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ANNUAL STATEMENT

For the Year Ended December 31, 2012

of the Condition and Affairs of the

OHIO NATIONAL LIFE ASSURANCE CORPORATION

NAIC Group Code.....0704, 0704 (Current Period) (Prior Period) NAIC Company Code..... 89206 Employer's ID Number..... 31-0962495

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

Incorporated/Organized..... June 26, 1979 Commenced Business..... August 22, 1979

Statutory Home Office	One Financial Way….. Cincinnati ..... OH ..... US ..... 45242 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	One Financial Way….. Cincinnati ..... OH ..... US..... 45242 *(Street and Number) (City or Town, State, Country and Zip Code)*	513-794-6100 *(Area Code) (Telephone Number)*
Mail Address	Post Office Box 237….. Cincinnati ..... OH ..... US ..... 45201 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	One Financial Way….. Cincinnati ..... OH ..... US ..... 45242 *(Street and Number) (City or Town, State, Country and Zip Code)*	513-794-6100-6015 *(Area Code) (Telephone Number)*
Internet Web Site Address	N/A	
Statutory Statement Contact	Amber Dawn Morris *(Name)*	513-794-6100-6015 *(Area Code) (Telephone Number) (Extension)*
	amber_morris@ohionational.com *(E-Mail Address)*	513-794-4516 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
Gary Thomas Huffman	President, Chairman, & CEO	Therese Susan McDonough	Secretary
Joseph Richard Sander	Treasurer	Ronald John Dolan	Actuary, Vice Chairman & CRO

OTHER

Larry Joel Adams	Senior Vice President & Chief Agency Officer	Thomas Abdo Barefield	Executive Vice President & Chief Marketing Officer - Institutional Sales
Lee Edward Bartels	Senior Vice President	Howard Charles Becker #	Executive Vice President & Chief Administrative Officer
Richard Jerome Bodner #	Senior Vice President	Christopher Allen Carlson #	Executive Vice President & Chief Investment Officer
Harry Douglas Cooke, III #	Senior Vice President	Anthony Gerard Esposito	Senior Vice President
Diane Sue Hagenbuch	Senior Vice President	Kristal Elaine Hambrick	Senior Vice President & Chief Product Officer
Michael Francis Haverkamp	Senior Vice President	Ronald Gene Heibert	Senior Vice President & Chief Corporate Actuary
David Dale Herr, Jr.	Senior Vice President	Stephen Ray Murphy	Senior Vice President
George Barclay Pearson, Jr.	Senior Vice President	Arthur James Roberts	Senior Vice President & CFO
James Clive Smith	Senior Vice President	Barbara Ann Turner	Senior Vice President
Paul Joseph Twilling	Senior Vice President		

DIRECTORS OR TRUSTEES

Larry Joel Adams	Ronald John Dolan	Michael Francis Haverkamp	Gary Thomas Huffman

State of..... Ohio
County of..... Hamilton

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

(Signature)	(Signature)	(Signature)
Gary Thomas Huffman	Therese Susan McDonough	Joseph Richard Sander
(Printed Name)	(Printed Name)	(Printed Name)
President, Chairman, & CEO	Secretary	Treasurer
(Title)	(Title)	(Title)

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

Roxanna S Henry, Notary Public
May 11, 2014

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 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	2,177,370,027	0	2,177,370,027	1,991,095,593
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,257,857	0	5,257,857	5,735
2.2 Common stocks	107,180	0	107,180	190,304
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	400,005,805	0	400,005,805	398,170,002
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $.....0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....(7,440,858), Schedule E-Part 1), cash equivalents ($.....0, Schedule E-Part 2) and short-term investments ($.....0, Schedule DA)	(7,440,858)	0	(7,440,858)	(7,874,448)
6. Contract loans (including $.....0 premium notes)	89,550,642	0	89,550,642	85,786,129
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	411,823	0	411,823	441,962
9. Receivables for securities	77,886	0	77,886	506,538
10. Securities lending reinvested collateral assets (Schedule DL)	84,357,063	0	84,357,063	97,551,493
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,749,697,425	0	2,749,697,425	2,565,873,308
13. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	26,646,118	0	26,646,118	25,923,604
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	12,290,169	0	12,290,169	13,674,481
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	111,419,020	0	111,419,020	105,498,991
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	8,960,713	0	8,960,713	12,686,439
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	550,966	0	550,966	106,290
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	6,176,879	0	6,176,879	16,580,012
18.2 Net deferred tax asset	102,539,846	45,184,492	57,355,354	61,717,682
19. Guaranty funds receivable or on deposit	2,432,098	0	2,432,098	2,639,445
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets ($.....0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	100,981,756	0	100,981,756	143,291,611
24. Health care ($.....0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	309,087	0	309,087	728,167
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,122,004,077	45,184,492	3,076,819,585	2,948,720,030
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	235,538,215	0	235,538,215	223,761,892
28. TOTALS (Lines 26 and 27)	3,357,542,292	45,184,492	3,312,357,800	3,172,481,922

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	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. Miscellaneous assets	226,556	0	226,556	631,996
2502. Fund revenue receivable	66,425	0	66,425	61,713
2503. State taxes recoverable	16,106	0	16,106	34,458
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)	309,087	0	309,087	728,167

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $.....2,489,466,052 (Exhibit 5, Line 9999999) less $.....0 included in Line 6.3 (including $.....0 Modco Reserve)	2,489,466,052	2,374,495,166
2.	Aggregate reserve for accident and health contracts (including $.....0 Modco Reserve)	45,184,424	46,805,515
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $.....0 Modco Reserve)	1,233,939	953,238
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	10,359,580	11,426,300
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	251,069	296,745
5.	Policyholders' dividends $.....0 and coupons $.....0 due and unpaid (Exhibit 4, Line 10)	0	0
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
	6.1 Dividends apportioned for payment (including $.....0 Modco)	0	0
	6.2 Dividends not yet apportioned (including $.....0 Modco)	0	0
	6.3 Coupons and similar benefits (including $.....0 Modco)	0	0
7.	Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $.....0 discount; including $.....140,863 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	683,507	581,547
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts	0	0
	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	0	0
	9.3 Other amounts payable on reinsurance, including $.....0 assumed and $.....0 ceded	0	0
	9.4 Interest Maintenance Reserve (IMR, Line 6)	12,854,359	13,449,767
10.	Commissions to agents due or accrued - life and annuity contracts $.....2,781,547, accident and health $.....174,401 and deposit-type contract funds $.....0	2,955,948	4,216,114
11.	Commissions and expense allowances payable on reinsurance assumed	0	0
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	1,005,019	763,236
13.	Transfers to Separate Accounts due or accrued (net) (including $.....(7,303,435) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(7,303,435)	(9,116,718)
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	6,702,835	6,230,619
15.1	Current federal and foreign income taxes, including $.....0 on realized capital gains (losses)	2,332,952	0
15.2	Net deferred tax liability	0	0
16.	Unearned investment income	3,184,666	3,024,171
17.	Amounts withheld or retained by company as agent or trustee	11,588	7,697
18.	Amounts held for agents' account, including $.....0 agents' credit balances	0	0
19.	Remittances and items not allocated	67,736,504	51,558,417
20.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21.	Liability for benefits for employees and agents if not included above	0	0
22.	Borrowed money $.....0 and interest thereon $.....0	0	0
23.	Dividends to stockholders declared and unpaid	0	0
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR Line 16, Col. 7)	20,258,113	13,820,924
	24.02 Reinsurance in unauthorized and certified ($.....0) companies	0	0
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($.....0) reinsurers	0	0
	24.04 Payable to parent, subsidiaries and affiliates	4,787,535	0
	24.05 Drafts outstanding	0	0
	24.06 Liability for amounts held under uninsured plans	0	0
	24.07 Funds held under coinsurance	0	0
	24.08 Derivatives	0	0
	24.09 Payable for securities	3,503,806	0
	24.10 Payable for securities lending	84,357,063	97,551,493
	24.11 Capital notes $.....0 and interest thereon $.....0	0	0
25.	Aggregate write-ins for liabilities	855,766	249,975
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,750,421,290	2,616,314,206
27.	From Separate Accounts Statement	235,538,215	223,761,892
28.	Total liabilities (Line 26 and 27)	2,985,959,505	2,840,076,098
29.	Common capital stock	9,600,005	9,600,005
30.	Preferred capital stock	0	0
31.	Aggregate write-ins for other than special surplus funds	0	33,310,579
32.	Surplus notes	0	0
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	87,976,286	87,976,286
34.	Aggregate write-ins for special surplus funds	0	0
35.	Unassigned funds (surplus)	228,822,006	201,518,957
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 29 $.....0)	0	0
	36.2 .....0.000 shares preferred (value included in Line 30 $.....0)	0	0
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $.....0 in Separate Accounts Statement)	316,798,292	322,805,822
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	326,398,297	332,405,827
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,312,357,802	3,172,481,925

DETAILS OF WRITE-INS

2501.	Unclaimed funds	855,766	249,975
2502.		0	0
2503.		0	0
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)	855,766	249,975
3101.	Additional deferred tax asset	0	33,310,579
3102.		0	0
3103.		0	0
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	33,310,579
3401.		0	0
3402.		0	0
3403.		0	0
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	0

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)	227,299,942	205,900,917
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	150,963,451	153,838,333
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	2,644,333	1,576,743
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	50,686,283	108,256,875
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,485,595	1,543,207
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	22,143,024	23,530,587
9. Totals (Lines 1 to 8.3)	455,222,628	494,646,662
10. Death benefits	49,530,539	36,323,802
11. Matured endowments (excluding guaranteed annual pure endowments)	5,500	22,207
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	4,740,042	5,763,004
13. Disability benefits and benefits under accident and health contracts	3,358,430	3,619,212
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	81,371,131	87,599,467
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	1,273,634	1,265,265
18. Payments on supplementary contracts with life contingencies	185,454	194,364
19. Increase in aggregate reserves for life and accident and health contracts	153,004,837	162,210,204
20. Totals (Lines 10 to 19)	293,469,567	296,997,525
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	51,353,468	49,276,820
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	6,390	105,584
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	47,323,624	44,890,628
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	13,105,863	11,155,904
25. Increase in loading on deferred and uncollected premiums	(3,009,594)	(4,637,566)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(5,100,130)	2,281,853
27. Aggregate write-ins for deductions	4,516,794	2,583,436
28. Totals (Lines 20 to 27)	401,665,982	402,654,184
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	53,556,646	91,992,478
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	53,556,646	91,992,478
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	13,743,587	54,930,774
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)	39,813,059	37,061,704
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $.....(1,103,267) (excluding taxes of $.....1,103,267 transferred to the IMR)	(851,288)	(2,468,915)
35. Net income (Line 33 plus Line 34)	38,961,771	34,592,789
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	332,405,822	251,177,285
37. Net income (Line 35)	38,961,771	34,592,789
38. Change in net unrealized capital gains (losses) less capital gains tax of $.....0	738,818	1,272,820
39. Change in net unrealized foreign exchange capital gain (loss)	(7,357)	1,482
40. Change in net deferred income tax	21,480	(4,643,252)
41. Change in nonadmitted assets	(125,666)	888,526
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	(6,437,189)	(5,091,906)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	19,636,994	110,897,460
52. Dividends to stockholders	(34,000,000)	(24,640,000)
53. Aggregate write-ins for gains and losses in surplus	(24,796,381)	(32,049,382)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(6,007,530)	81,228,537
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	326,398,292	332,405,822

DETAILS OF WRITE-INS

08.301.	COI Charges	12,411,802	12,623,050
08.302.	Surrender Charges	9,151,660	10,609,109
08.303.	Administrative Charges	579,562	298,428
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	22,143,024	23,530,587
2701.	Health Surrender Benefits	4,516,794	2,583,436
2702.		0	0
2703.		0	0
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)	4,516,794	2,583,436
5301.	Additional deferred tax asset	0	(1,684,715)
5302.	Prior period adjustment	(3,687,443)	(2,828,897)
5303.	Amortization of Coinsurance Gain	(21,108,938)	(27,535,770)
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)	(24,796,381)	(32,049,382)

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	218,484,304	79,274,826
2.	Net investment income	150,320,760	152,959,114
3.	Miscellaneous income	41,056,658	73,995,287
4.	Total (Lines 1 through 3)	409,861,722	306,229,227
5.	Benefit and loss related payments	138,296,076	135,562,967
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(6,913,413)	171,999
7.	Commissions, expenses paid and aggregate write-ins for deductions	116,040,237	109,052,252
8.	Dividends paid to policyholders	0	0
9.	Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	1,007,502	74,542,258
10.	Total (Lines 5 through 9)	248,430,402	319,329,476
11.	Net cash from operations (Line 4 minus Line 10)	161,431,320	(13,100,249)
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	228,782,472	305,037,515
	12.2 Stocks	8,000	0
	12.3 Mortgage loans	27,603,793	35,833,386
	12.4 Real estate	0	0
	12.5 Other invested assets	47,245	1,919,945
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	17,126,888	7,963,125
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	273,568,398	350,753,971
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	412,651,759	275,077,127
	13.2 Stocks	5,258,000	0
	13.3 Mortgage loans	29,770,000	35,208,250
	13.4 Real estate	0	0
	13.5 Other invested assets	0	175,033
	13.6 Miscellaneous applications	0	94,621
	13.7 Total investments acquired (Lines 13.1 to 13.6)	447,679,759	310,555,031
14.	Net increase (decrease) in contract loans and premium notes	3,764,513	4,584,100
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(177,875,874)	35,614,841
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	(55,298)	(331,078)
	16.5 Dividends to stockholders	34,000,000	24,640,000
	16.6 Other cash provided (applied)	50,933,442	(26,840,538)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	16,878,144	(51,811,616)
	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)	433,590	(29,297,024)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	(7,874,449)	21,422,576
	19.2 End of year (Line 18 plus Line 19.1)	(7,440,859)	(7,874,449)

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

20.0001		0	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	227,299,944	0	222,133,917	182,399	0	0	0	0	0	0	4,983,628	0
2. Considerations for supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income	150,963,452	0	142,734,925	4,815,302	48,639	0	0	0	0	0	3,364,586	0
4. Amortization of Interest Maintenance Reserve (IMR)	2,644,334	0	2,576,834	66,825	675	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	50,686,282	0	47,905,805	0	0	0	0	0	0	0	2,780,477	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A	1,485,595	0	1,485,595	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	22,143,024	0	22,143,024	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	455,222,632	0	438,980,100	5,064,526	49,314	0	0	0	0	0	11,128,691	0
10. Death benefits	49,530,539	0	49,530,539	0	0	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	5,500	0	5,500	0	0	0	0	0	0	0	0	0
12. Annuity benefits	4,740,042	0	0	4,740,042	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	3,358,429	0	406,207	0	0	0	0	0	0	0	2,952,222	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	81,371,131	0	77,015,056	4,356,075	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	1,273,634	0	1,303,936	(36,293)	5,991	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	185,454	0	0	0	185,454	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	153,004,836	0	160,866,301	(6,159,737)	(80,637)	0	0	0	0	0	(1,621,091)	0
20. Totals (Lines 10 to 19)	293,469,565	0	289,127,539	2,900,087	110,808	0	0	0	0	0	1,331,131	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	51,353,469	0	49,746,947	3,097	0	0	0	0	0	0	1,603,425	0
22. Commissions and expense allowances on reinsurance assumed	6,390	0	0	0	0	0	0	0	0	0	6,390	0
23. General insurance expenses	47,323,624	0	42,672,534	188,847	0	0	0	0	0	0	4,462,243	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	13,105,863	0	12,653,600	17,291	0	0	0	0	0	0	434,972	0
25. Increase in loading on deferred and uncollected premiums	(3,009,594)	0	(3,009,594)	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(5,100,130)	0	(5,100,130)	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	4,516,794	0	0	0	0	0	0	0	0	0	4,516,794	0
28. Totals (Lines 20 to 27)	401,665,981	0	386,090,896	3,109,322	110,808	0	0	0	0	0	12,354,955	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	53,556,651	0	52,889,204	1,955,204	(61,494)	0	0	0	0	0	(1,226,264)	0
30. Dividends to policyholders	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	53,556,651	0	52,889,204	1,955,204	(61,494)	0	0	0	0	0	(1,226,264)	0
32. Federal income taxes incurred (excluding tax on capital gains)	13,743,587	0	13,509,981	684,321	(21,523)	0	0	0	0	0	(429,192)	0
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)	39,813,064	0	39,379,223	1,270,883	(39,971)	0	0	0	0	0	(797,072)	0

DETAILS OF WRITE-INS

08.301. COI Charges	12,411,802	0	12,411,802	0	0	0	0	0	0	0	0	0
08.302. Surrender Charges	9,151,660	0	9,151,660	0	0	0	0	0	0	0	0	0
08.303. Administrative Charges	579,562	0	579,562	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	22,143,024	0	22,143,024	0	0	0	0	0	0	0	0	0
2701. Health Surrender Benefits	4,516,794	0	0	0	0	0	0	0	0	0	4,516,794	0
2702.	0	0	0	0	0	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0	0	0	0	0	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)	4,516,794	0	0	0	0	0	0	0	0	0	4,516,794	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5	Credit Life (Group and Individual)	7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	2,374,495,167	0	2,294,447,883	79,119,655	927,629	0	0	0
2. Tabular net premiums or considerations	246,050,592	0	245,737,701	312,891	0	0	0	0
3. Present value of disability claims incurred	553,771	0	553,771	0	XXX	0	0	0
4. Tabular interest	96,722,533	0	94,095,166	2,574,082	53,285	0	0	0
5. Tabular less actual reserve released	(9,765)	0	(115,154)	95,643	9,746	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0
7. Other increases (net)	(25,481,576)	0	(25,170,317)	(353,045)	41,786	0	0	0
8. Totals (Lines 1 to 7)	2,692,330,722	0	2,609,549,050	81,749,226	1,032,446	0	0	0
9. Tabular cost	71,456,128	0	71,456,128	0	XXX	0	0	0
10. Reserves released by death	23,470,716	0	23,470,716	XXX	XXX	0	0	XXX
11. Reserves released by other terminations (net)	107,760,165	0	103,180,104	4,580,061	0	0	0	0
12. Annuity, supplementary contract, and disability payments involving life contingencies	5,278,170	0	406,207	4,686,509	185,454	0	0	0
13. Net transfers to or (from) Separate Accounts	(5,100,511)	0	(5,100,511)	0	0	0	0	0
14. Total deductions (Lines 9 to 13)	202,864,668	0	193,412,644	9,266,570	185,454	0	0	0
15. Reserve December 31, current year	2,489,466,054	0	2,416,136,406	72,482,656	846,992	0	0	0

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 3,162,880	2,012,088
1.1	Bonds exempt from U.S. tax	(a) 0	0
1.2	Other bonds (unaffiliated)	(a) 117,428,669	119,304,322
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 50,410	50,410
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	363	363
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 25,462,903	25,460,878
4.	Real estate	(d) 0	0
5.	Contract loans	5,764,043	5,603,548
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	0	0
9.	Aggregate write-ins for investment income	906,859	906,859
10.	Total gross investment income	152,776,127	153,338,468
11.	Investment expenses		(g) 2,266,710
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 108,308
13.	Interest expense		(h) 0
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)		2,375,018
17.	Net investment income (Line 10 minus Line 16)		150,963,450

DETAILS OF WRITE-INS

0901.	Other Income	643,667	643,667
0902.	Income on Securities Lending	263,192	263,192
0903.		0	0
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)	906,859	906,859
1501.			0
1502.			0
1503.			0
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 $.....3,245,449 accrual of discount less $.....3,163,708 amortization of premium and less $.....502,543 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....830 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	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	3,300,352	(1,772,312)	1,528,040	795,357	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	2,123	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	(83,124)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	(330,404)	(330,404)	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	24,463	(7,357)
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	3,300,352	(2,102,716)	1,197,636	738,819	(7,357)

DETAILS OF WRITE-INS

0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	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	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	71,671	0	64,019	0	0	0	0	0	0	7,652	0
2. Deferred and accrued	5,836,181	0	5,836,181	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct	5,907,852	0	5,900,200	0	0	0	0	0	0	7,652	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	5,907,852	0	5,900,200	0	0	0	0	0	0	7,652	0
4. Advance	48,382	0	47,208	0	0	0	0	0	0	1,174	0
5. Line 3.4 - Line 4	5,859,470	0	5,852,992	0	0	0	0	0	0	6,478	0
6. Collected during year:											
6.1 Direct	40,568,230	0	39,363,512	182,399	0	0	0	0	0	1,022,319	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	5,464,232	0	4,446,670	0	0	0	0	0	0	1,017,562	0
6.4 Net	35,103,998	0	34,916,842	182,399	0	0	0	0	0	4,757	0
7. Line 5 + Line 6.4	40,963,468	0	40,769,834	182,399	0	0	0	0	0	11,235	0
8. Prior year (uncollected + deferred and accrued - advance)	4,729,418	0	4,729,472	0	0	0	0	0	0	(54)	0
9. First year premiums and considerations:											
9.1 Direct	41,698,282	0	40,487,032	182,399	0	0	0	0	0	1,028,851	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	5,464,232	0	4,446,670	0	0	0	0	0	0	1,017,562	0
9.4 Net (Line 7 - Line 8)	36,234,050	0	36,040,362	182,399	0	0	0	0	0	11,289	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	177,071,927	0	177,071,927	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	121,277,717	0	121,277,717	0	0	0	0	0	0	0	0
10.4 Net	55,794,210	0	55,794,210	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	7,724,766	0	7,570,357	0	0	0	0	0	0	154,409	0
12. Deferred and accrued	44,401,953	0	44,401,953	0	0	0	0	0	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	52,125,157	0	51,972,310	0	0	0	0	0	0	152,847	0
13.2 Reinsurance assumed	1,562	0	0	0	0	0	0	0	0	1,562	0
13.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
13.4 Net (Line 11 + Line 12)	52,126,719	0	51,972,310	0	0	0	0	0	0	154,409	0
14. Advance	635,125	0	495,436	0	0	0	0	0	0	139,689	0
15. Line 13.4 - Line 14	51,491,594	0	51,476,874	0	0	0	0	0	0	14,720	0
16. Collected during year:											
16.1 Direct	317,138,781	0	300,614,560	0	0	0	0	0	0	16,524,221	0
16.2 Reinsurance assumed	828,340	0	0	0	0	0	0	0	0	828,340	0
16.3 Reinsurance ceded	182,989,549	0	170,679,029	0	0	0	0	0	0	12,310,520	0
16.4 Net	134,977,572	0	129,935,531	0	0	0	0	0	0	5,042,041	0
17. Line 15 + Line 16.4	186,469,166	0	181,412,405	0	0	0	0	0	0	5,056,761	0
18. Prior year (uncollected + deferred and accrued - advance)	51,197,482	0	51,113,060	0	0	0	0	0	0	84,422	0
19. Renewal premiums and considerations:											
19.1 Direct	317,449,452	0	300,978,374	0	0	0	0	0	0	16,471,078	0
19.2 Reinsurance assumed	811,780	0	0	0	0	0	0	0	0	811,780	0
19.3 Reinsurance ceded	182,989,549	0	170,679,029	0	0	0	0	0	0	12,310,520	0
19.4 Net (Line 17 - Line 18)	135,271,684	0	130,299,345	0	0	0	0	0	0	4,972,339	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	536,219,661	0	518,537,333	182,399	0	0	0	0	0	17,499,929	0
20.2 Reinsurance assumed	811,780	0	0	0	0	0	0	0	0	811,780	0
20.3 Reinsurance ceded	309,731,498	0	296,403,416	0	0	0	0	0	0	13,328,082	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	227,299,944	0	222,133,917	182,399	0	0	0	0	0	4,983,628	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0	0	0	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	2,879,312	0	1,981,157	0	0	0	0	0	0	898,155	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	2,879,312	0	1,981,157	0	0	0	0	0	0	898,155	0
24. Single:											
24.1 Reinsurance ceded	9,408,508	0	9,408,508	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	9,408,508	0	9,408,508	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	38,398,462	0	36,516,140	0	0	0	0	0	0	1,882,322	0
25.2 Reinsurance assumed	6,390	0	0	0	0	0	0	0	0	6,390	0
25.3 Net ceded less assumed	38,392,072	0	36,516,140	0	0	0	0	0	0	1,875,932	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	50,686,282	0	47,905,805	0	0	0	0	0	0	2,780,477	0
26.2 Reinsurance assumed (Page 6, Line 22)	6,390	0	0	0	0	0	0	0	0	6,390	0
26.3 Net ceded less assumed	50,679,892	0	47,905,805	0	0	0	0	0	0	2,774,087	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	42,657,485	0	41,886,627	(905)	0	0	0	0	0	771,763	0
28. Single	0	0	0	0	0	0	0	0	0	0	0
29. Renewal	8,695,984	0	7,860,320	4,002	0	0	0	0	0	831,662	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	51,353,469	0	49,746,947	3,097	0	0	0	0	0	1,603,425	0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
		Life	2 Cost Containment	3 All Other	All Other Lines of Business	Investment	Total
1.	Rent	1,897,031	9,223	212,356	0	85,575	2,204,185
2.	Salaries and wages	16,455,323	79,831	2,142,111	0	919,706	19,596,971
3.11	Contributions for benefit plans for employees	5,255,925	23,524	702,723	0	410,707	6,392,879
3.12	Contributions for benefit plans for agents	247,644	0	8,540	0	0	256,184
3.21	Payments to employees under non-funded benefit plans	0	0	0	0	0	0
3.22	Payments to agents under non-funded benefit plans	355,844	0	0	0	0	355,844
3.31	Other employee welfare	0	2,134	40,706	0	16,716	59,556
3.32	Other agent welfare	0	0	0	0	0	0
4.1	Legal fees and expenses	1,581,874	254,144	64	0	3,349	1,839,431
4.2	Medical examination fees	6,056,820	0	159,064	0	150	6,216,034
4.3	Inspection report fees	907,648	0	15,929	0	0	923,577
4.4	Fees of public accountants and consulting actuaries	918,214	305	80,458	0	23,922	1,022,899
4.5	Expense of investigation and settlement of policy claims	0	0	0	0	0	0
5.1	Traveling expenses	1,716,023	27,870	145,525	0	27,237	1,916,655
5.2	Advertising	379,580	0	22,837	0	15	402,432
5.3	Postage, express, telegraph and telephone	1,053,531	3,182	137,663	0	56,281	1,250,657
5.4	Printing and stationery	482,824	644	34,729	0	6,211	524,408
5.5	Cost or depreciation of furniture and equipment	234,720	428	24,126	0	4,039	263,313
5.6	Rental of equipment	122,301	137	10,708	0	1,304	134,450
5.7	Cost or depreciation of EDP equipment and software	2,276,885	1,244	194,073	0	204,671	2,676,873
6.1	Books and periodicals	138,148	2,676	11,134	0	19,273	171,231
6.2	Bureau and association fees	185,703	887	8,029	0	5,483	200,102
6.3	Insurance, except on real estate	265,047	206	31,401	0	2,144	298,798
6.4	Miscellaneous losses	0	0	0	0	0	0
6.5	Collection and bank service charges	0	0	0	0	0	0
6.6	Sundry general expenses	258,518	597	31,594	0	5,635	296,344
6.7	Group service and administration fees	0	0	0	0	0	0
6.8	Reimbursements by uninsured plans	0	0	0	0	0	0
7.1	Agency expense allowance	1,226,467	0	2,765	0	0	1,229,232
7.2	Agents' balances charged off (less $.....0 recovered)	0	0	0	0	0	0
7.3	Agency conferences other than local meetings	563,648	0	15,568	0	0	579,216
9.1	Real estate expenses	0	0	0	0	0	0
9.2	Investment expenses not included elsewhere	0	0	0	0	0	0
9.3	Aggregate write-ins for expenses	281,663	0	23,108	0	474,292	779,063
10.	General expenses Incurred	42,861,381	407,032	4,055,211	0	2,266,710	(a) 49,590,334
11.	General expenses unpaid December 31, prior year	697,482	3,018	22,419	0	40,318	763,237
12.	General expenses unpaid December 31, current year	868,647	8,249	82,185	0	45,938	1,005,019
13.	Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0
14.	Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0
15.	General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	42,690,216	401,801	3,995,445	0	2,261,090	49,348,552
	DETAILS OF WRITE-INS						
09.301.	Cafeteria	29,168	0	4,168	0	1,474	34,810
09.302.	Correspondence Servicing Participation	0	0	0	0	472,818	472,818
09.303.	Agency Development Expense	206,822	0	16,593	0	0	223,415
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	45,673	0	2,347	0	0	48,020
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)	281,663	0	23,108	0	474,292	779,063

(a) Includes management fees of $.....41,847,000 to affiliates and $.....0 to non-affiliates.

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

		Insurance			4	5
		1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
1.	Real estate taxes	0	0	0	0	0
2.	State insurance department licenses and fees	2,117,900	137,609	0	34,434	2,289,943
3.	State taxes on premiums	8,800,916	82,759	0	0	8,883,675
4.	Other state taxes, including $.....0 for employee benefits	254,280	9,722	0	1,646	265,648
5.	U.S. Social Security taxes	1,496,235	204,882	0	72,228	1,773,345
6.	All other taxes	1,560	0	0	0	1,560
7.	Taxes, licenses and fees incurred	12,670,891	434,972	0	108,308	13,214,171
8.	Taxes, licenses and fees unpaid December 31, prior year	6,105,792	65,339	0	59,489	6,230,620
9.	Taxes, licenses and fees unpaid December 31, current year	6,427,259	220,638	0	54,938	6,702,835
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	12,349,424	279,673	0	112,859	12,741,956

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1 Life	2 Accident and Health
1.	Applied to pay renewal premiums	0	0
2.	Applied to shorten the endowment or premium-paying period	0	0
3.	Applied to provide paid-up additions	0	0
4.	Applied to provide paid-up annuities	0	0
5.	Total Lines 1 through 4	0	0
6.	Paid-in cash	0	0
7.	Left on deposit	0	0
8.	Aggregate write-ins for dividend or refund options	0	0
9.	Total Lines 5 through 8	0	0
10.	Amount due and unpaid	0	0
11.	Provision for dividends or refunds payable in the following calendar year	0	0
12.	Terminal dividends	0	0
13.	Provision for deferred dividend contracts	0	0
14.	Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15.	Total Lines 10 through 14	0	0
16.	Total from prior year	0	0
17.	Total dividends or refunds (Lines 9 + 15 - 16)	0	0
	DETAILS OF WRITE-INS		
0801.		0	0
0802.		0	0
0803.		0	0
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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 1970 Group Disability 3.5% Net Level Premium	3,712	0	3,712	0	0
0100002. Modern Mortality 4.5% Net Level Premium	67,711	0	67,711	0	0
0100003. 2001 CSO 3% CRVM	479,188,506	0	479,188,506	0	0
0100004. 2001 CSO 3% XXX	29,840,786	0	29,840,786	0	0
0100005. 2001 CSO 4% CRVM	59,143,117	0	59,143,117	0	0
0100006. 2001 CSO 4% XXX	239,801,464	0	239,801,464	0	0
0100007. 2001 CSO 4.5% XXX	93,560	0	93,560	0	0
0100008. 58 CSO 2.5% CRVM	2,236	0	2,236	0	0
0100009. 58 CSO 3% CRVM	36,879	0	36,879	0	0
0100010. 58 CSO 3% NLP	222,171	0	222,171	0	0
0100011. 58 CSO 3.5% CRVM	3,651,174	0	3,651,174	0	0
0100012. 58 CSO 3.5% NLP	1,577,040	0	1,577,040	0	0
0100013. 58 CSO 4% CRVM	92,377,047	0	92,377,047	0	0
0100014. 58 CSO 4% NLP	4,963,284	0	4,963,284	0	0
0100015. 58 CSO 4.5% CRVM	10,433,658	0	10,433,658	0	0
0100016. 58 CSO 4.5% NLP	20,887	0	20,887	0	0
0100017. 58 CSO 5.5% NLP	49,870	0	49,870	0	0
0100018. 80 CSO 2% NLP	6	0	6	0	0
0100019. 80 CSO 3% CRVM	8,480,029	0	8,480,029	0	0
0100020. 80 CSO 3.5% NLP	606	0	606	0	0
0100021. 80 CSO 4% CRVM	1,886,931,787	0	1,886,931,787	0	0
0100022. 80 CSO 4% NLP	277,254,657	0	277,254,657	0	0
0100023. 80 CSO 4% XXX	5,180,513	0	5,180,513	0	0
0100024. 80 CSO 4.5% CRVM	23,936,634	0	23,936,634	0	0
0100025. 80 CSO 4.5% NLP	394,960,092	0	394,960,092	0	0
0100026. 80 CSO 4.5% XXX	88,661,202	0	88,661,202	0	0
0100027. 80 CSO 5% CRVM	169,605,530	0	169,605,530	0	0
0100028. 80 CSO 5% NLP	15,158	0	15,158	0	0
0100029. 80 CSO 5.5% CRVM	3,427	0	3,427	0	0
0100030. 80 CSO 6% CRVM	23,475,955	0	23,475,955	0	0
0100031. Unearned Premium	639,767	0	639,767	0	0
0199997. Totals (Gross)	3,800,618,465	0	3,800,618,465	0	0
0199998. Reinsurance ceded	1,403,492,007	0	1,403,492,007	0	0
0199999. Totals (Net)	2,397,126,458	0	2,397,126,458	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 55 STD 3.5%	5,751	XXX	5,751	XXX	0
0200002. 71IAM 7.5%	6,305,893	XXX	6,305,893	XXX	0
0200003. 83 A 7%	7,147	XXX	7,147	XXX	0
0200004. 83 A 8.25%	28,164	XXX	28,164	XXX	0
0200005. A2000 4.25%	63,820	XXX	63,820	XXX	0
0200006. A2000 5.25%	419,349	XXX	419,349	XXX	0
0200007. A2000 5.5%	571,764	XXX	571,764	XXX	0
0200008. A2000 6%	216,038	XXX	216,038	XXX	0
0200009. A2000 6.25%	75,290	XXX	75,290	XXX	0
0200010. A2000 6.5%	299,815	XXX	299,815	XXX	0
0200011. A2000 6.75%	298,879	XXX	298,879	XXX	0
0200012. NONE 6.25%	19,810	XXX	19,810	XXX	0
0200013. 4.50% CARVM	1,406,763	XXX	1,406,763	XXX	0
0200014. 4.75% CARVM	1,962,304	XXX	1,962,304	XXX	0
0200015. 5.00% CARVM	6,811,979	XXX	6,811,979	XXX	0
0200016. 5.25% CARVM	4,856,795	XXX	4,856,795	XXX	0
0200017. 5.50% CARVM	25,750,492	XXX	25,750,492	XXX	0
0200018. 5.75% CARVM	7,785,767	XXX	7,785,767	XXX	0
0200019. 6.00% CARVM	1,335,400	XXX	1,335,400	XXX	0
0200020. 6.25% CARVM	2,683,355	XXX	2,683,355	XXX	0
0200021. 6.50% CARVM	393,058	XXX	393,058	XXX	0
0200022. 6.75% CARVM	757,065	XXX	757,065	XXX	0
0200023. 7.50% CARVM	8,286,196	XXX	8,286,196	XXX	0
0200024. 8.00% CARVM	1,366,402	XXX	1,366,402	XXX	0
0200025. 8.25% CARVM	775,363	XXX	775,363	XXX	0
0299997. Totals (Gross)	72,482,659	XXX	72,482,659	XXX	0
0299999. Totals (Net)	72,482,659	XXX	72,482,659	XXX	0
Supplementary Contracts with Life Contingencies:					
0300001. 37 STD 3.5%	2,779	0	2,779	0	0
0300002. 49 STD 3.5%	13,560	0	13,560	0	0
0300003. 49 STD 7.5%	5,415	0	5,415	0	0
0300004. 71IAM 7.5%	287,325	0	287,325	0	0
0300005. 83 A 6.25%	28,040	0	28,040	0	0
0300006. 83 A 6.5%	37,530	0	37,530	0	0
0300007. 83 A 6.75%	122,353	0	122,353	0	0
0300008. 83 A 7%	71,067	0	71,067	0	0
0300009. 83 A 7.25%	197,618	0	197,618	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0300010. 83 A 7.75%	24,874	0	24,874	0	0
0300011. 83 A 8.25%	33,080	0	33,080	0	0
0300012. A2000 6.75%	23,351	0	23,351	0	0
0399997. Totals (Gross)	846,992	0	846,992	0	0
0399999. Totals (Net)	846,992	0	846,992	0	0
Accidental Death Benefits:					
0400001. Combined with 1958 CSO @2 1/2%	2,093	0	2,093	0	0
0400002. 59 ADB 58 CSO 2.5%	7,740	0	7,740	0	0
0400003. 59 ADB 80 CSO 2.5%	54,896	0	54,896	0	0
0499997. Totals (Gross)	64,729	0	64,729	0	0
0499998. Reinsurance ceded	355	0	355	0	0
0499999. Totals (Net)	64,374	0	64,374	0	0
Disability - Active Lives:					
0500001. 1952 Inter-Co. Ben. 5, Per. 2 & 1980 CSO 2 1/2%	296,459	0	296,459	0	0
0500002. 52 DIS B5 58 CSO 2.5	60,412	0	60,412	0	0
0500003. 52 DIS B5 80 CSO 2.5	8,482,903	0	8,482,903	0	0
0500004. 52 DIS B5 01 CSO 2.5	232,933	0	232,933	0	0
0599997. Totals (Gross)	9,072,707	0	9,072,707	0	0
0599998. Reinsurance ceded	4,346,401	0	4,346,401	0	0
0599999. Totals (Net)	4,726,306	0	4,726,306	0	0
Disability - Disabled Lives:					
0600001. 1952 Inter-Co. Disability Table 2 1/2%	7,213,995	0	7,213,995	0	0
0699997. Totals (Gross)	7,213,995	0	7,213,995	0	0
0699998. Reinsurance ceded	2,104,957	0	2,104,957	0	0
0699999. Totals (Net)	5,109,038	0	5,109,038	0	0
Miscellaneous Reserves:					
0700001. UL deficiency reserve	9,110,228	0	9,110,228	0	0
0799997. Totals (Gross)	9,110,228	0	9,110,228	0	0
0799999. Totals (Net)	9,110,228	0	9,110,228	0	0
9999999. Totals (Net) - Page 3, Line 1	2,489,466,055	0	2,489,466,055	0	0

EXHIBIT 5 - INTERROGATORIES

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

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

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

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [X]
4.1 Amount of insurance: $.....0
4.2 Amount of reserve: $.....0
4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: $.....0
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $.....0

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $.....0
Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: $.....0
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: $.....0
7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [ ] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements. $.....0
8.2 State the amount of reserves established for this business. $.....0
8.3 Identify where the reserves are reported in the blank.

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [ ] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. $.....0
9.2 State the amount of reserves established for this business. $.....0
9.3 Identify where the reserves are reported in the blank.

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	1,491,737	0	0	0	1,287,820	54,847	149,070	0	0
2. Additional contract reserves (a)	48,174,779	0	0	0	43,391,117	4,472,461	311,201	0	0
3. Additional actuarial reserves - Asset/Liability analysis	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	49,666,516	0	0	0	44,678,937	4,527,308	460,271	0	0
8. Reinsurance ceded	25,516,234	0	0	0	23,684,828	1,623,616	207,790	0	0
9. Totals (Net)	24,150,282	0	0	0	20,994,109	2,903,692	252,481	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	173,167,146	0	0	0	170,869,910	1,328,344	968,892	0	0
11. Additional actuarial reserves - Asset/Liability analysis	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	173,167,146	0	0	0	170,869,910	1,328,344	968,892	0	0
15. Reinsurance ceded	152,133,003	0	0	0	150,644,960	609,799	878,244	0	0
16. Totals (Net)	21,034,143	0	0	0	20,224,950	718,545	90,648	0	0
17. TOTALS (Net)	45,184,425	0	0	0	41,219,059	3,622,237	343,129	0	0
18. TABULAR FUND INTEREST	2,198,895	0	0	0	2,015,348	168,650	14,897	0	0

DETAILS OF WRITE-INS

0601.		0	0	0	0	0	0	0	0
0602.		0	0	0	0	0	0	0	0
0603.		0	0	0	0	0	0	0	0
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.		0	0	0	0	0	0	0	0
1302.		0	0	0	0	0	0	0	0
1303.		0	0	0	0	0	0	0	0
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 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	953,231	0	334,950	62,356	0	555,925
2. Deposits received during the year	130,492	0	30,389	100,103	0	0
3. Investment earnings credited to the account	62,177	0	(7,308)	5,991	0	63,494
4. Other net change in reserves	273,828	0	448,278	0	0	(174,451)
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	185,790	0	170,453	15,337	0	0
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	1,233,937	0	635,856	153,113	0	444,968
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13)	1,233,937	0	635,856	153,113	0	444,968

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	0	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	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	23,589,557	0	21,373,359	60,549	0	0	0	0	0	0	2,155,649
2.22 Reinsurance assumed	57,391	0	0	0	0	0	0	0	0	0	57,391
2.23 Reinsurance ceded	14,824,851	0	12,839,095	0	0	0	0	0	0	0	1,985,756
2.24 Net	8,822,097	0	(b) 8,534,264	(b) 60,549	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 227,284
3. Incurred but unreported:											
3.1 Direct	3,734,145	0	3,627,101	0	0	0	0	0	0	0	107,044
3.2 Reinsurance assumed	2,453	0	0	0	0	0	0	0	0	0	2,453
3.3 Reinsurance ceded	1,948,047	0	1,862,335	0	0	0	0	0	0	0	85,712
3.4 Net	1,788,551	0	(b) 1,764,766	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 23,785
4. Totals:											
4.1 Direct	27,323,702	0	25,000,460	60,549	0	0	0	0	0	0	2,262,693
4.2 Reinsurance assumed	59,844	0	0	0	0	0	0	0	0	0	59,844
4.3 Reinsurance ceded	16,772,898	0	14,701,430	0	0	0	0	0	0	0	2,071,468
4.4 Net	10,610,648	(a) 0	(a) 10,299,030	60,549	0	0	(a) 0	0	0	0	251,069

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance $.....0, Individual Annuities $.....0, Credit Life (Group and Individual) $.....0, and Group Life $.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $.....0, Credit (Group and Individual) Accident and Health $.....0 and Other Accident and Health $.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
	Total	Industrial Life (a)	3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct	226,919,552	0	201,258,121	4,686,509	185,454	0	0	0	0	0	20,789,468
1.2 Reinsurance assumed	1,322,212	0	0	0	0	0	0	0	0	0	1,322,212
1.3 Reinsurance ceded	173,035,129	0	153,856,487	0	0	0	0	0	0	0	19,178,642
1.4 Net	(d) 55,206,635	0	47,401,634	4,686,509	185,454	0	0	0	0	0	2,933,038
2. Liability December 31, current year from Part 1:											
2.1 Direct	27,323,702	0	25,000,460	60,549	0	0	0	0	0	0	2,262,693
2.2 Reinsurance assumed	59,844	0	0	0	0	0	0	0	0	0	59,844
2.3 Reinsurance ceded	16,772,898	0	14,701,430	0	0	0	0	0	0	0	2,071,468
2.4 Net	10,610,648	0	10,299,030	60,549	0	0	0	0	0	0	251,069
3. Amounts recoverable from reinsurers December 31, current year	8,960,713	0	6,272,705	0	0	0	0	0	0	0	2,688,008
4. Liability December 31, prior year:											
4.1 Direct	37,322,693	0	34,747,799	7,016	0	0	0	0	0	0	2,567,878
4.2 Reinsurance assumed	102,473	0	0	0	0	0	0	0	0	0	102,473
4.3 Reinsurance ceded	25,702,121	0	23,328,515	0	0	0	0	0	0	0	2,373,606
4.4 Net	11,723,045	0	11,419,284	7,016	0	0	0	0	0	0	296,745
5. Amounts recoverable from reinsurers December 31, prior year	12,686,439	0	9,933,571	0	0	0	0	0	0	0	2,752,868
6. Incurred benefits:											
6.1 Direct	216,920,561	0	191,510,782	4,740,042	185,454	0	0	0	0	0	20,484,283
6.2 Reinsurance assumed	1,279,583	0	0	0	0	0	0	0	0	0	1,279,583
6.3 Reinsurance ceded	160,380,180	0	141,568,536	0	0	0	0	0	0	0	18,811,644
6.4 Net	57,819,964	0	49,942,246	4,740,042	185,454	0	0	0	0	0	2,952,222

(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 $.....5,500 in Line 1.1, $.....5,500 in Line 1.4, $.....5,500 in Line 6.1 and $.....5,500 in line 6.4.

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 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	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	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	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	45,184,492	40,800,684	(4,383,808)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	45,184,492	40,800,684	(4,383,808)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	45,184,492	40,800,684	(4,383,808)

DETAILS OF WRITE-INS

1101.	0	0	0
1102.	0	0	0
1103.	0	0	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.	0	0	0
2502.	0	0	0
2503.	0	0	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)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Ohio National Life Assurance Corporation (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under 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 and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition cost such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.

(2) Bonds not backed by other loans are stated at amortized cost using the modified scientific method.

(3) Common stocks are stated at market.

(4) Preferred stocks rated NAIC 1-3 are stated at cost. Preferred stocks rated NAIC 4-6 are stated at the lower of cost or market value. In accordance with the guidance provided in SSAP No. 32.

(5) Conventional Mortgage loans on real estate are stated at unpaid principal balances less unaccrued discount, not to exceed 80% of appraised value. Mortgage loans on real estate insured and guaranteed by U.S. Agencies are stated at unpaid principal balances less unaccrued discount.

(6) Loan-backed securities are either stated at amortized cost or the lower of amortized cost or fair value. The retrospective adjustment methodology is used for asset-backed, CMO, and Mortgage-backed securities.

(7) The Company does not have subsidiaries or controlled and affiliated companies.

(8) The Company has minor interest in joint ventures. The Company carries these interests based on the underlying audited GAAP equity of the investee.

(9) The Company does not invest in derivatives.

(10) The Company does not utilize the anticipated investment income as a factor in premium deficiency calculation.

(11) Liabilities for losses for individual accident and health policies.

(a) Individual Disability Income policies represent more than 99.9% of the policies and about 100% of the liabilities. Claim Reserves are calculated using the 1985 Commissioner's Individual Disability Table C or the 1971 modification of the 1964 Commissioner's Disability Table with various interest rates depending on the year of claim.

(b) An additional liability is established for any scheduled claim payments that are due but not yet paid as of the statement date.

(c) Incurred but not reported reserves are estimated by applying factors to the total amount of monthly income in-force.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Pharmaceutical Rebates Receivable – Not applicable

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

The Company's December 31, 2012 financial statements reflect a prior period adjustment relating to the calculation and recording of the deferred tax asset (DTA) reversal factor. The DTA reversal factor that was used was applied inconsistently across the life insurance product lines. Upon applying a consistent factor it was determined that the net DTA as of December 31, 2011 was overstated by $4,258,143. The events contributing to the adjustment impact surplus as follows:

Net deferred tax asset (P2, L18.2,C3)	$ (4,258,143)
Decrease in surplus (P4, L53, C1)	$ (4,258,143)

The Company's December 31, 2012 financial statements reflect a prior period adjustment relating an overpayment of a reinsurance expense allowance on disability policies assumed from unrelated parties. As of December 31, 2011, the overpayment was determined to be $878,000. The events contributing to the overpayment impact surplus as follows:

Commission and expense allowances on reinsurance assumed (P4,L22,	$ (878,000)
Federal and foreign income taxes incurred (excluding taxes on capital gains) (P4,L32,C1)	(307,300)
Increase in surplus (P4,L53,C1)	$ 570,700

The Company's December 31, 2011 financial statements reflect corrections in premiums ceded due to an underpayment of policy fees on a block of term policies. The original errors were caused by omission of coinsurance treaty language, but this omission did not affect the reserve calculation process. These corrections impact surplus as follows:

Premiums ceded (P4, L1, C1)	$ (3,001,344)
Decrease of federal income tax expenses (P4, L32, C1)	1,050,470
Decrease in surplus (P4, L53, C1)	$ (1,950,874)

The Company's December 31, 2011 financial statements reflect corrections in the premiums ceded due to a refund on a block of Universal Life policies. The original errors were caused by incorrect coding but did not affect the reserve calculation process. These corrections impact surplus as follows:

Premiums ceded (P4, L1, C1)	$ 1,289,840
Increase of federal income tax expenses (P4, L32, C1)	(451,444)
Increase in surplus (P4, L53, C1)	$ 838,396

The Company's December 31, 2011 financial statements reflect corrections in the disability income reserves. The original errors were caused by prior system conversions involved in the reserve calculation process. These corrections impact surplus as follows:

Increase in Aggregate Reserves (P4, L19, C1)	$ 287,000
Increase of federal income tax expenses (P4, L32, C1)	(100,450)
Increase in surplus (P4, L53, C1)	$ 186,550

The Company's December 31, 2011 financial statements reflect reinsurance errors of overstated ceded premiums and understated reserves. These errors resulted from reinsurance transactions for one reinsurer being reflected as coinsurance rather than YRT. The events contributing to these errors impact surplus as follows:

Premiums Ceded (P4, L1, C1)	$ 1,490,069
Decrease in death benefits (P4, L10, C1)	($630,000)
Decrease in Aggregate Reserves (P4, L19, C1)	(2,836,418)
Decrease of federal income tax expenses (P4, L32, C1)	691,722
Decrease in surplus (P4, L53, C1)	$ (1,284,627)

The Company's December 31, 2011 financial statements reflect other than temporary impairment errors. These other than temporary impairment errors were caused by the Company recording a credit impairment below the current market value of the security. The events contributing to these errors impact surplus as follows:

Increase in Bond Book Value (P4, L34, C1)	$ 162,209
Increase in surplus (P4, L53, C1)	$ 162,209

The Company's December 31, 2011 financial statements reflect reinsurance errors of overstated ceded surrender benefits on universal life. These errors resulted due to timing in the settlement amounts of surrenders. The events contributing to these errors impact surplus as follows:

Surrender benefits and withdrawals for life contracts (P4, L15, C1)	$ (1,200,847)
Increase of federal income tax expenses (P4, L32, C1)	(420,296)
Decrease in surplus (P4, L53, C1)	$ (780,551)

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill

A. Statutory Purchase Method – Not Applicable

B. Statutory Merger – Not Applicable

C. Assumption Reinsurance – Not Applicable

D. Impairment Loss – Not Applicable

4. Discontinued Operations – NONE

5. Investments

A. Mortgage Loans

(1) The minimum and maximum lending rates for mortgage loans during 2012 were:

Farm loans N/A
Residential loans N/A
Commercial mortgages 4.50% to 5.625%

(2) During 2012, the Company did not reduce interest rates on outstanding loans.

(3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 75%:

		2012	2011
(4)	As of year end, the Company held mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest:	$ -	$ -
(5)	Taxes, assessments and any amounts advanced and not included in the mortgage loan totaled:	-	-
(6)	Current year impaired loans with a related allowance for credit losses was:	-	-
(7)	Impaired mortgage loans without an allowance for credit losses was:	-	-
(8)	Average recorded investment in impaired loans:	-	-
(9)	Interest income recognized during the period the loans were impaired was:	-	-
(10)	Amount of interest income recognized on a cash basis during the period the loans were impaired was:	-	-
(11)	Allowance for credit losses:	-	-
	a. Balance at beginning of period	-	-
	b. Additions charged to operations	-	-
	c. Direct write-downs charged against the allowances	-	-
	d. Recoveries of amounts previously charged off	-	-
	e. Balance at end of period	$ -	$ -

(12) The methods for recording cash receipts are: 52.6% ACH and 47.4% wires to Company account

B. Debt Restructuring - NONE

C. Reverse Mortgages - NONE

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates.

(2) The Company had no other-than-temporary impairments on loan-backed securities due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

(3) The following table represents each security that recognized other-than-temporary impairment due to the fact that the present value of the cash flows expected to be collected were less than the amortized cost basis of the securities:

CUSIP	Book/Adj Carry Value Amortized Cost Before Current Period OTTI	Projected Cash Flows	Recognized Other-than-temporary Impairment in Current Period	Amortized Cost After Other-than-temporary Impairment	Fair Value at Time of OTTI
For the 3 month period ended September 30, 2009					
20846QHE1	$ 4,453,937	$ 3,929,360	$ 525,533	$ 3,928,404	$ 1,852,681
76110HJ75	1,984,052	1,948,630	34,965	1,949,087	1,277,300
Total	$ 6,437,989	$ 5,877,990	$ 560,498	$ 5,877,491	$ 3,129,981
For the 3 month period ended December 31, 2009					
02660TBU6	$ 1,004,887	$ 1,000,218	$ 4,669	$ 1,000,218	$ 646,615
12667FY33	992,368	989,457	2,911	989,457	510,020
1729732R9	4,751,720	4,678,250	73,471	4,678,250	3,563,803
225458AY4	2,960,468	2,948,717	11,751	2,948,717	2,256,867
52520MAE3	1,923,633	1,895,598	28,035	1,895,598	1,074,180
52520MAG8	4,863,405	4,832,391	31,014	4,832,391	3,743,950
7609857E5	4,939,343	4,416,147	523,196	4,416,147	1,171,126
76110HJ75	1,948,630	1,929,597	19,033	1,929,597	1,229,960
90263BHE1	2,114,729	2,096,365	18,363	2,096,365	1,127,402
94982WAZ7	4,873,404	4,775,310	98,094	4,775,310	3,819,300
Total	$ 30,372,587	$ 29,562,050	$ 810,537	$ 29,562,050	$ 19,143,223
For the 3 month period ended March 31, 2010					
12667FY33	$ 989,457	$ 978,750	$ 10,707	$ 978,750	$ 569,346
12668AMN2	4,569,828	4,493,300	76,528	4,493,300	3,209,098
12669GEZ0	989,361	985,500	3,861	985,500	842,566
20846QHE1	4,145,183	3,209,000	936,183	3,209,000	2,421,741
52520MAG8	4,832,391	4,785,000	47,391	4,785,000	3,837,150
76110HJ75	1,929,597	1,914,800	14,797	1,914,800	1,294,475
76110HQ77	246,409	243,960	2,449	243,960	141,672
86359BJ85	975,244	971,050	4,194	971,050	712,497
Total	$ 18,677,470	$ 17,581,360	$ 1,096,110	$ 17,581,360	$ 13,028,545
For the 3 month period ended June 30, 2010					
02660TBU6	$ 1,000,218	$ 998,437	$ 1,781	$ 998,437	$ 717,528
12667FR56	2,954,273	2,863,549	90,724	2,863,549	2,088,660
12668AMN2	4,495,787	4,413,636	82,151	4,413,636	3,487,957
20846QHE1	3,198,464	3,172,740	25,724	3,172,740	2,508,231
52520MAE3	1,895,598	1,877,112	18,486	1,877,112	1,149,060
76110HJ75	1,914,800	1,889,610	25,190	1,889,610	1,410,020
76110HKS7	4,981,820	4,938,090	43,730	4,938,090	3,909,360
86359DJT5	4,959,101	4,944,500	14,601	4,944,500	3,837,320
Total	$ 25,400,061	$ 25,097,674	$ 302,387	$ 25,097,674	$ 19,108,136
For the 3 month period ended September 30, 2010					
02660TBU6	$ 998,437	$ 831,600	$ 166,837	$ 831,600	$ 736,510
20846QHE1	3,165,190	1,805,528	1,359,662	1,805,528	2,518,581
7609857E5	4,416,147	4,341,500	74,647	4,341,500	1,811,500
76110HJ75	1,889,610	1,878,000	11,610	1,878,000	1,467,258
86359DJT5	4,878,495	4,848,380	30,115	4,848,380	3,903,626
Total	$ 15,347,879	$ 13,705,008	$ 1,642,871	$ 13,705,008	$ 10,437,475
For the 3 month period ended December 31, 2010					
02660TBU6	$ 831,600	$ 828,800	$ 2,800	$ 828,800	$ 715,744
94984FAV1	4,960,988	4,793,032	167,956	4,793,032	4,444,615
Total	$ 5,792,588	$ 5,621,832	$ 170,756	$ 5,621,832	$ 5,160,359

For the 3 month period ended March 31, 2011- NONE

NOTES TO FINANCIAL STATEMENTS

CUSIP	Book/Adj Carry Value Amortized Cost Before Current Period OTTI	Projected Cash Flows	Recognized Other-than-temporary Impairment in Current Period	Amortized Cost After Other-than-temporary impairment	Fair Value at Time of OTTI
For the 3 month period ended June 30, 2011					
90263BHE1	2,096,365	2,041,682	54,683	2,041,682	1,573,995
Total	$ 2,096,365	$ 2,041,682	$ 54,683	$ 2,041,682	$ 1,573,995
For the 3 month period ended September 30, 2011- NONE					
For the 3 month period ended December 31, 2011					
76110HQ77	$ 244,236	$ 241,014	$ 3,222	$ 241,014	$ 213,212
12668AMN2	4,432,054	4,353,949	78,105	4,353,949	3,392,020
12669GC82	1,791,993	1,788,653	3,341	1,788,653	1,702,643
86359DJT5	4,282,373	4,206,684	75,689	4,206,684	4,205,928
Total	$ 10,750,656	$ 10,590,299	$ 160,357	$ 10,590,299	$ 9,513,804
For the 3 month period ended March 31, 2012					
12667FY33	$ 978,750	$ 931,000	$ 47,750	$ 931,000	$ 802,475
12668AMN2	4,357,690	3,990,070	367,620	3,990,070	3,696,320
Total	$ 5,336,440	$ 4,921,070	$ 415,370	$ 4,921,070	$ 4,498,795
For the 3 month period ended June 30, 2012					
12667FR56	$ 2,872,269	$ 2,754,657	$ 117,612	$ 2,754,657	$ 2,565,960
73316PHP8	1,900,000	1,864,082	35,918	1,864,082	1,495,300
12669GC82	1,708,951	1,687,625	21,326	1,687,625	1,687,625
94984FAV1	3,904,254	3,756,729	147,525	3,756,729	3,714,802
Total	$ 10,385,474	$ 10,063,093	$ 322,381	$ 10,063,093	$ 9,463,688
For the 3 month period ended September 30, 2012					
12667FR56	2,756,859	2,752,098	4,761	2,752,098	2,752,098
73316PHP8	1,867,326	1,831,066	36,260	1,831,066	1,570,825
Total	$ 4,624,185	$ 4,583,164	$ 41,021	$ 4,583,164	$ 4,322,923
For the 3 month period ended December 31, 2012					
12667FR56	2,755,020	2,664,023	90,997	2,664,023	2,521,425
76110HQ77	241,299	238,613	2,686	238,613	238,613
12667FY33	931,000	909,846	21,154	909,846	909,846
Total	$ 3,927,319	$ 3,812,482	$ 114,837	$ 3,812,482	$ 3,669,884

(4) All impaired securities (fair value is less than cost or amortized cost) for which a other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

(a) The aggregate amount of unrealized losses

(1)	Less than 12 Months	($636,911)
(2)	12 Months or Longer	($2,199,942)

(b) The aggregate related fair value of securities with unrealized losses

(1)	Less than 12 Months	$46,358,930
(2)	12 Months or Longer	$16,353,496

(5) Cash flow modeling was performed on all of these securities using current and expected market based assumptions which showed that the investor will receive cash flow the percent of value of which is equal to the adjusted statement value. Therefore, any impairment is considered not other than temporary.

NOTES TO FINANCIAL STATEMENTS

E. Repurchase Agreements and/or Securities Lending Transactions

(1) At purchase, the Company requires collateral in the form of securities having a fair value of at least 102% of the securities' purchase price. If at any time the fair value of collateral declines to less than 100% of the securities purchase price, the counterparty is obligated to provide additional collateral to bring the total collateral held by the Company to at least 102% of the securities' purchase price.

(2) The Company has not pledged any of its assets as collateral.

(3) Collateral Received

(a) Aggregate Amount of Cash Collateral Received

(1) Repurchase Agreement - None

(2) Securities Lending		Fair Value
(a)	Open	$ 84,357,063
(b)	30 Days or Less	-
(c)	31 to 60 Days	-
(d)	61 to 90 Days	-
(e)	Greater than 90 days	-
(f)	Sub-Total	84,357,063
(g)	Securities Received	-
(h)	Total Collateral Received	$ 84,357,063

(3) Dollar Repurchase Agreement – None

(b) The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral is $ 84,357,063.

(c) Cash collateral received from borrowers on the loaned securities is remitted to US Bank for investment in accordance with the Company's Reinvestment guidelines. Cash collateral, if any, is reinvestment in short-term investments.

(4) N/A

(5) Collateral Reinvestment

(a) Aggregate Amount of Cash Collateral Reinvested

(1) Repurchase Agreement - None

(2) Securities Lending		(1) Amortized Cost	(2) Fair Value
(a)	Open	$ 84,357,063	$ 84,357,063
(b)	30 Days or Less	-	-
(c)	31 to 60 Days	-	-
(d)	61 to 90 Days	-	-
(e)	91 to 120 Days	-	-
(f)	121 to 180 Days	-	-
(g)	181 to 365 Days	-	-
(h)	1 to 2 Years	-	-
(i)	2 to 3 Years	-	-
(j)	Greater than 3 Years	-	-
(k)	Sub-Total	84,357,063	84,357,063
(l)	Securities Received	-	-
(m)	Total Collateral Reinvested	$ 84,357,063	$ 84,357,063

(3) Dollar Repurchase Agreement – None

F. Real Estate - NONE

G. Investments in low-income housing tax credits (LHITC) – NONE

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceeded 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

A. Due and accrued income was excluded from investment income on the following basis:

(1) Bonds - where collection of interest is uncertain, are placed on non-accrual status.

(2) Due and accrued income was excluded from surplus on the following basis: all investment income due and accrued on bonds in default as to principal and interest.

B. The total amount excluded was $430,933

8. Derivative Instruments – NONE

9. Income Taxes

A. The components of the net deferred asset/ (liability) at December 31, 2012 and December 31, 2011 are as follows:

1.

		12/31/2012		
		(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
(a)	Gross Deferred Tax Assets	$ 138,067,066	$ 10,716,578	$ 148,783,644
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	138,067,066	10,716,578	148,783,644
(d)	Deferred Tax Assets Nonadmitted	45,184,492	-	45,184,492
(e)	Subtotal Net Deferred Tax Assets (1c - 1d)	92,882,574	10,716,578	103,599,152
(f)	Deferred Tax Liabilities	46,243,798	-	46,243,798
(g)	Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	$ 46,638,776	$ 10,716,578	$ 57,355,354

		12/31/2011		
		(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a)	Gross Deferred Tax Assets	$ 134,143,018	$ 13,185,617	$ 147,328,635
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	134,143,018	13,185,617	147,328,635
(d)	Deferred Tax Assets Nonadmitted	40,800,684	-	40,800,684
(e)	Subtotal Net Deferred Tax Assets (1c - 1d)	93,342,334	13,185,617	106,527,951
(f)	Deferred Tax Liabilities	44,810,269	-	44,810,269
(g)	Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	$ 48,532,065	$ 13,185,617	$ 61,717,682

		Change		
		(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a)	Gross Deferred Tax Assets	$ 3,924,048	$ (2,469,039)	$ 1,455,009
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	3,924,048	(2,469,039)	1,455,009
(d)	Deferred Tax Assets Nonadmitted	4,383,808	-	4,383,808
(e)	Subtotal Net Deferred Tax Assets (1c - 1d)	(459,760)	(2,469,039)	(2,928,799)
(f)	Deferred Tax Liabilities	1,433,529	-	1,433,529
(g)	Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	$ (1,893,289)	$ (2,469,039)	$ (4,362,328)

NOTES TO FINANCIAL STATEMENTS

2.

		12/31/2012		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
Admission Calculation Components - SSAP 101				
(a)	Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	$ 46,638,776	$ -	$ 46,638,776
(b)	Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the Amount of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation (the lesser of 2(b)1 and 2(b)2 below)	-	10,716,578	10,716,578
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	-	10,716,578	10,716,578
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	40,606,859
(c)	Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2 (a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	46,243,798	-	46,243,798
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+(2c))	$ 92,882,574	$ 10,716,578	$ 103,599,152

NOTES TO FINANCIAL STATEMENTS

		12/31/2011		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4+5) Total
Admission Calculation Components - SSAP 101				
(a)	Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	$ 48,532,065	$ -	$ 48,532,065
(b)	Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the Amount of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation (the lesser of 2(b)1 and 2(b)2 below)	-	13,185,617	13,185,617
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	-	13,185,617	13,185,617
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	-	-	41,716,355
(c)	Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2 (a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	44,810,269	-	44,810,269
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101			
	Total (2(a)+2(b)+(2c))	$ 93,342,334	$ 13,185,617	$ 106,527,951

NOTES TO FINANCIAL STATEMENTS

		Change		
		(7)	(8)	(9)
		(Col 1-4)	(Col 2-5)	(Col 7+8)
		Ordinary	Capital	Total
Admission Calculation Components - SSAP 101				
(a)	Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	$ (1,893,289)	$ -	$ (1,893,289)
(b)	Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the Amount of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation (the lesser of 2(b)1 and 2(b)2 below)	-	(2,469,039)	(2,469,039)
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	-	(2,469,039)	(2,469,039)
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	-	-	(1,109,496)
(c)	Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2 (a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	1,433,529	-	1,433,529
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+(2c))	$ (459,760)	$ (2,469,039)	$ (2,928,799)

3.

		2012	2011
(a)	Ratio Percentage Used To Determine Recover Period and Threshold Limitation Amount	851%	939%
(b)	Amount of Adjusted Capital and Surplus Used To Determine Recovery Period and Threshold Limitation in 2(b)2 above	$ 269,042,945	$ 278,109,033

NOTES TO FINANCIAL STATEMENTS

4.

		12/31/2012		
		(1)	(2)	(3)
				(Col 1+2)
		Ordinary	Capital	Total
		Percent	Percent	Percent
Impact of Tax Planning Strategies				
(a)	Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	4%	4%
(b)	Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	11%	11%

		12/31/2011		
		(4)	(5)	(6)
				(Col 4+5)
		Ordinary	Capital	Total
		Percent	Percent	Percent
Impact of Tax Planning Strategies				
(a)	Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	6%	6%
(b)	Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	13%	13%

		Change		
		(7)	(8)	(9)
		(Col 1-4)	(Col 2-5)	(Col 7+8)
		Ordinary	Capital	Total
		Percent	Percent	Percent
Impact of Tax Planning Strategies				
(a)	Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0%	-1%	-1%
(b)	Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0%	-2%	-2%

c) Does the Company's tax-planning strategies include the use of reinsurance? Yes___ No_X_

B. Unrecognized deferred tax liabilities

(1) There are no temporary differences for which deferred tax liabilities are not recognized.
(2) N/A
(3) N/A
(4) N/A

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

			(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1-2) Change
(1)	Current Income Tax				
	(a)	Federal	$ 16,097,783	$ 53,620,606	$ (37,522,823)
	(b)	Foreign	-	-	-
	(c)	Subtotal	16,097,783	53,620,606	(37,522,823)
	(d)	Federal Income tax on net capital gains	1,514,732	3,318,455	(1,803,723)
	(e)	Utilization of capital loss carry-forwards	(1,514,732)	(3,318,455)	1,803,723
	(f)	Other	(2,354,196)	1,310,168	(3,664,364)
	(g)	Federal and foreign income taxes incurred	$ 13,743,587	$ 54,930,774	$ (41,187,187)
(2)	Deferred Tax Assets:				
	(a)	Ordinary			
		(1) Discounting of unpaid losses	$ -	$ -	$ -
		(2) Unearned premium reserve	-	-	-
		(3) Policyholder reserves	84,845,086	81,454,887	3,390,199
		(4) Investments	-	-	-
		(5) Deferred acquisition costs	48,560,777	47,167,594	1,393,183
		(6) Policyholder dividends accrual	-	-	-
		(7) Fixed assets	-	-	-
		(8) Compensation and benefits accrual	-	-	-
		(9) Pension accrual	-	-	-
		(10) Receivables - nonadmitted	-	-	-
		(11) Net operating loss carry-forward	-	-	-
		(12) Tax credit carry-forward	-	-	-
		(13) Other (including items<5% of total ordinary tax assets)	1,308,886	1,384,802	(75,916)
		(14) Section 807(f) adjustment	3,352,317	4,135,735	(783,418)
		(99) Subtotal	138,067,066	134,143,018	3,924,048
	(b)	Statutory valuation allowance adjustment	-	-	-
	(c)	Nonadmitted	45,184,492	40,800,684	4,383,808
	(d)	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	92,882,574	93,342,334	(459,760)
	(e)	Capital:			
		(1) Investments	3,888,320	4,806,867	(918,547)
		(2) Net capital loss carry-forward	6,828,258	8,378,750	(1,550,492)
		(3) Real Estate	-	-	-
		(4) Other (including items<5% of total capital tax assets)	-	-	-
		(99) Subtotal	10,716,578	13,185,617	(2,469,039)
	(f)	Statutory valuation allowances adjustment	-	-	-
	(g)	Nonadmitted	-	-	-
	(h)	Admitted capital deferred tax assets (2e99 - 2f - 2g)	10,716,578	13,185,617	(2,469,039)
	(i)	Admitted deferred tax assets (2d + 2h)	103,599,152	106,527,951	(2,928,799)
(3)	Deferred Tax Liabilities:				
	(a)	Ordinary			
		(1) Investments	2,115,471	2,186,100	(70,629)
		(2) Fixed assets	-	-	-
		(3) Deferred and uncollected premium	43,241,495	41,636,414	1,605,081
		(4) Policyholder reserves	-	-	-
		(5) Other (including items<5% of total capital tax liabilities)	886,832	987,755	(100,923)
		(99) Subtotal	46,243,798	44,810,269	1,433,529
	(b)	Capital:			
		(1) Investments	-	-	-
		(2) Real Estate	-	-	-
		(3) Other (including items<5% of total capital tax liabilities)	-	-	-
		(99) Subtotal	-	-	-
	(c)	Deferred tax liabilities (3a99 + 3b99)	46,243,798	44,810,269	1,433,529
(4)	Net deferred tax assets/liabilities (2i - 3c)		$ 57,355,354	$ 61,717,682	$ (4,362,328)

NOTES TO FINANCIAL STATEMENTS

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

		Amount	Tax Effect	Effective Tax Rate
(1)	Provision computed at statutory rate	$ 53,556,645	$ 18,744,826	35.0%
(2)	Book over tax reserves	7,438,948	2,603,632	4.9%
(3)	Net DAC adjustment	3,980,524	1,393,183	2.6%
(4)	Net Deferred & Uncollected Premiums	(4,585,945)	(1,605,081)	-3.0%
(5)	Bond Differences	(4,957,203)	(1,735,021)	-3.2%
(6)	Dividend Received Deduction	(936,829)	(327,890)	-0.6%
(7)	Surplus Adjustments	(1,471,942)	(515,180)	-1.0%
(7)	Intercompany Allocations	(10,107,349)	(3,537,572)	-6.6%
(8)	Other	(3,354,086)	(1,173,930)	-2.2%
(9)	Totals	$ 39,562,763	$ 13,846,967	25.9%

Federal and foreign taxes incurred	$ 13,846,967
Realized capital gains (losses) tax	-
Total Tax Credits	(103,380)
Total current statutory income taxes	$ 13,743,587

E. (1) The Company has no net operating loss carryforward.

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net loss:

2012 (current year)	$ 16,025,453
2011 (current year-1)	51,599,958
2010 (current year-2)	-
	$ 67,625,411

(3) The aggregate amount of deposits reported as admitted assets under Section 6603 of the Internal Revenue Service (IRS) Code was $0 as of December 31, 2012.

F. (1) The Company's federal income tax return is consolidated with the following entities:

Ohio National Life Insurance Company and Montgomery Re, Inc. as part of the life/non-life consolidated return of the common parent, Ohio National Mutual Holdings, Inc.

(2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocations are based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled quarterly.

G. (1) Federal or Foreign Income Tax Loss Contingencies:

The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting

10. Information Concerning Parent, Subsidiaries and Affiliates

The Company is a wholly-owned subsidiary of The Ohio National Life Insurance Company (ONLI).

During 2012 and 2011, the Company paid dividends to its parent, ONLI, totaling $34,000,000 and $ 24,640,000, respectively.

Effective July 1, 2012, the Company amended its existing 100% coinsurance reinsurance agreement with Montgomery Re, Inc (“MONT”), an affiliate. The agreement was amended to include an additional 100% coinsurance reinsurance agreement to cede an inforce block of business to MONT. The ceded business consisted of two blocks. The first block consisted of 10, 15, and 20 year term policies issued from January 1, 2011 to December 31, 2011 and was ceded to MONT effective July 1, 2012. The second block was fully retained 10 year term policies issued between April 1, 2004 and June 30, 2008 which were recaptured from Munich American Reinsurance Company and retroceded to MONT effective December 31, 2012. Related to this amendment, MONT sold a surplus note to ONLI in the amount of $100,000,000. The proceeds from the sale of this note were used to acquire assets to be held in a trust to support some (or all) excess reserves insured by MONT. Additionally, effective July 1, 2012, MONT amended its existing YRT reinsurance agreement with ONLI to include business ceded from the Company effective July 1, 2012 and December 31, 2012.

The Company has an agreement to receive services for personnel, EDP equipment, and supplies from ONLI. This agreement was approved by the Ohio Department of Insurance. The terms call for a cash settlement at least quarterly. The amount that the Company owed ONLI was $279,000 and $1,953,000 as of December 31, 2012 and 2011, respectively. Charges for all services totaled $41,847,000 and $40,847,000 for the years ended 2012 and 2011, respectively.

The Company is a party to an agreement with Ohio National Mutual Holdings, Inc. ("ONMH") and most of its direct and indirect subsidiaries whereby ONLI shall maintain a common checking account. It is ONLI's duty to maintain sufficient funds to meet the reasonable needs of each party on demand. ONLI must account for the balances of each party daily. Such funds are deemed to be held in escrow by ONLI for the other parties (e.g. the Company). Settlement is made daily for each party's needs from or to the common account. It is ONLI's duty to invest excess funds in an interest bearing account and/or short term highly liquid investments. ONLI will credit interest monthly at the average interest earned for positive cash balances during the period or charge interest on any negative balances. Interest credited for years ended December 31, 2012 and 2011 was $90,141 and $157,420, respectively. The parties agree to indemnify one another for any losses of any nature relating to a party's breach of its duties under the terms of the agreement. At December 31, 2012 and 2011 respectively, the Company had $96,346,298 and $141,064,027 in the common account agreement. This amount was included in total assets, Page 2, Line 23.

The Company does not own any subsidiaries, controlled entities, or affiliates that exceed 10% of admitted assets.

NOTES TO FINANCIAL STATEMENTS

11. Debt

A. The Company has no capital note obligations.

B. Other Debt - NONE

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

The Company uses the personnel of its parent and has no deferred compensation or retirement plans.

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

(1) The Company has 10,000 shares authorized, 3,200 shares issued, and 3,200 outstanding. All shares are Class A shares with a $3,000 per share par value.

(2) The Company has no preferred stock outstanding.

(3) The payment of dividends by the Company to ONLI, is limited by Ohio insurance Laws. The maximum dividend that may be paid without prior approval of the Director of Insurance is limited to the greater of statutory gain from operations of the preceding calendar year or 10% of statutory earned surplus as of the preceding December 31. Therefore, the maximum dividend that may be paid in 2013 without prior approval is approximately $38,961,771.

(4) Ordinary dividends in the amount of $34,000,000 and $24,640,000 were paid by the Company in 2012 and 2011, respectively.

(5) Within the limitation of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

(6) The Company has no restrictions on unassigned surplus funds.

(7) Not Applicable

(8) The Company held no stock for special purposes.

(9) There are no special surplus funds.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $6,033

(11) The Company does not have surplus notes.

(12) The Company has not restated surplus due to a quasi-reorganization.

(13) Not Applicable

14. Contingencies

A. Contingent Commitments

The Company has committed to fund Joint Ventures, Partnerships and Limited Liability Companies in the amount of $493,943 and bonds in the amount of $3,503,806 and has no other material contingent commitments.

B. Assessments

The Company has accrued a liability of $2,185,490 based on the 2012 NOLHGA futures report. A related asset of $1,969,696 has been established for premium tax credits expected to be realized over the 5 to 10 years following payment.

In addition, the Company has established a $462,402 asset for guarantee fund assessments already paid. Premium tax offsets are expected to be realized over the next 5 to 10 years.

C. Gain Contingencies - NONE

D. Claims Related to Extra-contractual Obligation and Bad Faith Losses Stemming from Lawsuits – NONE.

E. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation and other matters are not considered material in relation to the financial position of the Company.

The Company has no assets that it considers to be impaired.

15. Leases - NONE

16. Information about Financial Instruments with Off-balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk - NONE

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfer of Receivables Reported as Sales - NONE

B. Transfer and Servicing of Financial Assets - NONE

C. Wash Sales - NONE

NOTES TO FINANCIAL STATEMENTS

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans - NONE

B. ASC Plans - NONE

C. Medicare or Similarly Structured Cost Based Reimbursement Contract – NONE

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company has no premiums written/produced by managing general agents/third party administrators.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2012 are as follows:

	(1) Description for each class of asset or liability	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a.	Assets at fair value				
	Cash	$ (7,440,858)	$ -	$ -	$ (7,440,858)
	Securities lending collateral	-	84,357,063	-	84,357,063
	Perpetual Preferred stock				
	Industrial and Misc.	-	7,857	-	7,857
	Parent, Subsidiaries and Affiliates	-	-	-	-
	Total Perpetual Preferred Stocks	-	7,857	-	7,857
	Bonds				
	U.S. Governments	-	-	-	-
	Industrial and Misc	-	-	2,074,352	2,074,352
	Hybrid Securities	-	-	-	-
	Parent, Subsidiaries and Affiliates	-	-	-	-
	Total Bonds	-	-	2,074,352	2,074,352
	Common Stock				
	Industrial and Misc	-	107,180	-	107,180
	Parent, Subsidiaries and Affiliates	-	-	-	-
	Total Common Stocks	-	107,180	-	107,180
	Derivative assets				
	Interest rate contracts	-	-	-	-
	Equity put options	-	-	-	-
	Credit contracts	-	-	-	-
	Futures contracts	-	-	-	-
	Commodity forward contracts	-	-	-	-
	Total Derivatives	-	-	-	-
	Separate account assets	235,538,215	-	-	235,538,215
	Total assets at fair value	$ 228,097,357	$ 84,472,100	$ 2,074,352	$ 314,643,809
b.	Liabilities at fair value				
	Derivative liabilities	-	-	-	-
	Total liabilities at fair value	-	-	-	-

NOTES TO FINANCIAL STATEMENTS

(2) Fair Value Measurements in (Level 3) of Fair Value Hierarchy

	Balance at 1/1/2012	Transfers in Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases, issuances, sales and settlements	Purchases	Issueances	Sales	Settlements	Balance at 12/31/2012
a. Assets:											
Loan-Backed and Structured Securities	1,173,647	-	-	-	552,150	-	-	-	-	(62,318)	1,663,479
Residential Morgaged-Backed Securities	-	-	-	-	-	-	-	-	-	-	-
Private Placements	1,413,087		(979,289)	136,844	13,341		-	-	-	(173,110)	410,873
Derivative Credit Contracts	-	-	-	-	-	-	-	-	-	-	-
Other Fund Investments	-	-	-	-	-	-	-	-	-	-	-
Hedge Fund High-Yeild Dept. Securities	-	-	-	-	-	-	-	-	-	-	-
Private Equity	-	-	-	-	-	-	-	-	-	-	-
Total Assets	2,586,734	-	(979,289)	136,844	565,491	-	-	-	-	(235,428)	2,074,352
b. Liabilities	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	-	-	-	-	-	-	-	-	-	-	-

All transfers out of level 3 were due to rating upgrades from NAIC 6 (lower of cost or market) to NAIC 5 (statement value of amortized cost).

(3) As of December 31, 2012, the reported fair value of the reporting entity's investment in Level 3, NAIC 6, securities was $2,074,352. The loan-backed security is a mezzanine tranche in a securitization trust with a coupon rate of 7.69% and maturity of 21years. The underlying loans for this security are manufactured housing loans originated in 2001. The private placement security has a coupon rate of 0% and maturity of 4 years. These securities are all below investment grade. To measure the fair value, the Company used an independent pricing service that uses independent broker quotations from market makers and other broker/dealers recognized to be market participants which utilize inputs that may be difficult to corroborate with observable market data and may be nonbinding quotes or were priced by the Company as the securities are illiquid and no price available. Therefore, the Company has classified this fair value within Level 3.

B. Other Fair Value disclosures – NONE

C. Fair Values for all Financial Instruments

(1) Type of Financial Instrument	(2) Aggregate Fair Value	(3) Admitted Assets	(4) Level 1	(5) Level 2	(6) Level 3	(7) Not Practicable (Carry Value)
Bonds	2,413,034,528	2,177,370,027		2,410,960,176	2,074,352	
Common stock	107,180	107,180		107,180		
Preferred stock	5,303,657	5,257,857		5,303,657		
Mortgage loans	405,836,924	400,005,805		405,836,924		

D. Not Practicable to Estimate Fair Values - NONE

NOTES TO FINANCIAL STATEMENTS

21. Other Items

A. Extraordinary Items - NONE

B. Troubled Debt Restructuring – NONE

C. Other Disclosures

The table below provides additional detail and information regarding our annuity withdrawal characteristics which are briefly presented in note 32.

Characteristics				
A. Subject to discretionary withdrawal				
-with adjustment				
(1) -with market value adjustment	$ -	$ -	$ -	0.0%
(2) -at book value less surrender charge				
Surrender charge >=9%	-	-	-	0.0%
Surrender charge >=8% but <9%	-	-	-	0.0%
Surrender charge >=7% but <8%	-	-	-	0.0%
Surrender charge >=6% but <7%	-	-	-	0.0%
Surrender charge >=5% but <6%	414,354	-	414,354	0.6%
(3) At fair value**	-	-	-	0.0%
(4) Total with adjustment or at market value	414,354	-	414,354	0.6%
(5) Subject to discretionary withdrawal-without adjustment at book value (minimal or no charge)				
Surrender charge >=4% but <5%	816,545	-	816,545	1.1%
Surrender charge >=3% but <4%	13,771	-	13,771	0.0%
Surrender charge >=2% but <3%	205,142	-	205,142	0.3%
Surrender charge >=1% but <2%	698,483	-	698,483	0.9%
Surrender charge >=0%	62,467,612	-	62,467,612	83.8%
Total at book value	64,201,553	-	64,201,553	86.1%
B. Not subject to discretionary withdrawal	9,947,681	-	9,947,681	13.3%
C. Total annuity actuarial reserves and deposit fund liabilities (gross)	74,563,586	-		
D Less: reinsurance				
E. Total annuity actuarial reserves and deposit fund liabilities (net)*			74,563,588	100.0%
* *Reconciliation of total annuity actuarial reserves and deposit fund liabilities*				
F. Statutory Statement Values				
(1) Exhibit 5, Annuities Section, Totals (net)	72,482,659	-	72,482,659	
(2) Exhibit 5, Supplementary Contracts, Totals (net)	846,992	-	846,992	
(3) Exhibit of Deposit Type Contracts Column 1, Line 14	1,233,937	-	1,233,937	
(4) Subtotal	74,563,588	-	74,563,588	
Separate Accounts Annual Statement				
(5) Exhibit 3, Line 0299999, Column 2	-	-	-	
(6) Exhibit 3, Line 0399999, Column 2	-	-	-	
(7) Policyholder Coupon & Div. Accum.	-	-	-	
(8) Policyholder Premiums	-	-	-	
(9) Guaranteed Interest Contracts	-	-	-	
(10) Other contract deposit funds	-	-	-	
(11) Subtotal	-	-	-	
(12) Combined Total	$ 74,563,588	$ -	$ 74,563,588	

General Interrogatory 24.3

The Company participates in an indemnified securities lending program administered by US Bank in which certain securities are made available for lending. Cash collateral received from borrowers on the loaned securities is remitted to US Bank for investment in accordance with the Company's Reinvestment guidelines. As of December 31, 2012, the Company had $75,737,190 on loan and $ 84,357,063 in collateral.

D. Uncollectible Balances for Certain Assets Covered by SSAP #6, 47 & 66 – NONE

E. Business Interruption Insurance Recoveries – NONE

NOTES TO FINANCIAL STATEMENTS

F. State Transferable and Non-transferable Tax Credits

(1) Carrying value of transferable and non-transferable state tax credits gross of any related tax liabilities and total unused transferable state tax credits by state tax credits by state and in total.

(1)	(2)	(3)	(4)
Description of State Transferable and Non-transferableTax Credits	State	Carrying Value	Unused Amount
Premium Tax Credits Guaranty Funds	Arkansas	$ 388	$ 388
Premium Tax Credits Guaranty Funds	Connecticut	1,400	1,400
Premium Tax Credits Guaranty Funds	Dist. Columbia	31	31
Premium Tax Credits Guaranty Funds	Florida	1,342	1,342
Premium Tax Credits Guaranty Funds	Idaho	41	41
Premium Tax Credits Guaranty Funds	Indiana	5,570	5,570
Premium Tax Credits Guaranty Funds	Iowa	26,448	26,448
Premium Tax Credits Guaranty Funds	Kansas	39,865	39,865
Premium Tax Credits Guaranty Funds	Kentucky	10,378	10,378
Premium Tax Credits Guaranty Funds	Massachusetts	16	16
Premium Tax Credits Guaranty Funds	Missouri	99,212	99,212
Premium Tax Credits Guaranty Funds	New Jersey	(2)	(2)
Premium Tax Credits Guaranty Funds	No. Carolina	1,591	1,591
Premium Tax Credits Guaranty Funds	Ohio	12,346	12,346
Premium Tax Credits Guaranty Funds	Oklahoma	13,692	13,692
Premium Tax Credits Guaranty Funds	So. Carolina	190	190
Premium Tax Credits Guaranty Funds	Tennessee	216	216
Premium Tax Credits Guaranty Funds	Texas	248,731	248,731
Premium Tax Credits Guaranty Funds	Utah	171	171
Premium Tax Credits Guaranty Funds	Virginia	322	322
Premium Tax Credits Guaranty Funds	Washington	227	227
Premium Tax Credits Guaranty Funds	Wyoming	227	227
Total		$ 462,402	$ 462,402

(2) Method of Estimating Utilization of Remaining Transferable and Non-transferable State Tax Credits

The Company has no transferable state tax credits on December 31, 2012. The Company estimated the utilization of its remaining non-transferable state tax credits by projecting future premium tax liabilities based on current premiums, credits and tax rates in future years and comparing the projected tax liabilities against the remaining non-transferable state tax credits.

(3) Impairment Loss

The Company does not have any impairment losses related to the write down of non-transferable state tax credits.

(4) State Tax Credits Admitted and Nonadmitted

		Total Admitted	Total Nonadmitted
a.	Transferable	$ -	$ -
b.	Non-transferable	$ 462,402	$ -

G. Subprime Mortgage Related Risk Exposure

(1) The Company has investments in residential mortgage-backed securities whose underlying collateral includes a significant component of subprime mortgage exposure. Subprime mortgage pools include mortgage loans that have characteristics such as high loan-to-value ratios on the underlying loans, borrowers with low credit ratings (FICO scores), loans with limited documentation of the borrowers' income, assets or debt, loans with monthly payments that start with low monthly payments based on a fixed introductory rate that expires after a short initial period and then adjusts significantly higher thereafter, and loans that are interest-only or negative amortization loans.

The exposure to subprime mortgage securities is monitored on a periodic basis with regard to market price versus book value, changes in credit ratings and changes in underlying credit support. The Company's exposure to subprime risk has been mitigated by limiting overall exposure to this asset class, and by having a portfolio that is composed primarily of older-vintage, senior tranches of subprime residential mortgage-backed securities.

Management utilized external vendor prices to determine fair value of the securities with significant subprime mortgage exposure. If at some point external vendor prices are not available, broker quotations will be used to determine fair value.

NOTES TO FINANCIAL STATEMENTS

(2) The Company had no direct exposure through investments in subprime mortgage loans.

(3) Direct exposure through other investments.

	1 Actual Cost	2 Book/Adjusted Carrying Value (excluding interest)	3 Fair Value	4 Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	$ 24,876,848	$ 24,919,386	$ 24,792,783	$ 72,178
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs*	-	-	-	-
f. Other assets	-	-	-	-
g. Total	$ 24,876,848	$ 24,919,386	$ 24,792,783	$ 72,178

* The Company does not have any subsidiary companies.

(4) The Company had no underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

H. Retained Assets - NONE

22. Events Subsequent – NONE

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

Yes ( ) No (X) If yes, give full details.

_____

_____

(2) Have any policies 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) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes ( ) No (X) If yes, give full details.

_____

_____

Section 2 - Ceded Reinsurance Report - Part A

(1) Does the Company have any reinsurance agreements in effect under which the insurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ( ) No (X)

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

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

(2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, 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.

_____

_____

NOTES TO FINANCIAL STATEMENTS

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than 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. $0

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

Yes (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? $86,579,598

B. Uncollectible Reinsurance

The Company has not written off any reinsurance balances in the current year.

C. Commutation of Reinsurance Reflected in Income and Expenses.

The company recaptured a block of 10 year term policies from Munich American Reinsurance Company that was originally ceded 12/31/2008. The reserves from this block of business as of 12/31/2012 were $56,726,850.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination – NONE

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves and Loss Adjustment Expenses as of December 31, 2011 were $21,418,623. As of December 31, 2012, $ 3,125,814 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves and Loss Adjustment Expenses remaining for prior years are now $19,626,978. The decrease is generally the result of the natural progression of a block of disability income claims and the increase or decrease in original estimates as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements - NONE

27. Structured Settlements – NONE

28. Health Care Receivables – NONE

29. Participating Policies – NONE

30. Premium Deficiency Reserves – NONE

31. Reserves for Life Contracts and Deposit-type Contracts

(1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premiums beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

(2) On current issues, reserves on substandard policies are standard mortality table reserves plus one-half the modal charge for extra mortality during the premium paying period.

(3) As of December 31, 2012, the Company had $108,342,078,516 of Individual Life 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.

(4) The tabular interest, tabular less actual reserve released and tabular cost, have all been determined from the basic data for the calculation of policy reserves and the actual reserves released.

a. Tabular Interest: Involving Life Contingencies

For deferred annuities we use the interest that is credited to the account value.

For immediate pay-out annuities (on a seriatim basis) the valuation interest rate is applied to the beginning reserve. For new contracts, interest from the date of issue to the valuation date is calculated using an effective interest rate calculation. Interest is subtracted for interest on each benefit payment from its effective date to the valuation date.

b. Tabular Cost, and Tabular less Actual Reserves Released have been determined by formula as specified in the instructions given T-A+I and I.

NOTES TO FINANCIAL STATEMENTS

(5) Tabular interest on funds not involving life contingencies:

a. For the determination of tabular interest on funds not involving life contingencies, Lines 1 and 8, Page 7, excepting column 7, are obtained by inventory on a case by case basis using the appropriate valuation interest rate. The difference between Lines 1 and 8 is adjusted for increases or decreases in Lines 2, 4, 5, 6, & 7. The remaining amount is entered on Page 7, Line 3. Column 7 for this line is obtained by inventory on a case by case basis.

b. Tabular interest on immediate cases not involving life contingencies is calculated by applying (on a seriatim basis) the valuation interest rate to the beginning reserve and for new contracts we calculate interest from the date of issue to the valuation date using an effective interest rate calculation. We subtract interest for each benefit payment from its effective date to the valuation date.

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

Statement of Annuity Withdrawal Characteristics

		Amount	% of Total
A.	Subject to discretionary withdrawal - with adjustment		
(1)	- with market value adjustment	$ -	0.0%
(2)	- at book value less surrender charge	414,354	0.6%
(3)	At fair value**	-	0.0%
(4)	Total with adjustment or at mkt value	414,354	0.6%
(5)	Subject to discretionary withdrawal - without adjustment at book value (minimal or no charge)	64,201,553	86.1%
B.	Not subject to discretionary withdrawal	9,947,681	13.3%
C.	Total annuity actuarial reserves and deposit fund liabilities (gross)	74,563,588	100.0%
D.	Less: reinsurance	-	
E.	Total annuity actuarial reserves and deposit fund liabilities (net)*	$ 74,563,588	
*	Surrender charge >=5%		
*	Reconciliation of total annuity actuarial reserves and deposit fund liabilities		
F.	Statutory Statement Values		
(1)	Exhibit 5, Annuities Section, Totals (net)	$ 72,482,659	
(2)	Exhibit 5, Supplementary Contracts, Totals (net)	846,992	
(3)	Exhibit of Deposit Type Con, Column 1, Line 14	1,233,937	
(4)	Subtotal	74,563,588	
	Separate Accounts Annual Statement		
(5)	Exhibit 3, Line 0299999, Column 2	-	
(6)	Exhibit 3, Line 0399999, Column 2	-	
(7)	Policyholder Coupon & Div Accums	-	
(8)	Policyholder Premiums	-	
(9)	Guaranteed Interest Contracts	-	
(10)	Other contract deposit funds	-	
(11)	Subtotal	-	
(12)	Combined Total	$ 74,563,588	

G. FHLB (Federal Home Loan Bank) Agreements – NONE

33. Premium and Annuity Considerations Deferred and Uncollected

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

	Gross	Net of Loading
Ordinary New Business	$ 5,907,852	$ 9,329,551
Ordinary Renew al	52,126,719	114,379,639
TOTAL	$ 58,034,571	$ 123,709,190

NOTES TO FINANCIAL STATEMENTS

34. Separate Accounts

A. Separate Account Activity:

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, the Company reported assets and liabilities from the following products lines/transactions into a separate account:

Variable Universal Life

In accordance with the state of Ohio procedures on approving items within the separate account, the separate account classification of the products are supported by the Ohio statute 3907.15.

(2) In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general ledger account. (The legal insulation of the separate account assets prevents from being generally available to satisfy claims resulting from the general account.)

As of December 31, 2012 and 2011, the Company separate account statement included legally insulated assets of $235,538,215 and $223,761,892, respectively.

The assets legally insulated from the general account as of December 31, 2012 are attributed to the following products:

Products	Legally Insulated Assets	S/A Assets (Not Legally Insulated)
Variable Universal Life	$ 235,538,215	$ -
Totals	$ 235,538,215	$ -

(3) In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guarantees provided, if the investment proceeds are insufficient to the rate of return guaranteed for the product, if the investment proceeds are insufficient to cover the rate to return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

As of December 31, 2012, the general account of the Company had a maximum guarantee for separate account liabilities of $534,640,329.

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

(a)	2012	$ 85,270
(b)	2011	95,998
(c)	2010	105,475
(d)	2009	XXX
(e)	2008	XXX

As of December 31, 2012, the general account of the Company had paid $0 towards separate account guarantees.

(4) The Company does not engage in securities lending transactions within the separate account.

NOTES TO FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Accounts Business

Separate Accounts with Guarantees	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 2012	$ 17,435,903	$ 17,435,903
Reserves as of 12/31/2012		
(2) For accounts with assets at		
a. Market Value	222,222,612	222,222,612
b. Amortized Cost	6,012,168	6,012,168
c. Total Reserves	228,234,780	228,234,780
(3) By withdrawal characteristics		
a. Subject to discretionary withdrawal	-	-
b. With MV adjustment	-	-
c. At book value wo MV adj and w current surr chg of more than 5%	-	-
d. At market value	228,234,780	228,234,780
e. At book value wo MV adj and w current surr chg of lest than 5%	-	-
f. Subtotal	228,234,780	228,234,780
g. Not subject to discretionary withdrawal	-	-
h. Total	$ 228,234,780	$ 228,234,780
(4) Reserves for Asset Default Risk in Lieu of AVR		
(5) Transfers as reported in the Summary of Operations of the Sep Accts Stmts		
* *Line 2(c) should equal Line 3(h)*		

C. Reconciliation of Net Transfers to or (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:		
a. Transfers to Separate Accounts (Page 4, Line 1.4)	$ 17,436,723	
b. Transfers from Separate Accounts (Page 4, Line 10)	33,971,607	
c. Net transfers to (from) Separate Accounts (a) - (b)		(16,534,884)
(2) Reconciling Adjustments		
a. Policyholder charges		12,399,199
b. Other net		(964,445)
(3) Transfers as reported in the Summary of Operations of the Life Accident & Health Annual Statement +(2)=(Page 4, Line26)		$ (5,100,130)

35. Loss / Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2011 and December 31, 2012 was $418,359 and $425,709, respectively.

The company incurred $37,136 and paid $ 44,486 of claim adjustment expenses in the current year, of which $40,605 of the paid amount was attributable to insured or covered events of prior years. The company did not increase or decrease the provision for insured events of prior years.

The company does not have any provision for salvage or subrogation.

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. 12/31/2010

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. 12/31/2010

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). 03/01/2012

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 .....0.000 %

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 [X] No [ ]

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
Ohio National Equities, Inc.	Cincinnati, OH				YES
The O.N. Equity Sales Co.	Cincinnati, OH				YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG - 191 West Nationwide Blvd., Suite 500, Columbus, OH 43215

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 [X] No [ ] N/A [ ]

10.6 If the answer to 10.5 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Ronald John Dolan - Vice Chairman & Chief Risk Officer - One Financial Way - Cincinnati, Ohio 45242

GENERAL INTERROGATORIES

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

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $.....0

12.2 If yes, provide explanation.

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

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

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 [ ] No [X]

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

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

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

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

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

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

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 $.....0

21.22 Borrowed from others $.....0

21.23 Leased from others $.....0

21.24 Other $.....0

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

22.2 If answer is yes:

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

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

22.23 Other amounts paid $.....0

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $.....100,981,756

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 [X] N/A [ ]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $.....0

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $.....84,357,063

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 [X] N/A [ ]

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

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 [X] No [ ] N/A [ ]

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. $.....84,357,063

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $.....84,357,063

24.103 Total payable for securities lending reported on the liability page. $.....84,357,063

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

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 $.....0

25.29 Other $.....0

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

27.2 If yes, state the amount thereof at December 31 of the current year: $.....0

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 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
US Bank NA	P.O. Box 2504, Schilitz Park, Suite 300, Milwaukee, WI 53201

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

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	2,177,370,027	2,413,034,571	235,664,544
30.2 Preferred stocks	5,257,857	5,300,657	42,800
30.3 Totals	2,182,627,884	2,418,335,228	235,707,344

30.4 Describe the sources or methods utilized in determining the fair values:
Merrill Lynch bond pricing through HUB Data, Bloomberg, and US Bancorp were used to obtain fair market value for public issues.
Private issues were priced using a matrix program based on quality spread over the final December 31, 2010 Treasury Bond rates.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No [ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No [ ]

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $.....115,513

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
American Council of Life Insurance	59,024
Medical Information Bureau	56,489

34.1 Amount of payments for legal expenses, if any? $.....2,344,634

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
Reed Smith LLP	802,165
Gable Gotwals	680,220

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 [X]

1.2 If yes, indicate premium earned on U.S. business only $.....0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $.....0

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $.....0

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $.....0

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $.....0
1.62 Total incurred claims $.....0
1.63 Number of covered lives 0

All years prior to most current three years:
1.64 Total premium earned $.....0
1.65 Total incurred claims $.....0
1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:
1.71 Total premium earned $.....0
1.72 Total incurred claims $.....0
1.73 Number of covered lives 0

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

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	0	0
2.2 Premium Denominator	227,299,942	205,900,919
2.3 Premium Ratio (2.1/2.2)	0.0	0.0
2.4 Reserve Numerator	1,742,806	1,763,594
2.5 Reserve Denominator	2,536,150,897	2,426,513,467
2.6 Reserve Ratio (2.4/2.5)	0.1	0.1

3.1 Does this reporting entity have Separate Accounts? Yes [X] No [ ]

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] 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? $.....0

3.4 State the authority under which Separate Accounts are maintained:

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [ ] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [ ] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?" $.....0

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

4.2 Net reimbursement of such expenses between reporting entities:
4.21 Paid $.....41,847,000
4.22 Received $.....0

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [ ] No [X]

5.2 If yes, what amount pertaining to these items is included in:
5.21 Page 3, Line 1 $.....0
5.22 Page 4, Line 1 $.....0

6. For stock reporting entities only:
6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $.....97,576,291

7. Total dividends paid stockholders since organization of the reporting entity:
7.11 Cash $.....154,217,500
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? $.....0

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

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

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

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. $.....0
11.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]
11.4 If yes, please provide the balance of the funds administered as of the reporting date. $.....0

FIVE-YEAR HISTORICAL DATA

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

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

		1 2012	2 2011	3 2010	4 2009	5 2008
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	18,009,302	16,896,640	16,505,869	16,175,233	15,893,492
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	115,429,507	109,778,525	103,636,123	94,894,569	85,545,416
3.	Credit life (Line 21, Col. 6)	0	0	0	0	0
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5.	Industrial (Line 21, Col. 2)	0	0	0	0	0
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7.	Total (Line 21, Col. 10)	133,438,809	126,675,165	120,141,992	111,069,802	101,438,908
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	1,681,677	1,314,171	1,057,336	1,120,279	1,203,489
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	13,916,566	12,547,263	15,052,358	15,553,347	13,797,619
10.	Credit life (Line 2, Col. 6)	0	0	0	0	0
11.	Group (Line 2, Col. 9)	0	0	0	0	0
12.	Industrial (Line 2, Col. 2)	0	0	0	0	0
13.	Total (Line 2, Col. 10)	15,598,243	13,861,434	16,109,694	16,673,626	15,001,108
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	222,133,917	200,194,064	241,007,614	260,908,638	285,373,782
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	182,399	506,084	155,576	1,704,272	148,088
16.	Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1	Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2	Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1	A&H - group (Line 20.4, Col. 8)	0	0	0	0	0
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3	A&H - other (Line 20.4, Col. 10)	4,983,628	5,200,769	5,603,681	4,833,305	5,500,056
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20.	Total	227,299,944	205,900,917	246,766,871	267,446,215	291,021,926
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	3,076,819,585	2,948,720,030	2,921,831,858	2,661,050,563	2,563,834,865
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	2,750,421,290	2,616,314,206	2,670,654,574	2,383,207,008	2,296,369,429
23.	Aggregate life reserves (Page 3, Line 1)	2,489,466,052	2,374,495,166	2,471,705,325	2,295,270,525	2,160,260,122
24.	Aggregate A&H reserves (Page 3, Line 2)	45,184,424	46,805,515	47,988,034	47,638,578	46,060,888
25.	Deposit-type contract funds (Page 3, Line 3)	1,233,939	953,238	1,325,868	1,114,848	1,258,322
26.	Asset valuation reserve (Page 3, Line 24.01)	20,258,113	13,820,924	8,729,018	4,137,014	5,088,235
27.	Capital (Page 3, Lines 29 & 30)	9,600,005	9,600,005	9,600,005	9,600,005	9,600,005
28.	Surplus (Page 3, Line 37)	316,798,292	322,805,822	241,577,280	268,243,549	257,865,431
	Cash Flow (Page 5)					
29.	Net Cash from operations (Line 11)	161,431,320	(13,100,249)	170,361,625	115,392,347	125,585,817
	Risk-Based Capital Analysis					
30.	Total adjusted capital	346,656,410	346,226,748	259,906,303	281,980,568	272,553,671
31.	Authorized control level risk-based capital	31,626,214	29,625,507	34,440,839	31,497,712	30,059,374
	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)	79.2	77.6	76.8	74.9	75.2
33.	Stocks (Lines 2.1 and 2.2)	0.2	0.0	0.0	0.0	0.8
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)	14.5	15.5	15.2	17.2	19.9
35.	Real estate (Line 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36.	Cash, cash equivalents and short-term investments (Line 5)	(0.3)	(0.3)	0.8	4.6	1.0
37.	Contract loans (Line 6)	3.3	3.3	3.1	3.2	3.0
38.	Derivatives (Line 7)	0.0	0.0	0.0	XXX	XXX
39.	Other invested assets (Line 8)	0.0	0.0	0.1	0.1	0.1
40.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41.	Securities lending reinvested collateral assets (Line 10)	3.1	3.8	4.0	XXX	XXX
42.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
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)	0	0	0	0	0
45.	Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1)	0	0	0	0	0
46.	Affiliated common stocks (Sch. D Summary, Line 24 Col. 1)	0	0	0	0	0
47.	Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10)	0	0	0	0	0
48.	Affiliated mortgage loans on real estate	0	0	0	0	0
49.	All other affiliated	0	0	0	0	0
50.	Total of above Lines 44 to 49	0	0	0	0	0
51.	Total investment in parent included in Lines 44 to 49 above	0	0	0	0	0
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	45,184,492	40,800,684	41,689,210	47,021,927	49,289,190
53.	Total admitted assets (Page 2, Line 28, Col. 3)	3,312,357,800	3,172,481,922	3,169,590,594	2,886,948,295	2,739,296,027
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	150,963,450	153,838,330	150,073,141	148,473,919	148,916,409
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(851,288)	(2,468,915)	(3,704,218)	(10,088,564)	(48,119,423)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	738,818	1,272,820	1,970,885	3,221,262	(5,298,617)
57.	Total of above Lines 54, 55 and 56	150,850,980	152,642,235	148,339,808	141,606,617	95,498,369
	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)	136,053,419	130,093,407	146,299,548	133,516,966	185,101,143
59.	Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11)	2,952,222	3,234,285	3,338,656	2,840,912	3,148,375
60.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)	160,866,301	170,439,563	185,095,289	221,271,204	212,500,665
61.	Increase in A&H reserves (Line 19, Cols. 9, 10 & 11)	(1,621,091)	(895,520)	349,456	1,577,691	1,756,138
62.	Dividends to policyholders (Line 30, Col 1)	0	0	0	0	0
	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	21.1	(6.8)	29.4	21.8	11.1
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	6.5	5.5	6.0	6.2	5.8
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	37.1	44.3	68.2	93.5	97.0
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	7.9	3.5	2.7	2.1	7.5
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	64.3	9.3	10.0	(0.4)	(1.5)
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)	0	0	0	0	0
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)	0	0	0	0	0
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	22,351,319	22,871,064	22,873,593	23,663,880	22,784,596
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	21,297,009	22,315,342	22,468,369	22,752,106	21,727,373
	Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72.	Industrial life (Col. 2)	0	0	0	0	0
73.	Ordinary - life (Col. 3)	39,379,223	33,101,300	11,860,390	6,373,701	1,483,096
74.	Ordinary - individual annuities (Col. 4)	1,270,883	2,014,042	1,350,144	1,638,063	1,962,565
75.	Ordinary - supplementary contracts (Col. 5)	(39,971)	(55,851)	(32,521)	(71,707)	5,646
76.	Credit life (Col. 6)	0	0	0	0	0
77.	Group life (Col. 7)	0	0	0	0	0
78.	Group annuities (Col. 8)	0	0	0	0	0
79.	A&H - group (Col. 9)	0	0	0	0	0
80.	A&H - credit (Col. 10)	0	0	0	0	0
81.	A&H - other (Col. 11)	(797,072)	2,002,213	1,176,812	1,583,672	1,261,274
82.	Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
83.	Total (Col. 1)	39,813,064	37,061,704	14,354,825	9,523,729	4,712,581

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
							Number of			
	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)	7 Policies	8 Certificates	9 Amount of Insurance (a)	Total Amount of Insurance (a)
1. In force end of prior year	0	0	242,575	126,675,165	0	0	0	0	0	126,675,165
2. Issued during year	0	0	24,051	15,598,243	0	0	0	0	0	15,598,243
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	22	29,953	0	0	0	0	0	29,953
5. Increased during year (net)	0	0	0	88,387	0	0	0	0	0	88,387
6. Subtotals, Lines 2 to 5	0	0	24,073	15,716,583	0	0	0	0	0	15,716,583
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	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	266,648	142,391,748	0	0	0	0	0	142,391,748
Deductions during year:										
10. Death	0	0	659	190,434	0	0	XXX	0	0	190,434
11. Maturity	0	0	91	992	0	0	XXX	0	0	992
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	0	0	0	0	0	0	0	0
14. Surrender	0	0	3,057	1,216,489	0	0	0	0	0	1,216,489
15. Lapse	0	0	12,470	7,188,974	0	0	0	0	0	7,188,974
16. Conversion	0	0	462	249,549	0	0	XXX	XXX	XXX	249,549
17. Decreased (net)	0	0	0	106,501	0	0	0	0	0	106,501
18. Reinsurance	0	0	0	0	0	0	0	0	0	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	16,739	8,952,939	0	0	0	0	0	8,952,939
21. In force end of year (Line 9 minus Line 20)	0	0	249,909	133,438,809	0	0	0	0	0	133,438,809
22. Reinsurance ceded end of year	XXX	0	XXX	109,698,487	XXX	0	XXX	XXX	0	109,698,487
23. Line 21 minus Line 22	XXX	0	XXX	23,740,322	XXX	(b) 0	XXX	XXX	0	23,740,322

DETAILS OF WRITE-INS

0801.	0	0	0	0	0	0	0	0	0	0
0802.	0	0	0	0	0	0	0	0	0	0
0803.	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
1902.	0	0	0	0	0	0	0	0	0	0
1903.	0	0	0	0	0	0	0	0	0	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	0	XXX	0
25. Other paid-up insurance	0	0	889	20,876
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing	0	0	4	34
28. Term policies-other	19,974	13,827,413	181,024	112,014,070
29. Other term insurance-decreasing	XXX	0	XXX	30
30. Other term insurance	XXX	89,153	XXX	3,414,271
31. Totals (Lines 27 to 30)	19,974	13,916,566	181,028	115,428,405
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	126	1,102
34. Totals, whole life and endowment	4,077	1,681,677	68,755	18,009,302
35. Totals (Lines 31 to 34)	24,051	15,598,243	249,909	133,438,809

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	0	0	0	0
37. Ordinary	15,598,243	0	133,438,809	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	0	0
40. Totals (Lines 36 to 39)	15,598,243	0	133,438,809	0

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	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	0	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	0	0

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	72,674

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

NONE

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	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	0	0	42,113	18,321,362	0	0	0	0
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(b) 0	42,113	(b) 18,321,362	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	67	21	0	0
2. Issued during year	0	8	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	67	29	0	0
Deductions during year:				
6. Decreased (net)	6	5	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	6	5	0	0
9. In force end of year	61	24	0	0
10. Amount on deposit	0	(a) 0	0	(a) 0
11. Income now payable	0	0	0	0
12. Amount of income payable	(a) 185,454	(a) 185,789	(a) 0	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	61	1,798	0	0
2. Issued during year	2	0	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	63	1,798	0	0
Deductions during year:				
6. Decreased (net)	4	159	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	4	159	0	0
9. In force end of year	59	1,639	0	0
Income now payable:				
10. Amount of income payable	(a) 725,947	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance	XXX	(a) 64,224,475	XXX	(a) 0
Deferred not fully paid:				
12. Account balance	XXX	(a) 0	XXX	(a) 0

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	0	0	0	0	11,954	18,298,665
2. Issued during year	0	0	0	0	515	1,381,811
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	0	XXX	0	XXX	44	XXX
5. Total (Lines 1 to 4)	0	XXX	0	XXX	12,513	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	0	XXX	0	XXX	839	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	839	XXX
10. In force end of year	0	(a) 0	0	(a) 0	11,674	(a) 18,506,901

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

NONE

(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	Direct Business Only					
			Life Contracts		4	5	6	7
	States, Etc.	Active Status	2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama AL	L	10,661,214	240	433,027	0	11,094,481	0
2.	Alaska AK	N	117,561	0	4,535	0	122,096	0
3.	Arizona AZ	L	5,035,469	360	89,695	0	5,125,524	0
4.	Arkansas AR	L	6,936,414	0	80,833	0	7,017,247	0
5.	California CA	L	43,526,538	0	1,699,205	0	45,225,743	30,389
6.	Colorado CO	L	15,176,371	0	1,500,430	0	16,676,801	0
7.	Connecticut CT	L	12,041,372	0	103,246	0	12,144,618	0
8.	Delaware DE	L	3,058,551	0	33,256	0	3,091,807	0
9.	District of Columbia DC	L	661,700	0	34,667	0	696,367	0
10.	Florida FL	L	23,719,577	1,148	823,336	0	24,544,061	0
11.	Georgia GA	L	18,564,233	0	350,213	0	18,914,446	0
12.	Hawaii HI	N	118,453	0	11,402	0	129,855	0
13.	Idaho ID	L	3,918,099	0	247,933	0	4,166,032	0
14.	Illinois IL	L	24,291,216	0	315,896	0	24,607,112	0
15.	Indiana IN	L	14,492,637	0	278,986	0	14,771,623	0
16.	Iowa IA	L	5,736,671	0	170,145	0	5,906,816	0
17.	Kansas KS	L	8,321,425	3,200	334,574	0	8,659,199	0
18.	Kentucky KY	L	4,620,322	0	258,690	0	4,879,012	0
19.	Louisiana LA	L	4,182,137	0	188,824	0	4,370,961	0
20.	Maine ME	L	998,780	0	1,589	0	1,000,369	0
21.	Maryland MD	L	8,614,177	42,682	408,296	0	9,065,155	0
22.	Massachusetts MA	L	10,114,100	0	168,948	0	10,283,048	0
23.	Michigan MI	L	15,167,462	0	719,807	0	15,887,269	0
24.	Minnesota MN	L	12,045,384	0	228,483	0	12,273,867	100,103
25.	Mississippi MS	L	2,209,795	0	179,338	0	2,389,133	0
26.	Missouri MO	L	10,181,504	340	251,251	0	10,433,095	0
27.	Montana MT	L	2,938,981	0	35,831	0	2,974,812	0
28.	Nebraska NE	L	6,065,010	0	119,385	0	6,184,395	0
29.	Nevada NV	L	1,262,411	0	48,537	0	1,310,948	0
30.	New Hampshire NH	L	1,808,770	0	28,802	0	1,837,572	0
31.	New Jersey NJ	L	17,314,718	700	350,793	0	17,666,211	0
32.	New Mexico NM	L	951,027	0	36,480	0	987,507	0
33.	New York NY	N	1,345,715	0	49,242	0	1,394,957	0
34.	North Carolina NC	L	10,573,339	48,549	467,338	0	11,089,226	0
35.	North Dakota ND	L	977,802	0	43,596	0	1,021,398	0
36.	Ohio OH	L	54,078,799	0	1,419,548	0	55,498,347	0
37.	Oklahoma OK	L	10,236,247	0	99,926	0	10,336,173	0
38.	Oregon OR	L	11,421,939	0	286,355	0	11,708,294	0
39.	Pennsylvania PA	L	28,306,253	52,992	867,176	0	29,226,421	0
40.	Rhode Island RI	L	1,426,661	0	11,779	0	1,438,440	0
41.	South Carolina SC	L	8,425,570	0	72,640	0	8,498,210	0
42.	South Dakota SD	L	525,235	0	17,502	0	542,737	0
43.	Tennessee TN	L	19,692,592	24,215	419,992	0	20,136,799	0
44.	Texas TX	L	33,042,642	113	1,228,303	0	34,271,058	0
45.	Utah UT	L	7,457,144	0	41,346	0	7,498,490	0
46.	Vermont VT	L	2,536,995	0	5,026	0	2,542,021	0
47.	Virginia VA	L	8,777,145	2,460	330,241	0	9,109,846	0
48.	Washington WA	L	6,915,819	0	434,484	0	7,350,303	0
49.	West Virginia WV	L	1,293,290	5,400	260,823	0	1,559,513	0
50.	Wisconsin WI	L	8,847,346	0	376,155	0	9,223,501	0
51.	Wyoming WY	L	924,600	0	33,603	0	958,203	0
52.	American Samoa AS	N	0	0	0	0	0	0
53.	Guam GU	N	0	0	0	0	0	0
54.	Puerto Rico PR	L	4,886,057	0	438,290	0	5,324,347	0
55.	US Virgin Islands VI	N	15,264	0	0	0	15,264	0
56.	Northern Mariana Islands MP	N	0	0	0	0	0	0
57.	Canada CAN	N	5,011	0	0	0	5,011	0
58.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59.	Subtotal	(a) 49	516,563,544	182,399	16,439,798	0	533,185,741	130,492
90.	Reporting entity contributions for employee benefit plans	XXX	0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX	0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX	486,455	0	1,106,742	0	1,593,197	0
94.	Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95.	Totals (Direct Business)	XXX	517,049,999	182,399	17,546,540	0	534,778,938	130,492
96.	Plus reinsurance assumed	XXX	0	0	828,340	0	828,340	0
97.	Totals (All Business)	XXX	517,049,999	182,399	18,374,880	0	535,607,278	130,492
98.	Less reinsurance ceded	XXX	296,403,416	0	13,328,082	0	309,731,498	0
99.	Totals (All Business) less reinsurance ceded	XXX	220,646,583	182,399	(b) 5,046,798	0	225,875,780	130,492
	DETAILS OF WRITE-INS							
58001.		XXX	0	0	0	0	0	0
58002.		XXX	0	0	0	0	0	0
58003.		XXX	0	0	0	0	0	0
58998.	Summ. of remaining write-ins for line 58 from overflow page	XXX	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0
9401.		XXX	0	0	0	0	0	0
9402.		XXX	0	0	0	0	0	0
9403.		XXX	0	0	0	0	0	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.

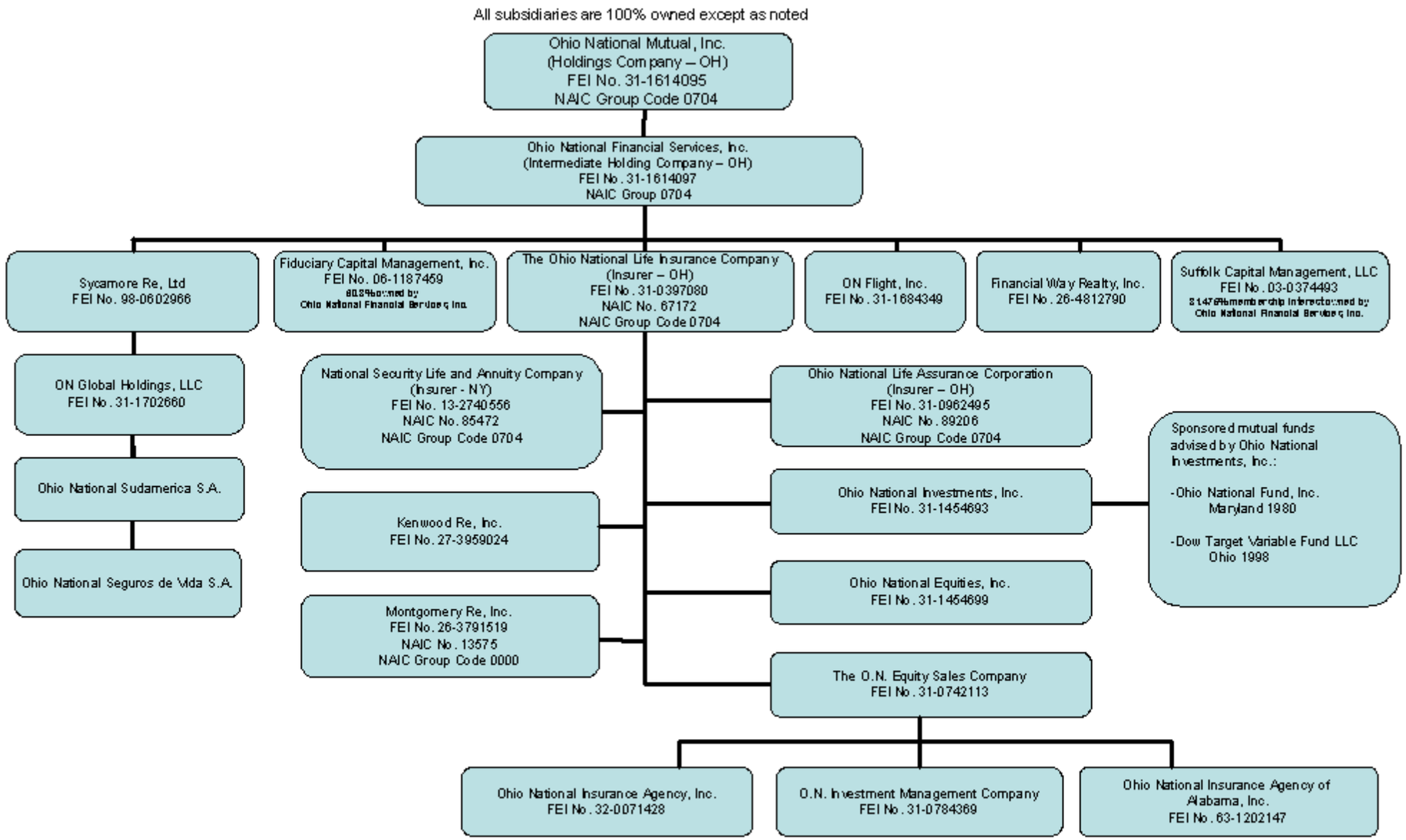
Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

All premiums are allocated to the address of record of the premium payor at the time of premium payment entry.

(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: _____

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



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