239		272,452		275,691	742
52. American Samoa	AS	N					0	
53. Guam	GU	N	2,794				2,794	232
54. Puerto Rico	PR	N	12,033		50		12,083	30
55. US Virgin Islands	VI	L	16,861	2,881	844		20,586	4
56. Northern Mariana Islands	MP	N					0	
57. Canada	CAN	N	168				168	
58. Aggregate Other Alien	OT	XXX	234,985	0	837	0	235,822	0
59. Subtotal	(a) .51		6,926,716	109,665	121,213,902	0	128,250,283	90,039
90. Reporting entity contributions for employee benefit plans	XXX						0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		108,855		16,181		125,036	
94. Aggregate other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		7,035,571	109,665	121,230,083	0	128,375,319	90,039
96. Plus reinsurance assumed	XXX		34,117		122,830,355		122,864,472	
97. Totals (All Business)	XXX		7,069,688	109,665	244,060,438	0	251,239,791	90,039
98. Less reinsurance ceded	XXX		158,674,067	210,764,872	12,419,077		381,858,016	
99. Totals (All Business) less reinsurance ceded	XXX		(151,604,379)	(210,655,207)	(b) 231,641,361	0	(130,618,225)	90,039

DETAILS OF WRITE-INS

58001. Chile	XXX		66,200				66,200	
58002. Honduras	XXX		65,650				65,650	
58003. Niue	XXX		18,831				18,831	
58998. Summ. of remaining write-ins for line 58 from overflow page	XXX		84,303	0	837	0	85,140	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX		234,985	0	837	0	235,822	0
9401.	XXX						0	
9402.	XXX						0	
9403.	XXX						0	
9498. Summ. of remaining write-ins for line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX		0	0	0	0	0	0

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

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

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

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

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

PART 1 -- ORGANIZATION CHART

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

Cigna CORPORATION
(A Delaware corporation and ultimate parent company)

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

HealthSpring Pharmacy Services, LLC

HealthSpring Pharmacy of Tennessee, LLC

*Cigna Arbor Life Insurance Company

(EI # 03-0452349, NAIC # 13733, CT)

Cigna Behavioral Health, Inc.

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

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

MCC Independent Practice Association of New York, Inc.

Cigna Dental Health, Inc.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Cigna Health Corporation

Healthsource, Inc.

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

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

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

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

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

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

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

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

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

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

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

Cigna HealthCare of Pennsylvania, Inc.

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

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

(EI# 27-3923999, DE)

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

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

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

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

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

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

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

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

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

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

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

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

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

Kronos Optimal Health Company
(20-8064696, AZ)

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

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

*LINA Life Insurance Company of Korea (Korea)

Cigna Direct Marketing Company, Inc.

Tel-Drug, Inc.

Vielife Holdings Limited (United Kingdom)

Vielife Limited (United Kingdom)

Vielife Services, Inc.

Businesshealth UK Limited

CG Individual Tax Benefit Payments, Inc.

CG Life Pension Benefits Payments, Inc.

Cigna Federal Benefits, Inc.

Cigna Healthcare Benefits, Inc.

Cigna Integratedcare, Inc.

Cigna Managed Care Benefits Company

Cigna Re Corporation

Blodget & Hazard Limited

Cigna Resource Manager, Inc.

Connecticut General Benefit Payments, Inc.

Healthsource Benefits, Inc.

IHN, Inc.

LINA Benefit Payments, Inc.

Mediversal, Inc.

Universal Claims Administration

Cigna Global Holdings, Inc.

Cigna International Corporation, Inc. (Delaware)

Cigna International Services (Delaware)

Cigna International Marketing (Thailand) Limited (Thailand)

CGO Participatos LTDA

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

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